

# FAQ's Safe Driver Programme

## What is the Safe Driver Programme?

The Safe Driver Programme – A CINICO and Inspire Cayman Training Partnership:

The Cayman Islands National Insurance Company (CINICO) has partnered with Inspire Cayman Training to launch the Safe Driver Programme, a new initiative designed to give young and inexperienced drivers the tools they need to become safer and more confident on the road.

With an increasing number of vehicles in Cayman, road safety is more important than ever. New drivers are particularly at risk, with inexperience often contributing to accidents. The Safe Driver Programme directly addresses this through a combined classroom and simulator course, which covers risk recognition, fatigue, alcohol and drug awareness, and the importance of making responsible decisions behind the wheel.

The programme is open to drivers 17-20 years old and those with less than two years' driving experience since the first issue of their Cayman driving license.

Programme participants that are referred by CINICO receive a reduced rate from Inspire, and upon successful completion of the programme, can qualify for reductions in motor insurance premiums. Although programme participation does not guarantee insurance cover, participants that are referred by CINICO still receive the reduced rate to attend the course.

## Who is eligible to be referred by CINICO for the Safe Driver Programme?

To qualify, programme participants must fall into one of the two following categories:

1. Young driver, 17-20 years old
2. New driver – less than 2 years driving experience since the first issue of their Cayman driving license.

## What skills will Safe Driver Programme participants learn?

Inspire Cayman Training owns and operates the Safe Driver Programme. Participants will learn:

- How to improve road skills with a driver simulator competency-based training programme
- How to recognise risk and potential consequences
- How to recognise the effect of fatigue and tiredness that contribute to crashes
- Never use alcohol or drugs especially when driving

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## What do the Programme classes involve, and how long does it take to complete?

The Safe Driver Programme combines two key components – classroom learning and simulation training.

**1. Customised 4-hour driver's education course, in-classroom, covering:**

- The local driving landscape
- Cayman Islands driving laws
- Basic vehicle maintenance
- Safe driving techniques
- Dangers of driving under the influence (alcohol/drugs)

**2. Nine (9) hours of simulation training over two days**

## What are the testing criteria, and certification details for the Safe Driver Programme?

- Each course will accommodate a minimum of four (4) and a maximum of ten (10) participants.
- All participants must achieve a minimum 90% pass rate on a standardised written text.
- Each participant must meet proficiency standards to complete the simulation training
- A Certificate of Completion will be given to the Safe Driver Programme participants

## Where does the training take place?

The Safe Driver Programme classes and simulation training take place at Inspire Cayman Training on 131 Maclendon Drive, located directly across from the Airport Post Office in Grand Cayman.

## How much does it cost to participate in the Safe Driver Programme?

- Course fee – \$290 for CINICO referrals (\$350 standard rate)

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## What is CINICO's role in the Safe Driver Programme?

The partnership with Inspire Cayman Training is part of CINICO's broader mission of Keeping Cayman Covered - not only through trusted and affordable insurance products, but also by investing in programmes that create safer communities. By reducing risks on the road and rewarding responsible driving habits, the Safe Driver Programme delivers benefits for families, insurers, and Cayman as a whole.

CINICO provides the central hub where people can be referred to Inspire to register for the Safe Driver Programme, and then upon successful completion, determine if the participant qualifies for the preferred motor insurance premium rates.

## How can someone participate in the Safe Driver Programme through CINICO?

Participants must complete the registration form available on CINICO's website, [cinico.ky/safe-driver-programme](http://cinico.ky/safe-driver-programme). After registration, CINICO will refer participants to Inspire who will then contact them to schedule the classes.

The Safe Driver Programme is also available to participants who want to register directly with Inspire and forgo the CINICO referral process. Participants that select this option do not receive the discounted course rate associated with the CINICO partnership.

## How does the programme referral process work?

Once participants submit the registration form on CINICO's website, [cinico.ky/safe-driver-programme](http://cinico.ky/safe-driver-programme), CINICO will review the submission to identify if the person meets the programme criteria. If so, CINICO will refer the person to Inspire to schedule the Safe Driver Programme classes. CINICO will also review the submission to determine if the participant qualifies for motor insurance premium discounts.

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## What are the available Safe Driver Programme discounts, and how do you qualify?

### 1. Inspire Safe Driver Programme Course Fee Discount

- The standard, non-discounted rate is \$350; participants referred by CINICO pay the discounted rate, \$290, a \$60 savings.
- Even if the participant doesn't purchase CINICO motor insurance, they still pay the discounted course rate when referred by CINICO.

### 2. CINICO motor insurance premium discount

- Successfully completed the Safe Driver Programme and received the certificate with a minimum pass rate of 90%.
- To receive a motor insurance discount, the client can be an existing or newly insured CINICO member and **ONE** of the following:
  1. Young driver aged 17-20 and added to a parent's or family member's CINICO motor insurance policy.
  2. New driver aged 21 and older with less than 2 years' driving experience either added to an existing policy or applying for their own new CINICO motor insurance.
- Drivers don't necessarily have to be linked to a parent or family policy, unless they are a young driver aged 17-20.
- Eligibility for reductions in motor insurance premiums depends on the individual's circumstances and are determined after full review by CINICO's Property & Casualty team.

## Do CINICO Members need to retake the Safe Driving Programme each year to keep the motor insurance premium discount?

No. CINICO Members retain discounts, including the one associated with the Safe Driver Programme, until there is a claim event which may cause a reduction to some or all discounts.