

I - INSURANCE

1 Legal Liability Policies

1.1 MCRCB

These policies protect the MCRCB, MSVR, their officials and sponsors of events in respect of legal liability to third parties. Liability between insured persons is included, excluding claims by one competitor against another.

1.2 Land Owners

The owners of any land used for the holding of the events is also protected, with other insured persons, up to the limit of indemnity detailed above, in respect of any claims which might be made against him by Third Parties arising from his giving permission for the use of the land.

Whilst the common law liability of the MCRCB to the Land Owner for damage to the Land Owners property is covered by the policy, the Land Owner will only be in a position to recover the costs if he can prove that the club was negligent. If the Land owner requires that the MCRCB accept responsibility for damage to property as a condition for the loan of the premises they must inform the MCRCB. If such contractual liability is imposed the MCRCB will contact its insurers for advice. It should be noted that damage to property on or about any circuit or to any equipment used in connection with an event is not covered.

1.3 Competitors

Policies extend to protect any rider, passenger, entrant or sponsor in respect of their Third Party Liabilities for any event or part of an event taking place on private land. In respect of MCRCB policies claims by one rider, passenger, entrant or sponsor against another rider, passenger, entrant or sponsor are excluded and this represents an uninsurable risk in practical terms.

1.4 Notes

- i) It is a condition of the MCRCB legal liability policies that all MCRCB requirements and regulations shall be complied with.
- ii) The policies apply only to events held under the auspices of the MCRCB they do not apply to social events. In addition attractions other than the normal competition are not covered and details should be submitted to the MCRCB Insurance Brokers.
- iii) The policies are unable to provide cover in respect of risk arising from the movement of aircraft. In the event of ancillary attractions involving aircraft full details must be submitted well in advance to the MCRCB Insurance Brokers.
- iv) The policies exclude any liability required to be insured under the Road Traffic Act.
- v) The legal liability policies are subject to certain terms and conditions available on request from the MCRCB Insurance Brokers.

2 Personal Accident To Officials

Because an official voluntarily undertakes a task which can take him into places of relative danger, he will, under all normal circumstances, be unlikely to recover damages at Common Law. For this reason the MCRCB effects a Personal Accident Policy to provide every Official of a Meeting with automatic benefits at the discretion of the MCRCB up to the maximum of the scale shown below:

Officials aged 16 years of age and over (maximum 75 years of age)

£75,000	Death
£75,000	Loss of or loss of use of two limbs or the sight of two eyes, or loss of or loss of use of one limb or the sight of one eye.
£75,000	Permanent total disablement
£225	Per week during temporary total disablement limited to 104 weeks.

Officials age 14 and up to and including 15 years of age

£7,500	Death
£20,000	Loss of or loss of use of two limbs or the sight of two eyes, or loss of or loss of use of one limb or the sight of one eye.
£20,000	Permanent total disablement
£75	Per week during temporary total disablement limited to 104 weeks (this benefit caters for home care and tuition)

3 Personal Accident To Riders.

The MCRCB Policy pays benefits to riders injured in any MCRCB event (as declared).

The following benefits are payable:

Riders aged sixteen years of age and over

£10,000	Accidental death
£40,000	Loss of or loss of use of two upper limbs or the sight of two eyes.
£20,000	Loss of or loss of use of one upper limb or the sight of one eye
£20,000	Loss of or loss of use of one or more lower limbs

Cover is in respect of riders only

Maximum payable for any one incident is £40,000

There are no weekly benefits.

Riders aged 14 and up to and including 15 years of age

£ 7,500	Accidental death
£40,000	Loss of or loss of use of two upper limbs or the sight of two eyes.
£20,000	Loss of or loss of use of one upper limb or the sight of one eye
£20,000	Loss of or loss of use of one or more lower limbs

Cover is in respect of riders only

Maximum payable for any one incident is £40,000

There are no weekly benefits

Personal Accident to Riders and Passengers is not paid to competitors who hold licences issued by other Federations other than the ACU and SACU, unless stated in the Championship Conditions. These competitors must have FIM minimum benefit cover and "start permission" from their Federations.

4 International Events in the U.K. (all British & National Championship events are International)

Competitors holding licences of other Federations (including MCUI) of the FIM must have FIM minimum benefit cover and "start permission" from their Federation.

Please note that the above applies to MCUI riders taking part in our National races.

5 Advice or assistance

Towergate tlc

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