

MOTORSPORT UK ANNOUNCES A NEW 'ROAD SECTION TOP-UP' INSURANCE MASTER POLICY TO IMPROVE SUPPORT FOR COMPETITORS AND OFFICIALS

Motorsport UK has agreed a new Master Road Section Top-Up Insurance Policy arranged by Kingfisher Motorsport and underwritten by First Underwriting. This new policy will help ensure participants have access to the minimum third-party cover legally required for vehicles using the public highway.

The new policy ensures this cover will be available to all Motorsport UK-permitted events using the open public highway, whether as a whole or partially - for example the road section of a stage rally. The new arrangement has been developed in response to changes in the insurance landscape which has presented challenges to the availability and affordability of cover, and has been affecting grassroots motorsport events, including road rallying, as well as trials and multi-venue autotests.

This development represents an important step in ensuring the continued accessibility and long-term future of road rallying and other grassroots motorsport in the UK, while maintaining appropriate standards of safety and compliance.

Motorsport UK CEO Hugh Chambers said: *"I am delighted that we are finally able to announce this groundbreaking scheme for the UK. Throughout 2025 Motorsport UK became increasingly concerned about the impact of availability and the rising costs of this specific top-up insurance cover. Whilst it remains the participants' own responsibility to check whether they have adequate insurance cover for events on the public highway, this ensures that cover is available to those participants requiring top-up cover. The team at Motorsport UK have been working behind the scenes with insurers and members of our various committees to find a solution to the issues faced. This new arrangement represents a major breakthrough, however the market remains challenging and it is critical that participants and organisers continue to run their events in accordance with the National Competition Rules and fully adhere to the Road Traffic Act whilst on the public highway."*

The cover provided through this new arrangement is based on the existing policy which has been provided by Kingfisher to clubs and participants on an event-by-event basis. It compliments participants' existing motor policies and is not a replacement for participants' own motor insurance. The minimum criteria to qualify for top-up cover will remain with details found in the FAQs ([link here](#)). Those who do not meet the minimum criteria can still contact Kingfisher for assistance independently.

Cover will be provided through the event permit, organisers will continue to compile a list of participants and their vehicles during signing-on but it will now be sent to Motorsport UK who will administer the policy.

Under the new arrangement, clubs will pay a surcharge on the event permit fee which is expected to be passed on to those participants using the cover. Permit surcharges will range from £25 - £60 per capita representing a significant improvement on the current event-by-event insurance premiums.

Participants who already have valid appropriate cover will have the opportunity to declare this and opt-out of the master cover at signing-on. Any events that already have cover arranged with Kingfisher for a future event can be migrated over to the new arrangement.

Motorsport UK will be working with a small number of events to pilot the new arrangements over the weekend of 1st - 3rd May before a full roll-out from 5th May 2026.

The policy is provided by authorised insurers and managed by regulated intermediaries with Motorsport UK administering the framework only. Motorsport UK does not provide insurance advice or arrange insurance directly. If there are any questions then please check the [FAQs](#) or contact Kingfisher directly on motorsportuk@kingfishermotorsport.com or 0115 9651020

Extract from FAQ's provided by Kingfisher Motorsport Insurance

What is top-up cover and why is it needed?

It is a legal requirement to have a minimum third-party insurance cover to use a vehicle on UK roads. Depending on the terms and conditions of your motor policy, certain types of use may be specifically excluded. Most standard motor policies will have an exclusion of some form for motorsport use however, the specific terms vary from policy to policy. It is vital that you check your own policy details for each event that you may participate in.

Top-up cover policies exist to compliment standard motor policies and specifically address policy exclusions to allow you to legally participate in your event. Policies can be taken out on an event-by-event basis or for those who participate in the same vehicle regularly, you may find it to be more cost effective to obtain a specialist competition car policy covering the vehicle for standard road risk and providing an annual road-sections extension.