

Insurance

Vehicles must have a valid motor insurance policy which provides as a minimum, Third Party Liability cover that complies with the Road Traffic Act. This can be either, by extending an existing motor policy to cover the event, or, by purchasing additional cover, providing under the Event Road Section Scheme as an adjunct to an existing motor policy. If a competitor has an extension to their existing policy, they will be required to sign a declaration that the cover complies with the requirements of the Road Traffic Act. Any responsibility for a fraudulent or misleading declaration about existing cover lies with the competitor.

Endorsement 158: Kingfisher Road Sections Acceptance Criteria

Our Broker for this policy is Kingfisher Motorsport. The following criteria defines the acceptance of the Road Sections Insurance Product. The policyholder and their representatives in accepting drivers, vehicles and locations must comply with the following. If in the event of a claim made on this policy, the following criteria is found to be breached and not referred and specifically confirmed accepted and noted by Our broker, we will recover our claims outlay from you.

Competitor Driver Criteria

- All drivers are aged 19 years or older
- All Drivers are UK residents > 1 year and hold a Full UK Car License for at least 6 months
- All Drivers have no driving Bans within the last 5 years and no criminal convictions.
- All Drivers have no more than 6 penalty points on their license and/or more than 1 fault motor claim in the last 3 years in their history.
- All drivers are a named driver on a valid motor insurance policy for the vehicle they are driving
- All drivers do not have the Third-Party Extension for Road Sections cover already on their existing motor policy.

Official Driver Criteria

- All Drivers are UK residents > 1 year and hold a Full UK Car License for at least 3 years.
- All Drivers have no driving Bans within the last 5 years and no criminal convictions.
- All Drivers have no more than 6 penalty points on their license and/or more than 1 fault motor claim in the last 3 years in their history.
- All drivers are a named driver on a valid motor insurance policy for the vehicle they are driving
- All drivers do not have the Third-Party Extension for Road Sections cover already on their existing motor policy.
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Vehicle Criteria

- The vehicle has a valid MOT and taxed for the road, unless exempt from doing so
- All Vehicles are road going/road legal, and has a UK Registration Plate assigned and attached.
- The vehicle must be in the custody or control of a competitor who is participating in a motorsport event which has been permitted by the Policyholder (Motorsport UK Association Ltd) and where the driver has been notified and subsequently accepted for participation by the Policyholder (Motorsport UK Association Ltd)

Use, Cover and Location Criteria

- Cover is limited to TPO – Usage only in connection with the event itself for the event dates stated (Maximum 3 days)
- Usage of the vehicle is for Social Domestic and Pleasure purposes including participation in the road section of a motorsport event and being used on the public highway.



Competition Vehicle Types Acceptable:

Competition Cars

Support Vehicle Types:

Spectator Safety: CAR / VAN Less than 3.6T

Sweeper Car

MUK Delegate Driver CAR

Chief Marshal Driver CAR

000 Safety CAR

Zero CAR

0 Safety CAR

Set-up Crew Van / CAR / VAN Less than 3.6T

Radios and/or Equipment Check CAR / VAN Less than 3.6T

Ambulances: CAR / VAN Less than 7.6T

(No Vehicles with GVW over 3.5T (Apart from Ambulances with a Max 7.5T GVW))

Any competitor or vehicle who falls outside of the criteria above may be offered cover at equivalent terms if approval from Kingfisher Motorsport has been obtained prior to the event taking place. Approval can be sought by contacting motorsportuk@kingfishermotorsport.com providing the following information:

- Driver name, date of birth and country of residence
- Driving license pass date
- Details of any adverse motoring history (claims and/or convictions)
- Details of vehicle they will be competing in

This information should be sent from the competitor directly, copying in the event organiser(s) for oversight.

Additional cover provided by this scheme is only effective whilst the vehicle is actively competing in the event and remains under the control or direction of the event organiser(s). Cover will cease immediately if you are precluded, excluded or retire from the event.

The Event Road Section scheme is provided by Kingfisher Motorsport and underwritten by First Underwriting Limited under authority granted by Accredited Insurance (Europe) Limited who are authorised and regulated by the Malta Financial Services Authority.

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