

Motorsport UK Master Road Section Top-Up Insurance Policy Frequently Asked Questions

General FAQs

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.

What is changing and why?

We have been in discussions with Motorsport UK for almost a year and it became clear early on that there was a need to help make events more accessible and affordable to participants in regulated motorsport activity, and Motorsport UK were particularly concerned about the availability and affordability of insurance, specifically road section top-up cover.

Following changes in the insurance market coinciding with an increase in incidents and claims, it was becoming increasingly challenging to provide this cover and in a cost-effective way. This new model for top-up cover is simpler, more efficient for clubs and organisers as well as the insurers and with Motorsport UK as the policyholder, it forms part of the support provided through their event permitting process.

Is it the same cover and will I still be eligible?

In a word - yes. The details of cover remain the same as does the eligibility criteria. The main thing that has changed is the way in which everything is distributed. Any specific questions relating to cover should be directed to

motorsportuk@kingfishermotorsport.com.

Participant FAQs

I'm a competitor, how much will this cost?

Motorsport UK will publish a [list](#) of the proposed permit fee surcharges but we understand they will range from £25 - £60 per participant.

I fall outside of the standard eligibility criteria, can I still be covered?

Should you fall outside of the eligibility criteria then you should send an email giving your name, date of birth, license pass date, name of event where cover is required and details of any adverse motoring history to motorsportuk@kingfishermotorsport.com also copying in the event organiser. We will then give a yes/no decision on whether the master policy can be extended to cover you.

I'm a competitor but I do not own my rally car, I lease or pay a team to run the car for me so am not the policyholder, can I still be covered?

In principle yes but you should follow the referral process set out above to obtain confirmation. Ideally, the policyholder would add you as a named driver on the policy or at least provide you with written confirmation that you are authorised to drive and covered by their policy however, it is our intention to facilitate participation as much as possible. The team at Kingfisher are experienced in dealing with a variety of situations and will endeavour to provide a positive response as quickly as possible.

I am a competitor who has been participating in grassroots motorsport for years, I am trying to encourage my children to participate however, adding them to my main motor policy is going to be very expensive. Is it possible for them to be covered without having to add them to my own policy?

Yes, it may be possible but again will need to follow the referral process above to obtain confirmation. It is important to highlight that anyone not insured on the vehicle must not drive the vehicle outside of the event under any circumstances, but we may be able to extend cover for them to participate in the event itself. Whilst we will try to support participation, each situation is different and needs to be assessed on a case-by-case basis so please do contact the team as early as possible to give enough time to be able to understand and explore solutions.

I'm a competitor but I am not based in the UK and do not have a valid UK motor policy, can I still be covered?

In principle yes but you should follow the referral process set out above to obtain confirmation. The team at Kingfisher are experienced in dealing with these scenarios with Rally competitors based in Ireland or mainland Europe and are confident that we can accommodate most situations, but it is important to contact the team as early as possible to give sufficient time to fully understand the situation and find a suitable solution.

I am a competitor who needs a referral, how much extra will this cost me?

As with the above scenarios, it is our intention to support and facilitate participation as much as possible and with the new Motorsport UK Master Policy in place, it is not our intention to charge additional fees however, depending on the particular circumstances there may be some occasions where an additional referral fee may be required.

I'm a competitor, how will this benefit me?

Obtaining cover should be more straightforward, and in some cases (depending on the type of event) will likely be cheaper as Motorsport UK will be paying the insurance premium for the Master policy directly and amending its permit fees for the events. This is intended to make motorsport more accessible and affordable. You will also have direct access to an insurance expert at Kingfisher to answer any questions you may have on the cover.

I'm a competitor, what if I already have my own cover?

If you have reviewed your own policy terms & conditions and/or have your own top-up policy in place which is appropriate for the event, then you can simply declare this via a tick box on the organisers signing-on form. Motorsport UK permit fees are typically charged per entrant and they have confirmed they will not charge the surcharge where participants declare they do not need cover under the Motorsport UK master policy.

I'm a competitor, what if I have an accident or need to claim?

If you have an accident on the public highway, you should:

- Stop the car: Immediately turn off the engine and switch on the hazard lights.
- Check for injuries: Ensure everyone is safe and check for any injuries. Call the police or emergency services immediately if someone is hurt.
- Exchange details: Share your name, address, and insurance details with the other driver or property owner. Do not admit liability until you have spoken with your insurance provider.
- Notify the event organiser and follow any Motorsport UK requirements.
- Contact Kingfisher Motorsport on 0115 965 1040 and report to our claims team who raise the claim with the insurer. The same team can be contacted on claims@kingfisherinsurance.com. Should a claim need to be made outside of our operating hours (Monday-Friday, 9am-5pm), please call 0333 305 8120.
- Notify the police: If there is damage or injury, notify the police within 24 hrs.

You will not be charged an excess from the insurer directly however you may be charged a claim handling / management fee by the organising club or Motorsport UK.

Club, Organiser or Official FAQs

I'm an organiser, what will change and how will this benefit me?

You will have less admin to do pre-event to get cover in place as there will no longer be a need for you to complete the application form and obtain your own event insurance policy.

Cover will be automatically available to both your competitors and your officials should your event take place on any sections of public highway under RTA laws.

You will still need to take a record of all participants including any officials where required. There will be the option for those participants who already have valid and appropriate cover to opt out.

You will then send that information to Motorsport UK rather than Kingfisher Motorsport who will charge a surcharge on their permit fee which is expected to be passed on so you will still collect monies from the participants as you have been.

We understand that Motorsport UK's proposed surcharge for officials will be significantly less than premiums charged previously.

Any insurance related enquiries that you/competitors have can be send directly to the broker, rather than having to get involved too much yourselves

I'm an organiser, how much will this cost?

Motorsport UK will publish a [list](#) of the proposed permit fee surcharges but we understand they will range from £25 - £60 per participant.

I'm an organiser, will I receive an insurance certificate and policy number?

Motorsport UK will be the policyholder, but we understand they will publish a copy of the certificate on their website and make it available to clubs and organisers however it is vital that clubs and organisers provide the list of participant and vehicles in order for them to be covered under the policy which Motorsport UK will administer.

I'm an Official and I do not own the vehicle I will be driving on the event, sometimes they are hired by the club or could be supplied by a sponsor, so I am not the policyholder, can I still be covered?

In principle yes but please the referral process for anyone who falls outside of the minimum eligibility criteria by sending an email with your name, date of birth, license pass date, name of event where cover is required and details of any adverse motoring history to motorsportuk@kingfishermotorsport.com and copying in the event organiser. We may request further details before we can give you a definitive yes/no decision on extending cover under the master policy. Ideally, the policyholder would add you as a named driver on the policy or at least provide you with written confirmation that you are authorised to drive and covered by their policy however, we understand this scenario is quite common the team at

Kingfisher are experienced in dealing with these situations and will endeavour to provide a positive response as quickly as possible.

I'm an organiser, what if there is an accident or a claim?

The individual involved in the accident is primarily responsible for notifying the authorities and the insurance company. The organiser must follow Motorsport UK's protocols and in the event of an accident or claim. You will not be charged an excess by the insurance company directly but may be charged a claim handling or management fee which is expected to be passed onto the participant if/where appropriate.

Should you have any insurance related queries, please refer to
motorsportuk@kingfishermotorsport.com