

First Short Term Insurance: Event Road Sections Product Information Document



Company:	First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585.
Insurers:	<p>Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.</p> <p>Accredited Insurance (Europe) Limited – UK Branch is the UK Branch of Accredited Insurance (Europe) Limited, which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta.</p> <p>Accredited Insurance Europe Limited - UK Branch has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered number: BR021362.</p>

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Document. You should refer to your own Policy Document, your Schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.










What is this type of insurance?

This is a motor insurance policy providing cover as follows:

- i) Competitors vehicles & Organiser's Support vehicles: cover for Third Party Liability only

	What is insured?		What is not insured?
<ul style="list-style-type: none"> ✓ ✓ 	<p>Your legal liability for death of or bodily injury to any person and damage to third party property.</p> <p>In respect of damage to property, the most we will pay is £20,000,000 and in respect of legal costs the most we will pay is £100,000;</p>	<ul style="list-style-type: none"> ✗ ✗ ✗ ✗ ✗ 	<p>Loss or Damage to your vehicle or its contents.</p> <p>Liability, loss or damage whilst the driver is over the legal limit for alcohol or under the influence of drugs;</p> <p>Liability, loss or damage whilst the vehicle is being used on any race track, race circuit or toll road without a speed limit (including the Nurburgring) or being used for racing, pace-making, speed testing or reliability testing other than in an approved event as shown in your Schedule;</p> <p>Liability, loss or damage for any consequence of terrorism except where cover must be provided under Road Traffic Acts;</p> <p>Liability loss or damage for any consequence of war or hostilities.</p>

First Short Term Insurance: Event Road Sections and Officials Vehicles Product Information Document

	Are there any restrictions on cover?
  	<p>In respect of vehicles covered for Road Sections you are not covered for any damage to or loss of the Insured Vehicle or for any liability which arises when the vehicle is not on a public road or highway;</p> <p>Restrictions as to who may drive under the policy or any additional specific terms for a driver or vehicle will be shown in your schedule.</p>
	Where am I covered?
	<p>You are covered whilst using the vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. In addition, you are also covered whilst using the vehicle in any country in the European Union, Andorra, Iceland, Norway, Serbia and Switzerland</p>
	What are my obligations?
	<p>Your premium is based upon the information that you have given to us. If any of this information is incorrect or inaccurate, you must tell us immediately or this could lead to your claim being denied or your insurance invalid;</p> <p>You must tell us as soon as possible during the period of insurance if there is any change in circumstances or to the material facts or information previously disclosed to us;</p> <p>You must report to us details of any event which might result in a claim under this policy and all subsequent developments as soon as possible;</p>
	When and how do I pay?
	<p>Please contact your broker for details of how and when you must pay the premium.</p>
	When does the cover start and end?
	<p>This cover lasts for the period specified on your Schedule and Certificate of Insurance</p>
	How do I cancel the contract?
	<p>Your rights to cancel this policy</p> <p>You can cancel this insurance at any time however you will not receive any refund of premium. Please contact your broker if you wish to cancel the policy.</p>