

Personal Accident and Travel Medical Expenses

Insurance for Amateur Motorsports

Description of Benefits

Section one: Personal accident

The following cover applies only if the schedule shows that it is included

Cover – what is covered

This section only covers claims which fall within the definition of **bodily injury** and does not cover any claim caused or contributed to by illness which does not fall within the definition of **bodily injury**.

We will pay up to the sum insured selected and shown in the schedule if, during the **period of insurance**, an **insured person** suffers **bodily injury** during the **operative time** whilst **competing** which results in any of the following:

A. Death and Total Disability benefits

- 1 Death (**we** will also pay the sum insured for death if an **insured person** disappears, is not found within 52 weeks, and **we** receive enough evidence to assume that a **bodily injury** caused their death).
- 2 **Loss of sight** in one or both eyes.
- 3 **Loss of a limb**.
- 4 **Permanent total disability**.

B. **Permanent** Partial Disability benefits

If the **schedule** states that **Permanent** Partial Disability is covered by this Policy the Personal Accident benefits are extended to provide a benefit which is paid as a percentage of the Permanent Partial Disability sum insured equivalent to the degree of **permanent** disability. The following table describes the percentage amount for specific disabilities.

1. Permanent total loss of speech	100%
2. Permanent total loss of hearing in both ears	100%
3. Permanent total loss of hearing in one ear	40%
4. Loss of or permanent total loss of use of:	
(a) an arm, hand, or leg above the knee	100%
(b) a leg below the knee, or a foot	50%
(c) a shoulder or elbow	25%
(d) a hip, knee, ankle, or wrist	20%
(e) a thumb	20%

(e) any finger or big toe	10%
(g) any other toe	5%

5. Benefit for any **permanent** disability not noted above will be calculated by **us** with reference to a medical assessment of the degree of disability relative to the above scale without reference to any occupation provided that:

- i. the total benefit payable does not exceed 100% of the sum insured for each **insured person** as the result of any one **accident**.
- ii. if benefit is payable for loss of, or loss of use of, a whole member of the body then benefits for parts of that member cannot also be claimed.
- iii. any existing disability will be taken into account in assessing benefits payable in respect of any subsequent **bodily injury**.

C. Temporary Total Disability benefit

If the schedule states that **Temporary Total Disability** is covered by this Policy the Personal Accident benefits are extended to provide **Temporary total disability** (while an **insured person** continues to be disabled, **we** will pay the weekly benefit shown in the schedule for up to 52 weeks from the date of an **accident**, less the 28 day **deferment period**).

Exclusions – what is not covered

The following exclusions apply to Section one: Personal accident. The general exclusions also apply to all of this insurance.

We will not pay the following:

- The Death benefit if the **bodily injury** does not lead to death within 52 weeks of an **accident**.
- The benefit for **Loss of sight** in one or both eyes, or **Loss of a limb** if the loss results in death within 52 weeks of an **accident**.
- The benefit for **Permanent total disability** if the disability results in death within 52 weeks of an **accident**.
- The **deferment period** of any claim for **Temporary Total Disablement** for each **insured person**.
- Any claim for **Temporary Total Disablement** for a period after 52 weeks from the date that an **accident** happened.
- For **Temporary Total Disablement**, any amount over 60% of an **insured person's gross weekly wage**.
- Any claim arising whilst the **insured person** is travelling directly from their normal place of residence to the track and/or the return journey directly back from the track to their normal place of residence unless they have selected this option as shown and confirmed in the schedule.

The death benefit for persons under the age of 16 years is limited to £2,500.

Special conditions

The following conditions apply to Section one: Personal accident. The general conditions also apply to all of this insurance.

- 1 If Death is covered, this benefit will also be payable in the event of **your** disappearance. **We** will only provide this benefit if:
 - **your** body is not found within twelve months of **your** disappearance, and sufficient evidence is produced, satisfactory to **us**, that leads **us** inevitably to the conclusion that **you** have sustained **bodily injury** and that such injury has caused **your** death; and
 - the person or persons to whom such sum is paid signs an undertaking to refund such sum to **us** if **you** are subsequently found to be alive.
- 2 If **bodily injury** covered by this insurance causes death (within 52 weeks of an **accident**) before **we** have paid any claim for loss or disability, **we** will only pay the amount shown in the schedule for Insured event A1 (Death)³ If **we**

have made any payment for **Temporary Total Disablement** we will take this amount from any fixed benefit we later pay for the **accident**.

- 3 If we have made any payment for **Temporary Total Disablement** we will take this amount from any fixed benefit we later pay for the **accident**.
- 4 The total sum payable under this section in respect of any one **insured person(s)** or any one or more **accident(s)** will not exceed in all the largest sum insured payable under any one of the items of the Schedule during any **period of insurance**.

Section two: Medical and additional expenses

The following cover applies only if the schedule shows that it is included.

Cover - What is covered

This section only covers claims which fall within the definition of **bodily injury** and does not cover any claim caused or contributed to by illness which does not fall within the definition of **bodily injury**.

We will pay up to the Sum Insured stated in the schedule to each **insured person** for the following expenses should an **insured person** suffer **bodily injury** during the **operative time** whilst **competing**:

1. Normal and necessary expenses incurred outside the **United Kingdom** for medical or surgical treatment including specialists' fees, emergency dental treatment up to £500 for the immediate relief of pain only, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges.
2. Reasonable additional accommodation and repatriation expenses incurred by the **insured person** and any one member of their family or travel party who has to remain or travel with the injured or ill **insured person**.
3. Reasonable travel and accommodation expenses of one person to travel from the **United Kingdom** if their presence with the injured or ill **insured person** is necessary on medical grounds.
4. Reasonable expenses incurred in transporting the remains or ashes of the **insured person** to their former home in the **United Kingdom** or reasonable funeral expenses incurred abroad.
5. Expenses incurred with the prior consent and authorisation of the 24 hour emergency service company appointed by **us**, whose full details are given within the Claims procedure section of this insurance, for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate the seriously ill or injured **insured person** to the **United Kingdom**.

Extension

If an **insured person** has not returned to the **United Kingdom** before the end of a trip for reasons which are beyond their control, this insurance will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium, but in the event of an **insured person** being **hijacked**, cover will continue whilst such **insured person** is subject to the control of the person(s) or their associates making the **hijack** and during travel direct to their home and/or original destination, up to 12 months from the date of the **hijack**.

Exclusions

The following exclusions apply to Section two: Medical and additional expenses. The general exclusions also apply to all of this insurance.

We will not pay for:

1. Any claim due to an **insured person** being refused travel (or having travelled) against a carrier's policy on carrying passengers or contrary to the health and safety restrictions of a carrier or any other publicly licensed sea vessel, train or coach, or their handling agents.
2. Any claims for surgery or treatment that is intended to prevent an illness or condition (other than necessary surgery or treatment recommended by a suitably qualified medical specialist to prevent the **insured person** developing a potentially life threatening disease), elective or cosmetic surgery, the reversal of cosmetic surgery or any corrective treatment as a result of previous cosmetic surgery or treatment or surgery that is not medically necessary.

3. The first £250 of each and every loss for each **insured person**.
4. The costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip.
5. Any claims arising from any health condition of the **insured person** where such condition has already been the subject of a claim under this insurance in respect of any earlier trip.
6. Any expenses incurred more than twelve months after the date the first expense was incurred or any continuing expenses incurred after the **insured person** is fit to travel to the **United Kingdom**.
7. Any loss that is also covered by any other valid and collectable insurance, of which **you** are the Policy-holder.

General exclusions

The following exclusions apply to the whole of this insurance.

- A. This insurance does not cover death, loss, disability or expense caused or contributed to by, resulting from, or in connection with the following:
- 1 War, act of foreign enemy (whether war is declared or not), hostilities or any act of war or civil war.
 - 2 The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials by any person(s) committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public or any section of the public in fear;
 - 3 Radioactive contamination from:
 - ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.
 - 4 **You** or an **insured person** taking part in armed forces service or operations.
 - 5 **You** or an **insured person** flying, other than as a fare paying passenger.
 - 6 **You** or an **insured person's** suicide, attempted suicide, intentional self-injury.
 - 7 **You** or an **insured person** having neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type.
 - 8 **You** or an **insured person** having a chronic pain syndrome including by not limited to Chronic or Complex Regional Pain Syndrome, or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body).
 - 9 **You** or an **insured person** having a sexually transmitted disease, including Human Immune Deficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any related condition.
 - 10 **You** or an **insured person** taking part in a criminal act.
 - 11 **You** or an **insured person's** deliberate exposure to exceptional danger (except in an attempt to save human life).
 - 12 **You** or an **insured person** being under the influence of alcohol or drugs.
 - 13 Any surgery or treatment that is not medically necessary, cosmetic surgery, the reversal of cosmetic surgery or any corrective treatment as a result of previous cosmetic surgery.
 - 14 Any **pre-existing condition**.
 - 15 Any claims for an **insured person** who is over 64 years of age at the commencement of the **period of the insurance**.
 - 16 Any part of any trip that is booked or commenced by an **insured person** knowing that a trip will be longer than 60 days.
 - 17 The **insured person** engaging in **manual work** or while working as a driving or riding instructor.
 - 18 Any claim arising from or in any way related to travel to:
 - (i) countries where the Foreign & Commonwealth Office advise against all but essential travel to the country for leisure trips;

- (ii) any leisure travel to specific parts of a country where the Foreign & Commonwealth Office advise against all but essential travel to specific parts of the country.

19 Any trip which is booked or commenced by an **insured person**:

- a) contrary to medical advice; or
- b) to obtain medical treatment; or
- c) after a terminal prognosis has been made.

B. This insurance will not pay a benefit or any portion of a benefit for disablement arising from the interaction between **bodily injury** and another medical condition.