



## Bike Track Days Insurance

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover and the terms and conditions.

### What is this type of insurance?

This insurance covers damages to your bike whilst competing in amateur motor sports.



#### What is insured?

- ✓ Single or Multi Day cover for bikes up to £25,000.
- ✓ Flexibility to change dates and/or circuits in advance (subject to additional fees).
- ✓ Accident Damage to your bike (whether your fault or not) while on a non-competitive track day event.
- ✓ Fire damage covered following accident.
- ✓ Cover for all UK & European Circuits.



#### What is not insured?

- ✗ Any Third-Party Liability.
- ✗ Damage to the race circuit / barriers.
- ✗ Internal damage caused by mechanical failure to the engine, gearbox or transmission, unless damage is a consequence of a direct and obvious impact covered under this insurance.
- ✗ Cosmetic damage or damage caused sliding the bike into a gravel trap.
- ✗ Loss / damage to computer logging equipment and Data.
- ✗ Loss of market value.
- ✗ Competitive riding, including racing and timed runs.
- ✗ Use on the road or public place as required by the Road Traffic Act 1988.
- ✗ Use by persons not named on the policy.



#### Are there any restrictions on cover?

- ! There is a cap of £80 per hour labour charge, but we can increase this if specifically requested.
- ! Cover is limited to damage cause while on the designated circuit but does not extend to cover damage caused in areas such as the Pit Garage or Paddock.



#### Where am I covered?

- ✓ Any specified UK or European circuits.



#### What are my obligations?

- You must take care when answering any questions, we ask by ensuring that any information provided is accurate and complete.
- You must check that information in the schedule is accurate and it reflects the coverage sections you have requested.
- You must notify us of any inaccuracies in the information contained in the schedule, or of any changes to that information.
- You must take reasonable care to prevent any loss or bodily injury.
- You must tell us of any claim as soon as possible and comply with the claims procedure set out in the policy.



### **When and how do I pay?**

Payment can be made either through your online account where your quotation will be saved, or we can take payment from you over the telephone.



### **When does the cover start and end?**

This is as stated on your policy.



### **How do I cancel the contract?**

There is a 14-day cooling off period, from the date you receive the documentation or the start of the policy, whichever is the later. If you cancel within this 14-day period, you will receive a full refund of premium, provided you have not made a claim. If you cancel outside this 14-day period, you will be entitled to a refund of premium subject to a deduction for any time for which you have been covered, provided you have not made a claim.