



Track Day Insurance (Cars over £40,000)

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 vehicles that occurs whilst competing in amateur motor sports.



What is insured?

- ✓ Single or multiple day (max 8) cover for vehicles up to £200,000.
- ✓ Flexibility to change dates and/or circuits in advance (subject to additional fees).
- ✓ Accident Damage to your car (whether your fault or not) while on a non-competitive track day event.
- ✓ Fire damage covered following accident.
- ✓ Cover for all 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 by running over kerbs.
- ✗ Loss / damage to computer logging equipment and Data.
- ✗ Loss of market value.
- ✗ Competitive driving, 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?

- ✓ All UK and 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.