



Affinity Solutions

Personal Accident Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policyholder Details

The Policyholder	Motorsport UK Association Limited
Policyholder Address	141 The Command Works, Southern Avenue, Bicester Heritage, Bicester, OX27 8FY.
Business Description	The authorisation, promotion, organisation, running and participation in any motor sport event and ancillary activities taking place under permit granted by or any certificate of exemption granted by or issued by the Motorsport UK; the financing and administration of the government of motor sport in the United Kingdom. Including the occasional research and development, testing and servicing of equipment and machinery and associated ancillary activities for the development in safety standards and criteria and ensuring that the rules and regulations of motor sport are appropriate for the purpose; Property Owners.

Personal Accident

Category	Insured Persons
A	Any signed on official or marshal or employee
B	Any licensed competitor

Category	Operative Time
A & B	Whilst attending any motorsport Event organised or approved by the Policyholder including Racing, Testing and Practice (up to a maximum of 5 track days, which are notified to the insured prior to the event) including travel to and from the Events in the UK

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B
Death	£75,000	£75,000
Loss of Sight in one or both eyes	£75,000	£75,000
Loss of Hearing in one ear	£18,750	£18,750
Loss of Hearing in both ears	£75,000	£75,000
Loss of one or more Limbs	£75,000	£75,000
Loss of Speech	£32,500	£32,500
Loss of Internal organ	£30,000	£30,000
Permanent Total Disablement* (PTD)	£75,000	£75,000
Continental Scale	Insured	Insured
Temporary Total Disablement	Up to £600 per week or 100% of weekly wage, whichever is lesser	Not Insured
Excess Period	Nil	n/a
Benefit Period	104 weeks	n/a

*The basis of cover for permanent total disablement is any and every occupation

Personal Accident Extensions		
Accidental bodily injury resulting in:	Category A	Category B
Broken Bones	Broken bone Spine, Skull, Neck - £1,000 Pelvis - £650 Arm, Elbow, Wrist, Leg, Hip, Ankle, Foot - £500 Any other broken bone - £130 Up to a maximum amount of £1,500	Broken bone Spine, Skull, Neck - £1,000 Pelvis - £650 Arm, Elbow, Wrist, Leg, Hip, Ankle, Foot - £500 Any other broken bone - £130 Up to a maximum amount of £1,500
Coma Benefit	£25 per day for each day up to a maximum of 730 days	£25 per day for each day up to a maximum of 730 days
Convalescence	Up to £200	Up to £200
Counselling per person per session.	Up to £500 per session up to a maximum of £5,000 per person	Up to £500 per session up to a maximum of £5,000 per person
Damage to Personal Property	Up to £1,000	Up to £1,000

Dental & Optical Expenses	Up to £250	Up to £250
Disappearance	Up to £10,000	Up to £10,000
Funeral Expenses	Up to £5,000	Up to £5,000
Hospitalisation	£50 per day up to £750	£50 per day up to £750
Incapacitation	£100,000	£100,000
Paraplegia	Up to £50,000	Up to £25,000
Quadriplegia	Up to £75,000	Up to £50,000
Medical Expenses	25% of Death benefit	25% of Death benefit
Physiotherapy	Up to £250 (excess £50 any one claim)	Up to £150 (excess £50 any one claim)
Rehabilitation	Up to £5,000	Up to £5,000
Relocation Expenses	Up to £10,000	Up to £5,000
Facial Disfigurement	Up to £2,500	Up to £1,000
Permanent Partial Disablement	<p>Permanent severance or permanent and total loss of use of</p> <ul style="list-style-type: none"> • A foot below the level of the ankle (talo-tibial joint) 50% • A hip, knee, ankle or thumb 20% • A forefinger or big toe 15% • Any other finger 10% • Any other toe 5% • The back of spine below the neck with no damage to the spinal cord 40% • The neck or cervical spine with no damage to the spinal cord 30% • A shoulder, elbow or wrist 25% • Any permanent disability which is not covered by Capital Benefits or any of the benefits above up to a maximum 100% of the Permanent Total Disablement benefit. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during assessment. <p>When more than one form of permanent partial disablement results from Bodily Injury the percentages will be added together We will not pay more than 100% of the Permanent Total Disablement in total.</p> <p>If a claim is made for Capital Benefits then a claim for permanent partial disablement cannot also be made.</p>	

Maximum Benefit any one Insured Person

Death and Capital Sums:	£75,000
Temporary Total Disablement:	£600 per week

Maximum Accumulation Limits

Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

Endorsement applicable to this Policy

Endorsement 1 Medical Repatriation Expenses (Limited to within Europe for Competitors but including USA & Canada for officials only).

In respect of Categories A & B the following endorsement is applicable.

In the event of the Insured person sustaining Accidental Bodily Injury during the period of Insurance independently of any other cause We will pay up to a maximum of £50,000 for any one Accident for up to 12 months from the date of the Accident for

Medical Expenses

Reasonable and necessary emergency medical, surgical treatment including manipulative massage therapeutic treatments and x rays, Hospital or nursing home charges or emergency dental (for relief of pain and suffering) fees, including the cost of rescue services to take the Insured person to Hospital.

Repatriation

Upon the advice of a Qualified Medical Practitioner the Repatriation of the Insured person to the United Kingdom or the Insured Person's Country of Residence (if different)

Definitions:

Medical Practitioner

A doctor or specialist who is registered or licensed to practise medicine under the laws of the country they practise in other than an employee Insured Person member of the immediate family of The Policyholder or Insured Person or an employee of The Policyholder.

Hospital

Any establishment which is registered or licensed as a full time facility for surgical and medical diagnosis and treatment of injured and sick persons by and under the supervision of a Qualified Medical Practitioner continuously providing a 24 hours a day nursing service supervised by State Registered Nurses or nurses with equivalent qualifications and is not primarily a mental institution or a place of rest for the aged, for drug addicts or alcoholics.

Country of Residence

The country in which the Insured Person has their permanent home or in which they ordinarily reside.

The excess is £250 each and every claim.

Endorsement 2

We will not be liable for the first two fatalities under this policy as these will be self-Insured

Endorsement 3 Rating Stability Endorsement

Period of Agreement

From 1st January 2023 expiring on 31st December 2025 (both dates inclusive)

Period of Insurance

Each 12 month period within the Period of Agreement as stated below

Period 1: 1st January 2023 expiring on 31st December 2023 (both dates inclusive)

Period 2: 1st January 2024 expiring on 31st December 2024 (both dates inclusive)

Period 3: 1st January 2025 expiring on 31st December 2025 (both dates inclusive)

Annual Review Date

Review Date 1: 1st February 2024

Review Date 2: 1st February 2024

The Agreement

- 1) With effect from the commencement of the Period of Agreement, You agree, upon expiration of each annual Period of Insurance, to offer to renew this policy for the annual Period of Insurance at the rates, terms and conditions applying at the inception of this Agreement (or as amended in accordance with this Agreement) and to pay the premiums to Us upon request.
- 2) We agree to accept such an offer made in accordance with this Agreement provided that
 - a) the Loss Ratio at each Annual Review Date does not exceed 60%.
 - b) there has been no change in:
 - i) any law or regulation, legislation, legal or fiscal practice;
 - ii) the interpretation of any law, regulation or legislation by any court, tribunal, arbitrator, government, regulatory body or ombudsman;
 - iii) the cost or availability of reinsurance of any kind;
 - iv) insurance industry market practice; or
 - v) the security of any reinsurer,which has a material effect upon the scope of cover, extent of risk or indemnity provided by Your policy
 - c)
 - i) there has been no alteration to the nature of Your business; or
 - ii) You have not acquired, set up, disposed of or discontinued any:
 - business or business activity; or
 - company or other entity carrying on such a business or business activity,which materially increases Our risk under this policy.
- 3) If any of the conditions in clause 2) above are not met, We may terminate, renegotiate or vary this Agreement or amend the rates, terms and/or conditions of Your policy. If We vary this Agreement or amend the said rates, terms and/or conditions, You also have a right to terminate this Agreement by notifying Us in writing within 30 days of receiving such revised terms. If You fail to do so, You will be deemed to have agreed to continue with this Agreement on such revised terms for the remainder of the Period of Agreement.
- 4) It is further agreed that:
 - a) this Agreement will apply to any policy or policies which may be issued by Us within the Period of Agreement in substitution for this policy
 - b) this Agreement does not apply to
 - i) the imposition of or changes to Insurance Premium Tax or any other taxes. Any alteration in or imposition of levies or taxes upon or in respect of this policy shall be borne by You
 - ii) rates charged in any territory which are subject to local regulatory controls
 - c) if We
 - i) cease to write any class of business covered under this policy
 - ii) cease to be licensed or authorised by any regulator in respect of a line of business covered under this policy

iii) become unable to pay Our debts within the meaning of section 123 of the Insolvency Act 1986 or become the subject of a company voluntary arrangement under the Insolvency Act 1986 or have a receiver, manager, administrator or administrative receiver appointed over all or any part of Our undertaking, assets, or income or have a resolution passed for Our winding up

then either You or We may terminate this Agreement within the Period of Insurance by written notification to the other within 30 days of the occurrence of any of the events as detailed in this clause 4)c)

d) where the Annual Review Date has been cut off prior to the expiry of the Period of Insurance an adjustment may be made for the unexpired months to represent a full year enabling a 12-month Loss Ratio to be calculated.

Definitions

For the purposes of this Agreement, the following definitions apply

Loss Ratio

The percentage which the total of the claims paid and outstanding for each annual Period of Insurance bears to the total of Net Premiums Paid for the same period.

Net Premiums Paid

The total of all premiums paid for each annual Period of Insurance excluding commission, taxes, and contributions to government schemes, pools or levies.

Condition

Where the Annual Review Date has been cut off prior to the expiry of the Period of Insurance, If You become aware of any circumstances prior to the expiry of the Period of Insurance which may give rise to a claim under this policy, such circumstances must be declared to Us as soon as reasonably practical within the Period of Insurance and We reserve the right to reconsider the terms of this Agreement in accordance with paragraph 2 a) and 3) above following an assessment of such circumstances.

Failure by You to comply with this Condition may result in the termination or renegotiation of this Agreement and/or amendments to the terms and conditions of the policy to reflect any increase in Our exposure caused by such failure.

This endorsement shall be subject otherwise to the terms conditions and exceptions of Your policy

Rebate

Provided that Your policy is renewed for the Period of Insurance, if at the Review Date, the Loss Ratio is less than 40 % for the Period of the Agreement, We will rebate 7.5% of the Net Premiums Paid for the Period of the Agreement

Definitions

For the purpose of this endorsement, the following definitions apply:

Loss Ratio

The percentage which the total of the claims paid and outstanding for the Period of Agreement bears to the total of Net Premiums paid for the same period.

Net Premiums Paid

The total of all premiums paid for the Period of Agreement excluding commission, taxes, and contributions to Government schemes, pools or levies.

Conditions

If at the Review Date, any circumstances are known by You which might give rise to a claim under this policy, such circumstances must be declared to Us, and We will reserve the right to withhold any rebate until such time as the claims cost or reserve is known, or for 90 days from the Review Date, whichever is the earlier

This endorsement shall be subject otherwise to the terms conditions and exceptions of Your policy

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority.