

## Personal Accident

The duties of many officials take them close to the “scene of the action” and consequently into an area of relatively greater risk. Officials voluntarily carry out their duties and legally thereby accept the additional risk inherent in the duty which limits any remedy at law available to the official should injury occur.

### Officials

Recognising this the Motorsport UK has effected personal accident insurance applying at events held under Permit or Certificate of Exemption. Personal accident policies pay the pre-agreed levels of benefit to persons injured if an accident occurs within the terms and conditions of the policy.

### Who is Covered?

All signed-on officials at events held under Permit or Certificate of Exemption, including set-up and dismantling. The signing-on of officials at events is extremely important in that one of the purposes of this is to identify a person as an official of the event and consequently establish the right to benefit under this personal accident policy. Cover for officials include traveling directly from home to an event and directly back home again from the event.

### What are the Benefits?

The benefits payable under the personal accident policy are up to the following amounts:

Death	£65,000
Loss of more than one limb or the sight of one eye	£65,000
Catastrophic Permanent Total Disability	£65,000
Loss of one limb or the sight of one eye	£30,000
Incapacitation benefit meaning “bedridden and requiring full time care for more than 5 years”	£100,000
Temporary Total Disablement (Loss of earnings):	
a) Up to £375 per week during such disablement, limited to 104 weeks from the date on which disability first occurs, in respect of those in regular employment	
b) Expense for those not in regular employment. Capped £2,000	
Loss of speech	£32,500
Loss of vital organ	£30,000
Hospitalisation any one accident	£50 per day up to £750
Convalescence benefit	£200
Broken bone	Spine, Skull, Neck £1,000 Pelvis £650 Arm, Elbow, Wrist, Leg, Hip, Ankle, Foot £500
Any other broken bone	£130
Physiotherapy (following broken bone(s), snapped, torn or ruptured tendon(s)/ligament(s) only) each and every loss	up to £150 Excess £50
Medical Expenses and Repatriation (Limited to within Europe)	£25,000
Counselling per person per session. (Capped at £5,000 per person)	£500

The phrase “loss of” is deemed to include total and irrecoverable loss of use.

The reason why lesser amounts may be payable than the above sum during temporary total disablement is that it is not permissible to permit an individual to make profit from an insurance claim. The policy necessarily covers a wide range of individuals with very different circumstances and it would obviously be inappropriate to pay £375 per week in temporary total disablement benefit to someone who earns substantially less than this in normal circumstances. The weekly benefit is related directly to an individual’s income and will make allowance for tax and National Insurance.

## Competitors

In addition to covering officials Motorsport UK has arranged automatic cover for all competitors.

This personal accident insurance cover is valid from the date of issue of the competition licence or the First of January of the relevant licence year, whichever is the later. It is operative for competitors signed on during any competition and/or official practice session at an event run under a permit issued by Motorsport UK or for which a Certificate of Exemption has been issued or run in accordance with the International Sporting Code of the FIA.

This additional personal accident cover does not apply to competitors holding only a 'Club Card'.

## What are the Benefits?

The benefits payable under the personal accident policy are up to the following amounts:

Death	£25,000
Loss of more than one limb or the sight of one eye	£32,500
Catastrophic Permanent Total Disability	£32,500
Loss of one limb or the sight of one eye	£15,000
Temporary Total Disablement	Not Covered
Incapacitation benefit meaning "bedridden and requiring full time care for more than 5 years"	£50,000
Loss of speech and hearing	£32,500
Loss of vital organ	£15,000
Hospitalisation	£50 per day up to £500 any one accident
Convalescence benefit	£100
	spine/skull/neck £500
	Pelvis £325 Arm, Elbow, Wrist, Leg, Hip, Ankle, Foot £250 Any other bones £65 per bone to £500 any one accident
Physiotherapy	up to £150 Excess £50 each and every loss
Medical Expenses and Repatriation (Limited to within Europe)	£12,500
Counselling per person per session. (Capped at £5,000 per person)	£500

The phrase "loss of" is deemed to include total and irrecoverable loss of use.

These are the standard benefits provided by Motorsport UK. Facilities may exist for drivers to increase these benefits at favourable terms and they should apply directly to JLT Specialty Limited.

## Who is Covered?

All signed-on Motorsport UK Competition Licence holders at events held under a Permit or Certified or Exemption. The cover applies while signed-up under Regulations or for any International or National event held in accordance with the FIA International Sporting Code.