



Personal Accident cover

Policyholder Details

The Policyholder	Motorsport UK
Policyholder Address	141 The Command Works, Southern Avenue, Bicester Heritage, Bicester, OX27 8FY
Business Description	National membership organization and governing body for four-wheel motorsport in the UK

Personal Accident

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

Category	Operative Time
A & B	Whilst attending any motorsport Event organised by the Insured 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. 	

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.

If a claim is made for Capital Benefits then a claim for permanent partial disablement cannot also be made.

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

Amendments, extensions, endorsements (if any)

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.

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