

Auto Cycle Union – Basic Cover

This is to certify that The Auto Cycle Union Ltd (ACU) have arranged **Public Liability Insurance** and **Personal Accident Insurance** with **Liberty Mutual Insurance Europe Ltd, ACU Insurance Ltd, Liberty Syndicate 4472 & Others** for the protection of their **Clubs, Officials and Licence Holders** for events which are run under an ACU Permit or certificate of exemption of Permit

1st January 2016 to the 31st December 2016

PUBLIC LIABILITY INSURANCE

Who is insured ?

1. the ACU
2. the organising Local Association Club or Organisation
3. any Official carrying out duties at the Insured Event
4. rescue organisations or their personnel
5. the promoters and sponsors of the Insured Event
6. participants (and their pit or service personnel) authorised to compete in the Insured Event
7. Landowners being any person firm or authority whose permission is necessary for the holding of the Insured Event

What are you covered for ?

Public Liability:

Your legal liability for bodily injury to third parties and damage to their property, including nervous shock or mental injury, obstruction, trespass, nuisance, interference, wrongful arrest and eviction

Including legal liability arising from the supply of food or drink or promotional material merchandise or souvenirs sold or supplied in connection with an Insured Event

Policy Limit: £10,000,000 (Ten million pounds)
each occurrence for Claims happening in the Period of Insurance

Medical Malpractice:

Your legal liability resulting from treatment given by any medically qualified person or persons acting in connection with an Insured Event

Policy Limit £ 5,000,000 (Five million pounds)
including Legal Costs for any Claim first made against you during the Period of Insurance

Legal Costs:

Defence and legal costs in connection with a claim

Cover includes:

Legal expenses and costs in defending prosecutions under health and safety legislation

Your liability for loss of or damage to officials' and visitors vehicles or personal belongings

Your liability for loss or damage to premises hired or rented to you for the purpose of your business

What is not covered:

The first £ 100 of each and every claim for damage to third party property; the first £250 each and every claim for Medical Malpractice

Participant to Participant where such legal liability arises on the track on the course or in the pits area whilst operating a vehicle under its own power

Damage to any road track circuit or other surface or any equipment or circuit furniture (hired or otherwise)

Fines liquidated damages or penalty clauses

Terrorism

Liability in any way caused by Asbestos

Pollution unless caused by a sudden and identifiable incident

EXPLANATORY NOTES

Insured Event is defined as any competitive or non competitive motor sport event (including any official practice qualification training) taking place under a permit granted from the ACU, provided the relevant premium has been paid

Medical Services Personnel: The insurance requires that you take reasonable steps to ensure any medical personnel are suitably qualified and members of the appropriate professional body, with their own Malpractice insurance. However the policy covers those volunteers (paramedics, nurses and junior doctors) who have no insurance for activities outside of the scope of their normal employment

Bikes Loaned or Hired to Participants: Some organisations (training schools etc) may lend bikes to Participants. Please note that liability in connection with Motorcycles loaned or hired to participants by the organisers is NOT covered by the Permit nor the ACU's policy. This risk can be covered but only at an additional premium – please refer to Lockton for further advice and quotations.

Landowners: The ACU Master Policy indemnifies landowners in respect of their potential legal liability to third parties following an accident in connection with an event for which they have allowed the use of their land. **Landowner** is defined as being any person firm or authority (including any circuit owner any local or county authority the Forestry Commission or any Minister or Ministry of the National Government) whose permission is necessary for the holding of the Insured Event as Principal(s) in any contract entered into by the ACU or any Insured

Cross Liabilities: Where more than one party comprises the Insured any claim by one Insured against any other Insured shall be treated as though the party claiming is not an insured party provided that the Limit of Liability shall not be increased as a result

PERSONAL ACCIDENT INSURANCE

Who is insured ?

Officials

Whilst travelling to and from an event including setting up and dismantling an event

Competitors

NOT COVERED

What are you covered for ?

Death	Officials		Competitors	
	Adult	Youth	Adult	Youth
	£65,000	£ 7,500	NOT INSURED	
Permanent Total Disablement	£65,000	£20,000		
Temporary Total Disablement	Up to £ 200 per week (max 104 weeks)	£ 75 per week (max 104 weeks)		
Hospital Benefit following 28 day hospital	£2,000	£2,000		
Fracture Dislocation Physiotherapy	£2,500 £1,000 £500	£2,500 £1,000 £500		

Lockton MIS Motorsport, a Division of Lockton Companies LLP
Authorised and Regulated by the Financial Conduct Authority
A Lloyd's Broker

IMPORTANT: The insurance evidenced by this certificate is subject to the terms, conditions and exclusions of the original policy, which are paramount. This certificate is issued as a matter of information only, and evidences coverage at the date of issuance. This certificate confers no rights to the holder and imposes no liability on the ACU, Insurers or Lockton as Insurance Brokers. These parties do not assume any responsibility to the holder of this certificate to provide any notice of any material change in or cancellation of the original policy/policies.