

General Notes

The following are general points where experience has shown it is helpful to give guidance to members.

Competitors or Clubs Competing Abroad

It is recommended that competitors or Clubs competing abroad review their insurance arrangements with JLT Specialty Limited.

Foreign Competitors in the UK

The National Health Service has financial restrictions on treating some foreign nationals after an accident. Unless the country of origin has an agreement with the UK, foreign competitors are strongly recommended to take out medical insurance before competing here. Organisers should draw this to the attention of foreign competitors.

Social Events

Motorsport UK's Master Policies only provide protection in respect of after club events not run under Permit or Certificate of Exemption.

Marshals' Training

Marshals' training days are, subject to prior notification and approval by Motorsport UK, covered under both the Legal Liability and the Personal Accident (officials) Policies without charge.

Standard Motor Policies

A Standard Motor Policy issued in the UK market excludes use for "racing, pacemaking, reliability trials, speed testing or rallies". While the competitor may be able to obtain extension of his policy this is a matter for individual negotiation between the competitor and his insurer.

Any competitor in any event that involves use of the public highway should, in his own interest, pay particular attention to insurance. He should always, before entering an event involving use on the public highway, obtain confirmation from his insurers that his normal policy operates. Where Rallies or Trials include special tests full details of these tests should be submitted to the Insurer.

Competitors are reminded of the declaration they are required to make when entering an event. Facilities are available to Clubs to provide short period third party liability cover to drivers in Rallies through JLT Specialty Limited.

Events on Public Roads

Road Rallies

In respect of Road Rallies timed to less than a minute, the higher rate detailed in the Bluebook does not apply in respect of Regularity events or events where one section, not exceeding 10 miles in length, is included solely for the purpose of tie deciding.

Closed Road Events

Competitor's legal liability cover can only be given for events run on closed public roads when such roads are closed by a properly enacted Order made under the authority of a statute permitting the closure of a public road or roads for the purpose of a competition and suspending the operation of normal Road Traffic Legislation, whether such competition involves simultaneous competition or timing against the clock.

