

**Scottish Auto Cycle Union Ltd**

This is to certify that the SACU has arranged **Public Liability Insurance** Insured with **XL London Market Ltd - Lloyd's Syndicate 1209** and **QBE Insurance (Europe) Limited** and **Personal Accident Insurance** Insured with **Aviva Insurance Ltd**, for protection of their clubs, officials and license holders, for events which are run under a SACU permit or certificate of exemption of permit

For the Period 1<sup>st</sup> January 2020 to the 31<sup>st</sup> December 2020

**Public Liability Insurance**

**Who is Insured?**

1. The SACU
2. The Organiser, Local Association or Club
3. Any official carrying out duties at the Insured event
4. The Promoters and Sponsors of the Insured event
5. Participants (and their pit crew or service personnel) authorised to compete in the Insured event
6. Landowners being any person, firm or authority whose permission is necessary for the holding of the Insured event

**What are you covered for?**

Your legal liability for Injury sustained to third parties, Damage to third party property, nervous shock or mental injury, nuisance/ trespass, interference, wrongful arrest, supply of food or drink, supply of promotional material In connection with an Insured event  
**Policy Limit : £40,000,000**

For any one occurrence or series of occurrences arising out of one originating cause.

**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 or damage to premises hired or rented to you for the purpose of your business

**What is not covered?**

1. The first £250 of each and every claim
2. Participant to Participant where such legal liability arises on the track or the course or in the pits area whilst operating a vehicle under its own power
3. Damage to any road track, circuit or other surface or any equipment or circuit furniture (hired or otherwise)
4. Fines, liquidated damages or penalty clauses
5. Liability in any way related to asbestos
6. Pollution unless caused by a sudden and identifiable incident

**Explanatory Notes**

**Insured Event-** defined as any competitive or none competitive motorsport event (including official practice, qualification and training) taking place under a permit granted from SACU, provided the relevant premium has been paid. The policy also extends to cover affiliated clubs for their social activities which are not run under permit.

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

**Landowners** – The policy indemnifies landowners in respect of their potential legal liability to third parties following an accident in connection with an insured event where they have allowed the use of their land. Landowner is defined as being any person, firm or entity (including any circuit owner, local authority, the forestry commission or any minister or ministry of the national government) whose permission is necessary for the holding of an insured event as Principal(s) in any contract entered into by the SACU 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 the event

**Competitors** – SACU/ACU License whilst competing in a permitted event or official practice including setting up and dismantling the event

**What are you covered for?**

	Death	Permanent Total Disablement	Temporary Total Disablement	Hospital Benefit Per Day ( 24 hours)	Fracture Physiotherapy
<b>Officials</b>					
Adult	£65,000	£65,000	£200 per week (104 Max)	£50	Hip or Pelvis (excl coccyx or thigh) £1,000 Femur or heel -£500 Skull (excl nose) lower leg, collar bone, ankle, elbow, upper or lower arm (incl wrist not a colles fracture) £500
Youth	£10,000	£65,000	£200 per week (104 Max)	£50	
<b>Competitors</b>					
Adult	£10,000	£20,000	Nil	£50	Hip or Pelvis (excl coccyx or thigh) £1,000 Femur or heel -£500 Skull (excl nose) lower leg, collar bone, ankle, elbow, upper or lower arm (incl wrist not a colles fracture) £500
Youth	£10,000	£20,000	Nil	£50	

**Sports-Insure Ltd, Authorised and Regulated by the Financial Conduct Authority**

**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 SACU, Insurer or Sports-Insure 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