



Public Liability Insurance

Arranged by: JLT Sport, The St Botolph Building, 138 Houndsditch, London EC3A 7AW

This is to certify that the Insured Royal Automobile Club Motor Sports Association Ltd (MSA) is indemnified in accordance with the terms of the Master Policy up to the Limit of Indemnity. The Policy has been issued by the Insurers for the benefit of any Organiser, Registered Club, Promoter, Official, Sponsor, Landowner, Competition Licence Holder or any other party acting under the authority of the MSA in connection with the Business.

Insured

The Royal Automobile Club Motor Sports Association Limited as the association governing the regulation of motor sport in the United Kingdom and

- The organising Local Association Club or Organisation
- Any Official carrying out duties at the Insured Event
- Rescue organisations or their personnel
- The sponsors of the Insured Event
- Participants authorised to compete in the Insured Event
- Landowner

jointly as Insured whilst acting under the authority of The Royal Automobile Club Motor Sports Association Limited.

Cover Summary

Public Liability

Legal liability of the Insured parties for injury to third parties and damage to their property (including nervous shock or mental injury, obstruction, trespass, nuisance, interference, wrongful arrest or eviction).

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

Medical Malpractice:

Legal liability of the Insured parties for claims made resulting from treatment given by any medically qualified person or persons acting in connection with an Insured Event.

Legal Costs

Defence and legal costs in connection with a claim happening within the Geographical Limits during the Period of Insurance.

Period of Cover

12 months at 1 January 2015.

Cover Extensions

Legal liability of the Insured parties for loss of or damage to officials' and visitors vehicles or personal belongings.

Legal liability of the Insured parties for loss or damage to premises hired or rented to you for the purpose of your business.

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

Limit of Indemnity

Public Liability: £65,000,000 each occurrence for Claims happening in the Period of Insurance but in all for Claims arising from Products.

Medical Malpractice: £15,000,000 including Legal Costs for any Claim first made against you during the Period of Insurance.



Geographical Limits

United Kingdom, the Republic of Ireland and elsewhere in the World excluding USA subject to the issue of an MSA permit or certificate of exemption.

Principal Exclusions

- 1 Any event or part of an event not authorised under an MSA permit or certificate of exemption (e.g. club social events).
- 2 Any form of Road Traffic Act liability.
- 3 Claims for damage to property which is owned by the club (Property of the Club will be specifically Insured by the Club).
- 4 The first £350 of each and every claim for damage to third party property; the first £350 each and every claim for Medical Malpractice.
- 5 Participant to Participant where such legal liability arises on the track on the stage or in the pits area whilst operating a vehicle under its own power.
- 6 Damage to any road track circuit or other surface or any equipment or circuit furniture (hired or otherwise).
- 7 Fines liquidated damages or penalty clauses.
- 8 Terrorism.
- 9 Liability in any way caused by Asbestos.
- 10 Pollution unless caused by a sudden and identifiable incident.

Insurers

Liberty Mutual Insurance & Others

Explanatory Notes

Business is defined as the authorisation, promotion, organisation running and participating in any Motor Sport Event and ancillary activities taking place under permit granted by or any exemption granted by or issued by the MSA or organised in accordance with articles 17 and 18 of the FIA International Sporting Code.

Insured Event is defined as any competitive or non competitive motor sport event (including any official practice qualification training or reconnaissance) taking place under a permit or certificate of exemption granted from the MSA, provided the relevant premium or fees have been paid.

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.

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. (See Signing On Form declarations).

Landowners: The MSA 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 Royal Automobile Club Motor Sports Association Limited or any Insured Contractual Liability: The insurance has no contractual liability exclusion but if any party imposes terms which appear unusual, these should be referred to JLT for review.

Contract Liability: The insurance has no contractual liability exclusion but if any party imposes terms which appear unusual, these should be referred to JLT for review.

Important

The insurance evidenced by this certificate is subject to the terms, conditions and exclusions of the original policy or policies, 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 MSA, Insurers or JLT 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.