

**MOTORSPORT “PERSONAL ACCIDENT”  
INSURANCE POLICY SUMMARY**

**keyfacts**

This document provides key information about your 12 month Personal Accident Insurance. It does not contain the full Terms & Conditions and does not form part of the insurance Policy. Full Terms & Conditions can be found in Policy Wording. This insurance is governed by English Law. Insurance Broker, OAMPS Special Risks is authorised and regulated by the Financial Services Authority Reg. No 307958. You should consider, periodically if the information on which the cover is based is correct and advise us of any changes: [motorsport@oamps-sr.com](mailto:motorsport@oamps-sr.com) or write to OAMPS Special Risks, 6<sup>th</sup> Floor, 10 Fenchurch Street, London, EC3M 3BE

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS & LIMITATIONS
<p><b>Organised races &amp; training sessions-</b> We provide cover for drivers, whilst taking part in officially organised races, whilst engaged in pre-booked race track training sessions and whilst travelling directly between such race events or training sessions and the Insured Persons usual place of residence.</p>	<p><b>Excess-</b> GBP 100 policy excess applies for each and every claim.</p>
<p><b>Limits of Liability-</b> The Underwriter agrees to pay compensation in the unfortunate event of an accident up to the following limits: a) Accidental Death GBP 100,000 b) Permanent Total Disablement GBP 100,000 c) Medical Expenses GBP 10,000</p>	<p><b>Pre-existing Conditions</b> This insurance does not provide cover for Pre-existing Health or Medical Conditions.</p>
<p><b>Territorial Limits-</b> We provide Personal Accident cover whilst: 1. In the UK 2. And the rest of Europe</p>	<p><b>Other Sport-</b> This insurance does not provide cover for any other sport or pastime or activity of a hazardous nature that has not been disclosed, and approved by the Underwriter.</p>
<p><b>Claims-</b> Claims are settled based upon basis of Limit of Liability.</p>	<p><b>Sickness or Disease-</b> This insurance does not provide cover for sickness or disease.</p>
<p><b>Right to Cancel-</b> You have a statutory right to cancel this Policy within 14 days from the date of concluding this contract. At other times you may cancel the cover giving 30 days notice, you will be entitled to a pro rata return premium. Insurer may cancel this policy by sending 7 days notice to your last known address.</p>	
<p><b>Complaints-</b> We are dedicated to providing you with a high quality service. If you feel that service has not been adequate, please contact OAMPS directly. In the event that you remain dissatisfied, please contact Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. Website <a href="http://www.financialombudsman.org.uk">www.financialombudsman.org.uk</a>.</p>	

In the unfortunate event of a Claim, please contact Specialty Assist Ltd Europoint at 5-11 Lavington Street, London, SE1 0NZ. Telephone: +44 (0)20 7902 7405. Fax: +44 (0)20 7928 4748  
Or electronically at [operations@specialty-assist.com](mailto:operations@specialty-assist.com).

This insurance policy is underwritten by the Association of Underwriters known as Lloyd’s of London, by Syndicate 4000. If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact your broker: OAMPS Special Risks, 6<sup>th</sup> Floor, 10 Fenchurch Street, London, EC3M 3BE

**MOTORSPORT "PERSONAL ACCIDENT" INSURANCE  
POLICY WORDING**

Words in bold print in this Insurance have special meaning, as defined in the DEFINITIONS of this Insurance  
IMPORTANT NOTICE.

THIS INSURANCE DOES NOT PROVIDE SICKNESS OR DISEASE INSURANCE. IF THE INSURED PERSON SHALL ENGAGE IN ANY OCCUPATION SPORT OR PASTIME OR OTHER ACTIVITY OF A HAZARDOUS NATURE THEY SHOULD DISCLOSE IT.

We The Underwriters hereby agree with the Assured, to the extent and in the manner herein provided, that if the Insured Person sustains **Bodily Injury** caused by an **Accident**, we will pay to the Assured, or to the Assured's Executors or Administrators, according to the Limits of Liability after the total claim shall be substantiated under this Insurance. Provided always that:

1. benefit shall not be payable under more than one of the items within the Limits of Liability in respect of the consequences of one **Accident** to any one Insured Person.
2. the total sum payable under this Insurance in respect of any one or more **Accidents** to any one Insured Person shall not exceed in all the largest benefit under any one of the items contained in the Limits of Liability.
3. if Item 1 of the Limits of Liability is covered and an **Accident** causes the death of the Insured Person within twelve months following the date of the **Accident** and prior to the definite settlement of the benefit for disablement provided for under Item 2 of the Limits of Liability, there shall be paid only the benefit provided for in the case of death.

DEFINITIONS

In this Insurance:

1. **'BODILY INJURY'** means identifiable physical injury which
  - a) is caused by an **Accident**, and
  - b) solely and independently of any other cause, except sickness or disease directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Person within twelve months from the date of the **Accident**.
2. **'ACCIDENT'** means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance.  
**Accident** shall also include
  - a) exposure resulting from a mishap to a conveyance in which the Insured Person is travelling;
  - b) disappearance. If the Insured Person is not found within twelve months of disappearing, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that the Insured Person has sustained **Bodily Injury** and that such injury has caused the Insured Person's death, the Underwriters shall forthwith pay any death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the Insured Person is subsequently found to be living.
3. **'PERMANENT TOTAL DISABLEMENT'** means disablement which entirely prevents the Insured Person from attending to any business or occupation for which they are reasonably suited by training, education or experience and which lasts twelve months and at the end of that period is beyond hope of improvement.
4. **'MEDICAL EXPENSES'** means medical, surgical, diagnostic or remedial treatment, specialist's fees, hospital, nursing home, nursing attendance charges, costs of physiotherapy, massage and manipulative treatment, surgical and medical requisites.
5. **'TERRORISM'** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

EXCLUSIONS

This Insurance does not cover death or disablement in any way caused or contributed to by

1. war, whether war be declared or not, hostilities or any act of war or civil war;
2. radioactive contamination;
3. the Insured Person engaging in or taking part in armed forces service or operations;
4. the Insured Person engaging in flying of any kind other than as a passenger;
5. the Insured Person's suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity;
6. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno- deficiency Virus (HIV) howsoever these have been acquired or may be named;

7. the Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life);
8. the Insured Person's own criminal act;
9. the Insured Person being under the influence of alcohol or drugs.
10. an act of terrorism involving the use or release or the threat thereof of any nuclear, chemical or biological agent.
11. Exclusions in respect of Medical Expenses Insurance;
  - a) for rest cures, sanatorial or custodial care or periods of quarantine or isolation;
  - b) for cosmetic or plastic surgery unless necessitated by accidental bodily injury sustained during the Period of Insurance.
  - c) for dental examination, X-rays, extractions, fillings and general dental care; supplying or fitting of eye glasses or hearing aids; except as a result of accidental bodily injury sustained during the Period of Insurance;
  - d) for general health examinations, and examinations for check up purposes not incidental to, or necessary to diagnose accidental bodily injury;
  - e) for pregnancy, childbirth, miscarriage or any disorder of the reproductive system;
  - f) incurred more than 12 months after the date the first expense was incurred;

#### CONDITIONS

1. If the Insured Person shall regularly engage in any occupation, sport, pastime or other activity in which materially greater risk may be incurred than previously disclosed in connection with this Insurance without the Assured first notifying the Underwriters and obtaining their written agreement to the inclusion under this Insurance (subject to the payment of any additional premium as the Underwriters may reasonably require as the consideration for such agreement), then no claim shall be payable in respect of any **Accident** arising from such activity.
2. Unless otherwise declared and agreed by the Underwriters no benefit will be payable for any condition for which the Insured Person has sought advice, diagnosis, treatment or counselling or of which the Insured Person was or should reasonably have been aware at inception of this Insurance or for which the Insured Person has been treated at any times prior to inception.
3. Notice must be given to the Underwriters as soon as reasonably practicable of any **Accident** which causes or may cause a claim within the meaning of this Insurance, and the Insured Person must as early as possible seek the attention of a duly qualified medical practitioner. Notice must be given to the Underwriters as soon as reasonably practicable in the event of the death of the Insured Person resulting or alleged to result from an **Accident**. All medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of the Underwriters and such medical adviser shall, for the purpose of reviewing the claim, be allowed so often as may be deemed necessary to make an examination of the Insured Person.
4. Any fraud, concealment, or deliberate mis-statement by an Insured Person, if unknown to the Assured, either in the proposal on which this Insurance is based or in relation to any other matter affecting this Insurance or in connection with the making of any claim hereunder shall render this Insurance null and void in so far as it relates to the Insured Person in question but any such fraud, concealment, or deliberate mis-statement by or known to the Assured shall render the whole Insurance null and void and all claims hereunder shall be forfeited.

#### ASSISTANCE SERVICE

The following named Assistance Company must be contacted in the event the Assured or the Insured Person(s) need(s) any in-patient medical treatment: Specialty Assist Ltd Europoint, they shall be responsible for the operation in relation to claims, and all communication shall be directed to Specialty Assist Ltd, Europoint, 5 – 11 Lavington Street, London, SE1 0NZ, United Kingdom. Tel: +44 (0)20 7902 7405. Out of hours Tel +44(0)7540 844050. Fax: +44 (0)20 7928 4748 Or electronically at [operations@specialty-assist.com](mailto:operations@specialty-assist.com).

Failure to consult with the above named Assistance Company and to act in accordance with their instructions could prejudice the Assured's or the Insured Person's claim.