

## MOTOR VEHICLE INSURANCE FOR NOMINATED ROAD RACE OFFICIALS



The process to insure race officials vehicles is a very simple one. Current BC members, who are approved road race event officials can benefit from cover from BC's vehicle insurance for the duration of the event. The Race Organiser must submit a vehicle registration form to BCHQ before the event. Where organisers wish to insure more than the standard 6 vehicles we require TWO WORKING days notice so that HQ can approve such cover.

Insuring more than 6 vehicles is not expected to be the norm and it is only in these exceptional circumstances that this approval process will apply. Where a Motor Cycle Commissaire is appointed, they can be nominated as one of the six motor vehicle nominations (see Job title 6) on the form. In normal circumstances, organisers are simply required to submit their forms to BCHQ in advance of the event. That can mean an email or fax received to BCHQ BEFORE the event starts. Most of the time, of course, there will be nothing to be concerned about, but eventually BCHQ will receive a claim and when that happens we must be sure that the vehicle involved was registered with us before the event started.

Members of the National Escort Group of Motor Cycle marshals, who have passed the Part 3 test, and are current BC members, over the age of 25, are also covered. The registration numbers of these motorcycles must also be included on the form.

Race organisers should also be aware that in order to minimise the administration involved we will not be issuing receipts and are advising organisers to retain their 'emails sent' and/or their fax transmission slips. In the event of an accident and a subsequent claim on the policy we shall have to produce evidence that the vehicle was in fact registered with us in advance of the event and qualifies for insurance cover.

Where vehicles need to be changed at short notice organisers will still have to communicate that change to BCHQ and there can be no flexibility on that point. Therefore, it's a fax or an email that will be required. There is an important note on the form to remind everyone that "retrospective registration will not qualify a vehicle for insurance cover".

### **Exclusions**

Other race vehicles such as team cars, foreign team cars, ambulances, marshals travelling to their marshalling point etc will not be covered under this insurance arrangement, as it has been put in place to provide a benefit to race organisers and key officials - to protect those people from claims against their own personal motor vehicle policies. It is not intended to provide benefits to all people involved in an event. The insurance is in place to cover damage caused by a Road Traffic Accident. It would not cover, for instance, damage to a car roof caused by a poorly fixed magnetic based CB aerial.

### **Important - Please Note:**

It is important to be clear about where responsibilities lie and so we have added the following note to the registration form:

- Organisers should ensure that all registered drivers are BC members, aged 21 or over and the 'normal' insured driver of the vehicle.
- If, in the event of a claim, a driver is found not to be compliant with these conditions, insurance cover will not be valid.
- For the avoidance of any doubt, the provision of this 'comprehensive' motor vehicle insurance cover to nominated event officials is conditional.
- Responsibility for compliance rests with the individual driver.
- Responsibility for registering all drivers requiring insurance rests with the event organiser.
- To keep administration to a minimum receipts will not be issued – organisers are advised to retain fax transmission slips and/or emails sent as evidence.