

Some notes on insurance for events run by PMCRC Ltd.

All PMCRC Ltd events run under the ACU premier insurance scheme, this provides some element personal accident cover as follows (Note events running under BASIC insurance have NO element of personal accident cover) :

Limit of Indemnity

Premier cover £30,000,000 each and every claim

Basic cover £10,000,000 each and every claim

**Personal Accident (Premier Cover only)**

Death £10,000 (£7,500 for 6 – 15 year olds)

Permanent total disablement £20,000

Quadriplegia £40,000

Hospital Benefit £2,000

Loss of Limb(s) £20,000

Loss of Sight of eye(s) £20,000 Personal accident cover for competitors does not apply to events run with only Basic insurance.

Temporary total disablement, illness of any kind.

Suicide or attempted suicide. Your own criminal act. Being under the influence of alcohol or drugs.

Terrorism.

Hospital Benefit is payable in a single payment after 28 days hospitalisation following an accident, within a 12 month period of the accident (14 days in respect of trials riders).

The above was copied from the ACU handbook 2012, for updated details please check online : <http://www.acu.org.uk/Members-Insurance.aspx>

From the above you should note that the cover is minimal, most riders take out additional cover that will pay something if they are unable to work. The ACU recommends <https://secure.uk.lockton.com/MotorSport/> who offer personal accident insurance to offroad competitors. Alternatively John Ambrose from eunisure often attends PMCRC events, many of our members have taken policies with John. John can be contacted on 07783 894612.

PMCRC is not recommending either of the above services, but simply making you aware of them.