



**AUTO-CYCLE UNION**  
**PUBLIC LIABILITY INSURANCE – BASIC PERMIT**  
arranged by  
**LOCKTON MIS MOTORSPORT**  
**A Division Of Lockton Companies LLP**  
**10 South Parade, Leeds LS1 5QS**

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This is to certify the Auto-Cycle Union ('ACU') as Insured 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 to the Insured for the benefit of any Organiser, Affiliated Club, Promoter, Official, Sponsor, Landowner, Competitor or any other party acting under the authority of the Auto-Cycle Union in connection with the Business.

**INSURED:**

1. the ACU
2. the organising Local Association Club or Organisation
3. any Official carrying out duties at the Insured Event
4. rescue organisations or their personnel
5. the promoters and sponsors of the Insured Event
6. participants (and their pit or service personnel) authorised to compete in the Insured Event
7. Landowners being any person firm or authority whose permission is necessary for the holding of the Insured Event

**PERIOD OF COVER:**

1st January 2016 to 31<sup>st</sup> December 2016

**GEOGRAPHICAL LIMITS:**

Worldwide subject to the issue of an ACU Permit or Certificate of Exemption of permit.

**COVER DETAILS:**

**Public Liability:** Legal liability for bodily injury to third parties and damage to their property, including nervous shock or mental injury, obstruction, trespass, nuisance, interference, wrongful arrest and eviction

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

**Policy Limit:** £10,000,000 (Ten million pounds) each occurrence for Claims happening in the Period of Insurance

**Medical Malpractice:** Legal liability resulting from treatment given by any medically qualified person or persons acting in connection with an Insured Event

**Policy Limit:** £5,000,000 (Five million pounds) including Legal Costs for any Claim first made against during the Period of Insurance

**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

Legal liability for loss of or damage to officials' and visitors vehicles or personal belongings

Legal liability for loss or damage to premises hired or rented for the purpose of the Business

**EXPLANATORY NOTES:**

**Insured Event:** is defined as any competitive or non competitive motor sport event (including any official practice qualification or training) taking place under a permit granted from the ACU, provided the relevant premium has been paid

**Medical Services Personnel:** The insurance requires that reasonable steps are taken 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

**Bikes Loaned or Hired to Participants:** Some organisations (training schools etc) may lend bikes to Participants. Please note that liability in connection with motorcycles loaned or hired to participants by the organisers is NOT covered by the Permit nor the ACU's policy. This risk can be covered but only at an additional premium – please refer to Lockton for further advice and quotations.

**Landowners:** The ACU 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 ACU 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

**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 Auto Cycle Union.

**Participant** is defined as a rider or passenger engaged in an Insured Event who has been granted permission to enter the Restricted Area.

**INSURERS:**

ACUI and, Liberty Mutual,

**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 ACU, Insurers or Lockton 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.**