



# Schedule

## Motorsport Scheme

Policyholder				
Policyholder:	<b>Mull Car Club Ltd</b>	Policy Reference:	<b>MULL001-RS021-02</b>	
Address:	<b>An Roth Community Enterprise Centre Craignure Isle of Mull Argyll and Bute PA65 6AY</b>	Policy Number:	<b>UKSMVN1783 5693417</b>	
		Effective Date:	<b>13/10/2023</b>	
		Effective Time:	<b>08:00</b>	
		Expiry Date:	<b>15/10/2023</b>	
		Expiry Time:	<b>04:30</b>	
Cover				
Event	<b>Beatson's Building Supplies Mull Rally</b>			
Type:	<b>Short Term Event Policy - Whilst vehicles are actively competing on the named event.</b>			
Cover:	<b>Third Party Only</b>			
Usage:	<b>Social Domestic and Pleasure</b>			
Persons entitled to drive:	Extended for Road Traffic Act liability in respect of road sections of rallies/trials. As per organisers Sign on Sheet.			
Vehicle Details				
Vehicles:	As per organisers Sign on Sheet.			
Premium	Insurance Premium Tax	Fee	Sub Total	
£0.00	£0.00	£0.00	£0.00	
Operative Endorsements Applicable: Full Endorsement Wording can be found in the Policy Booklet and in the Operative Endorsements Schedule (overleaf)				
<b>N10</b>				
Reason for issue:	<b>Temporary Addition</b>	Date of Issue	<b>13/07/2023</b>	
Policy Totals				
Total Premium	Insurance Premium Tax	Fee	Discount	Total Payment
£0.00	£0.00	£0.00	£0.00	£0.00

If you are a retail customer you have the right to cancel this contract of insurance, In order to exercise this right you must advise us or your insurance adviser within 14 days of either receiving the policy documents or the start date of the policy, whichever is later.  
If you exercise your right to cancel during this initial period of cover, you will have to pay "pro-rata" rates for the period of time you have had insurance cover. Additional charges may include a proportion of any commission paid and a proportion of any fees charged by your insurance adviser, sufficient to cover their costs.

This policy is arranged by Markerstudy Insurance Services Limited on behalf of the authorised insurer.  
West Bay Insurance PLC is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar.



## Operative Endorsements Schedule

- N01 **Trailer(s)** The Damage, Fire and Theft sections of this insurance document apply to any trailer listed on the schedule up to the stated value, whilst attached or detached, provided it is fitted with suitable security, which has been agreed by underwriters. The underwriters will not be liable for the first £250.00 of any amount payable in respect of loss of or damage to your trailer(s).
- N02 **Fixtures & Fittings, Tools, Spare Parts and Protective Clothing** The Damage, Fire and Theft sections of this insurance document apply to any Tools, Spares or Protective Clothing listed on the schedule up to the stated value, provided suitable security measures are in place, which has been agreed by underwriters. The underwriters will not be liable for the first £250.00 of any amount payable in respect of loss of or damage to your trailer(s).
- N03 **Security A** This insurance does not cover damage to the insured vehicle from any cause nor does it cover theft of the vehicle unless the vehicle is kept in a securely locked garage when not in the course of a journey.
- N04 **Security B** This insurance has an increased excess of 5% of the value of any claim for damage to the insured vehicle from any cause or theft of the vehicle unless it is kept in a securely locked garage when not in the course of a journey.
- N05 **Security C** Theft or attempted theft is not covered under this insurance unless the vehicle is fitted with an approved alarm or immobiliser according to the manufacturer's instructions, the alarm or immobiliser is on and activated whenever the vehicle is left unattended and we have proof that the alarm or immobiliser has been fitted correctly. It must be in full working order.
- N06 **Security D** Theft or attempted theft is not covered under this insurance unless the vehicle is fitted with a Thatcham Category 2 immobiliser according to the manufacturer's instructions, the immobiliser is on and activated whenever the vehicle is left unattended and we have proof that the alarm or immobiliser has been fitted correctly. It must be in full working order.
- N07 **Glass in Windscreen or Windows** The underwriters will not indemnify you against a claim under Section 2 of the policy for replacement of glass in the windscreen or windows.
- N08 **Limited Mileage** It is a condition of this insurance that the maximum mileage covered by the insured vehicle must not exceed the limit stated in the schedule in any one year of insurance. Immediately this limit is exceeded the cover provided shall be limited to that required by the Road Traffic Act.
- N09 **Protected No Claims Bonus** Your no claims bonus is only protected if this is shown on your schedule. If your no-claim bonus is protected we will not reduce it if you do not make more than two claims during any three years of insurance. If three or more claims are made during any three year period we will reduce the discount you receive..
- N10 **Road Traffic Act A** This insurance is extended for Road Traffic Act liability in respect of road sections of rallies/trials up to and including those held on a UK National A permit.
- N11 **Road Traffic Act B** This insurance is extended for Road Traffic Act liability in respect of road sections of rallies/trials up to and including those held on a UK International permit.
- N12 **Road Traffic Act C** This insurance is extended for Road Traffic Act cover or the minimum required by law in any member of the European Union, any other country meeting the international green card requirements, Liechtenstein and Switzerland in respect of road sections of rallies/trials up to and including international rallies whose permit has been issued by the National Sporting Authority in any of the aforementioned countries.
- N13 **Motorsport Support Vehicles** Vehicles Insured as Motorsport Support Vehicles are to be considered as Commercial Vehicles for the purposes of this insurance, and as such are subject to the limits of indemnity that apply to Commercial Vehicles.
- N14 **Liability To Others** This insurance shall cover damage to other people's property (including all consequences of that damage) arising from one cause to a limit not exceeding £20 million for any one vehicle.
- N26 **Excluding other Vehicles** This policy does not provide cover under Section 1, (legal liability to others) Subsection A, whilst you are driving any vehicle other than the Insured Car.
- N27 **Windscreen Cover** Under this policy you may claim for damage to the glass in your vehicles windscreen or windows. Cover is limited to £500 and you will have to pay the first £50 of each claim. Where possible you must make use of West Bay's 24-hour "Glassline" on freephone 0800 587 0808, should they be unable to supply replacement glass, you may use a supplier of your choice and submit the invoice or receipt to your insurance adviser
- N30 **60 Day Green Card** This policy also applies throughout the countries of the European Union, any other country meeting the international green card requirements, Liechtenstein and Switzerland for up to a total of 60 days during the period of cover. The cover matches that of your policy at other times and where appropriate is extended to satisfy the minimum extent required by the law of each of these countries.
- N35 **Agreed Value** This vehicle is insured on an agreed value basis. This means that, regardless of what may be stated in sections 2 (Accidental Damage) and 3 (Fire and Theft) of your policy booklet, the amount shown in the schedule which we have agreed will be the amount which we must pay if your vehicle is stolen and not recovered, is totally destroyed or is damaged to the extent that the reasonable cost of repair will go over this amount, providing that the agreed value reflects its true current condition. If the condition at the time of a loss is found to be significantly different from the condition shown or described when the vehicle was last valued, then this policy will revert to a market value basis.
- N38 **Excluding Drivers Under 25** We will only provide cover when your vehicle is being driven by, or is in the charge of, any person aged 25 or older and who has the appropriate full UK driving licence, European Union licence or international licence recognised within the European Union, which has been endorsed with 6 or fewer penalty points.
- N39 **Excluding Drivers Under 30** We will only provide cover when your vehicle is being driven by, or is in the charge of, any person aged 30 or older and who has the appropriate full UK driving licence, European Union licence or international licence recognised within the European Union, which has been endorsed with 6 or fewer penalty points.
- N40 **Special Stages Contingency Cover** Section 1 (Liability to Others) will apply if, on any Special Stage of a rally event, an incident occurs, for which at the conclusion of all legal action, the organiser's liability policy fails to indemnify anyone insured under this policy.
- N54 **All Year Continental use** This policy also applies throughout the countries of the European Union, any other country meeting the international green card requirements, Liechtenstein and Switzerland for the period of the policy. The cover matches that of your policy at other times and where appropriate is extended to satisfy the minimum extent required by the law of each of these countries.
- N55 **Corporate Manslaughter and Corporate Homicide Act 2007 – Unlimited cover** The cover in relation to a prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007 provided under Section 7 (Legal costs) is extended to provide unlimited costs in relation to any one claim or series of claims arising from one cause.
- N56 **Corporate Manslaughter and Corporate Homicide Act 2007 – £10m cover** The cover in relation to a prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007 provided under Section 7 (Legal costs) is extended to provide costs up to £10m in relation to any one claim or series of claims arising from one cause.
- N57 **Corporate Manslaughter and Corporate Homicide Act 2007 – Cover removed** The cover in relation to a prosecution under the Corporate Manslaughter and Corporate Homicide Act 2007 provided under Section 7 (Legal costs) is removed from your policy

