

6. INSURANCES LICENCES

Reis Road Risk Insurance cover is available for:

Day of Rally: Saturday 19th October.

Insurance

Vehicles must have a valid motor insurance policy which provides as a minimum, Third Party Liability cover that complies with the Road Traffic Act. This can be either, by extending an existing motor policy to cover the Event, or, by purchasing additional cover, providing under the Event Road Section Scheme as an adjunct to an existing motor policy. If a Competitor has an extension to their existing policy, they will be required to sign a declaration that the cover complies with the requirements of the Road Traffic Act. Any responsibility for a fraudulent or misleading declaration about existing cover lies with the Competitor.

If a Competitor wishes to purchase additional Road Section cover via the Organiser then they can do so prior to the Event provided that they comply with the following:

- **is aged 19 years or over**
- **has held a full driving licence for a minimum of 6 months**
- **has no more than 6 points on their licence**
- **has had no more than 1 fault claim in the last 3 years**
- **is a named driver on a valid motor insurance policy for the vehicle they are driving**
- **do not have the Third-Party Extension cover on their existing motor policy**
- **the vehicle has a valid MOT and taxed for the road, unless exempt from doing so**

Anyone aged less than 19 years old will also be accepted at the same price should their co-driver be a more senior member of their family or over 25. Any Competitor who falls outside these parameters may be offered cover at equivalent terms or an agreed price, if approval from the Appointed Insurance Broker has been obtained by the Event organiser prior to the Event. Approval can be sought by sending an email to contact@reis.co.uk and provide the Drivers' name and date of birth, the date they passed their driving test and details of any motoring claims and/or convictions.

Additional cover provided by this scheme is only effective whilst the Vehicle is actively Competing in the Event and remains under the control or direction of the Event Organiser. Cover will cease immediately if you are precluded, excluded or retire from the Event.

The Event Road Section scheme is provided by Reis Motorsport Insurance and underwritten by First Underwriting Limited.

The basic rate per driver for the Insured Event, before any loadings will be:

Net Premium £25.89

£3.11 (IPT @12%)

£30.00

Insurance Premium Tax

Total Payable For Each Vehicle

Reis Motorsport Insurance is a trading name of Kingfisher Insurance Services Limited. Authorised and regulated by the Financial Conduct Authority No. 310218.

Registered in England and Wales No. 01469545. Registered Office: 768 Hagley Road West, Oldbury, Warley, West Midlands, B68 0PJ.
First Underwriting Limited who are authorised and regulated by the Financial Conduct Authority (FCA No 62485) and are registered in England and Wales (No 07857938). Registered Office: Level 15, The Gerkin, 30 St Mary Axe, London, EC3A 8EP

Application for insurance cover must be made at time of Entering the Event, a later application is NOT possible.

This cover will provide Competitors who need to use the scheme with Third Party Cover necessary to meet Road Traffic Act (RTA) Insurance Scheme on the Road sections of the Event. The basic rate is **£30.00**, per day. (before any Loadings i.e. if unable to comply) i.e. Event (This cover is **NOT** included in the Entry Fee).

Road Risk Insurance will be offered via Maiden City Motor Club. The insurance provider for the event is Reis Insurance, application will be via www.rallyscore.net

6.1 Due to the remote administration of Event Entries please be aware that the Competition Car details as stated on the submitted Entry Form will be forwarded to REIS for cover during the Event.

6.2 By signing the Rallyscore Entry Form the Driver assumes responsibility and associated liabilities that the Competition Car details submitted on said form are accurate and correct with regard to the Competing in the 2024 Dogleap Rally.

6.3 The Organisers have applied to REIS for a Blanket Cover Note under the above scheme. This will provide Competitors who need to use the scheme with the Third Party Cover necessary to meet RTA requirements on the Road Sections of the Event.

6.4 It is a requirement under this legislation that:

- Entrants and Drivers must have valid insurance covering them against liability for both personal injury to and/or damage to property of Third Parties on public road sections of the Event.
- It is the Entrants' and Drivers' responsibility to arrange such insurance and/or to extend existing insurance, as necessary. Entrants and Drivers will be required to sign and confirm that they are covered by such insurance.
- Failure to have such insurance may mean that the Competition Car in question may be refused permission to start the Event.

6.5 The insurance cover will come into effect from the Start and will cease at the end of the Rally or at the moment of Retirement, Disqualification..

6.6 The basic rate for the Event before any loadings will be: £30

6.7 All applicants wishing to use the scheme must be able to comply with all points of the REIS policy

- **is aged 19 years or over**
- **has held a full driving licence for a minimum of 6 months**
- **has no more than 6 points on their licence**
- **has had no more than 1 fault claim in the last 3 years**

- **is a named driver on a valid motor insurance policy for the vehicle they are driving**
- **do not have the Third-Party Extension cover on their existing motor policy**
- **the vehicle has a valid MOT and taxed for the road, unless exempt from doing so**

Anyone aged less than 19 years old will also be accepted at the same price should their co-driver be a more senior member of their family or over 25. Any Competitor who falls outside these parameters may be offered cover at equivalent terms or an agreed price, if approval from the Appointed Insurance Broker has been obtained by the Event Organiser, prior to the Event. Approval can be sought by sending an email to contact@reis.co.uk and provide the Drivers' name and date of birth, the date they passed their driving test and details of any motoring claims and/or convictions.

6.8 Due to the implementation of a remote signing on procedure all Competitors must complete a Driver Declaration Form (DDF). This form will be emailed to the Driver once their Event Entry Form and full Entry Fee, including the £30 Insurance premium, have been received by the Organiser. The DDF is to be returned to the Entries Secretary to enable the access to selection process of the Entry to the Event.

6.9 AMENDMENTS TO DETAILS OF COMPETITION CARS, must be made in writing by emailing to the Secretary ruthc2270@gmail.com. The deadline for amendments is 12:00 on MONDAY, 30th September 2024. Please quote your Name and Rallyscore Entry number (RSE) in the title of your email.

6.10 The Organiser declines liability in any accident caused by or to Competitors and the Competing Cars during the whole of the Event. The Organiser also declines any liability for breach of the laws and regulations of Northern Ireland covered by the itinerary. Competitors shall be held responsible for any accident or breach of laws in which they may be involved and must declare to the Organisers particulars of any incident from which liability may arise and shall have no claim against the Organiser arising out of any action of the Organiser, its servants, or officials, during the course of the Rally.

****All material facts must be disclosed. Material facts are those likely to influence the acceptance or assessment of your risk. Failure to disclose Material facts may lead to the Insurer Declaring the resultant cover to be null and void. If you are in any doubt about the facts that may be considered to be material these should be disclosed via a RTA Proposal application form is obtainable via emailing ruthc2270@gmail.com. Please apply ASAP to allow sufficient time for a letter of insurance acceptance to be issued (subject to selection of Entry to Compete).**