

Motorsport Event Road Section Insurance

Policy Schedule

Broker Reference: MIDLo2R401
 Insurer Policy Number: R4 PCO601/000406

This policy schedule is intended as a summary of cover. For full details of the Policy terms, conditions, limitations and exceptions, you should read this in connection with your Certificate and Policy Document

Summary Information

Policyholder:	Midland Manor Motor Club
Address:	15 Fox Covert Stourbridge DY8 3TW
Organising Club:	Midland Manor Motor Club
Event Title:	The Severn Valley Stages
Type of Event:	Stage rally
Grade of Licence/Permit:	RS National
Cover:	Third Party Only - Extended for Road Traffic Act liability in respect of road sections of rallies/trials. Whilst vehicles are actively competing on the named event.
Commencement Date and Time:	11/04/2026 07:45
Expiry Date and Time:	11/04/2026 23:59
Reason for Issue:	New Business
Date of Issue:	02/03/2026

Fee

Non-refundable Policy arrangement Fee £ 35.00

Premium

Net Premium £ 35.71
 Insurance Premium Tax £ 4.29
 Total Payable Per Vehicle £ 40.00

Claims

In the event of an incident likely to give rise to a claim under the policy, the policyholder must notify the Broker within 48 hours of the finish of the insured event.

Important - if you have an accident, please report all accidents to us immediately on 0333 305 8120 so we can tell you what to do next and help resolve any claim.

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 document has been issued and arranged by First Underwriting Limited under authority granted by Accredited Insurance (Europe) Limited who are authorised and regulated by the Malta Financial Services Authority.
 First Underwriting Limited is authorised and regulated by the Financial Conduct Authority under FRN 624585.



Event Road Section wording for Event Regulations

All subscribing events must publish this wording in their official event regulations:

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 organisers then they can do so prior to the event providing 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 organisers, prior to the event. Approval can be sought by sending an email to Info@kingfishermotorsport.com and provide the Drivers' name and date of birth, the date they past 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(s). Cover will cease immediately if you are precluded, excluded or retire from the event.

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

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

Net Premium	£ 35.71
Insurance Premium Tax	£ 4.29
Total Payable For Each Vehicle	£ 40.00

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