

## EXISTING LIFE INSURANCE

Anyone with existing life insurance, either individually or as part of an employer's scheme, should inform the Insurer(s) if you intend to become involved in motor sport (or, indeed, any other hazardous activity). In my experience, marshalling does not usually cause great concern and should not lead to any loading of premium – but it is important that Insurers are informed, to avoid any likelihood of refusal of claim when made.

## TOP-UP PERSONAL ACCIDENT INSURANCE

During the re-negotiation process for our Personal Accident cover, we became aware of a top-up PA insurance scheme that might be of interest to members who perhaps feel they do not carry enough insurance or who would like to top-up existing cover at reasonable price.

**Locktons**, previously Brokers to the MSA, offer top-up Personal Accident insurance in blocks of £50,000 cover for an annual premium of £40 per £50,000 block, up to a total of £250,000. This insurance is available only to MSA competition licence holders, officials, marshals and MSA club members who are signed on at events under MSA permit or certificate of exemption. Check [www.locktonmotorsport.com](http://www.locktonmotorsport.com) or contact the Motor Sports Team on 0161 242 5150.

## BMMC CONTACT

Any questions, please, to George Copeland, BMMC National Treasurer on:

[BMMCNatTreas@aol.com](mailto:BMMCNatTreas@aol.com)

<http://www.marshals.co.uk>



b	BRITISH
r	RALLY
m	MARSHALS
c	CLUB



# BMMC PERSONAL ACCIDENT INSURANCE



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# BRITISH MOTORSPORT

## MARSHALS' CLUB

### PERSONAL ACCIDENT INSURANCE

The Marshals' Club holds several insurance policies to protect members' interests when taking part in motor sport or related activities. The most important policy is perhaps the Personal Accident insurance outlined below.

***However, please note that the information given and any comment or advice offered is strictly on a member to member basis. As in all insurance matters, claims are subject to assessment and/or loss adjustment at the time.***



### PERSONAL ACCIDENT INSURANCE

The Marshals' Club pioneered on-track insurance for marshals and the present policy still contains benefits not available elsewhere. Cover was re-negotiated in 2008, to provide 50% uplift on death and serious injury compensation levels and a 100% increase in the weekly payment due in cases of temporary disablement.

**Who is insured** – All fully paid up members of the British Motorsport Marshals' Club (including British Rally Marshals' Club) who have not yet reached 80 years of age.

**Geographical Limits** – Worldwide but the Insurer reserves the right to refuse cover or charge an additional premium for any activity in various danger spots around the World – Afghanistan, Chad, Chechnya, Congo, Iraq, Israel including West Bank and Gaza Strip, Ivory Coast, Kenya, Nigeria, Somalia and Sudan.

**Activities** – All fully paid up members (as defined above) while performing their duties under the auspices of the BMRMC/BMMC (including BRMC) at both approved and non-approved events including attending overseas exhibitions, training events and committee meetings. Cover includes direct travel to and from those events.

#### **Schedule of Compensation:**

1. Death.	£7,500
2. Permanent total loss of sight in one or both eyes.	£7,500
3. Loss of one of more limbs.	£7,500
4. Permanent total loss of speech.	£7,500
5. Permanent total loss of hearing	
- in both ears	£7,500
- in one ear	£3,000
6. Permanent total disablement.	£7,500
7. Temporary total disablement	£100
per week for up to 104 weeks	
(Including medical expenses not claimable elsewhere, up to 15% of any claim)	

***Benefit available under item 7 of the Schedule of Compensation, temporary total disablement, is extended to those insured persons who are not in gainful employment. This is a valuable additional benefit compared to other policies where weekly benefits are paid only to those who can prove loss of earnings at the time of any incident.***

**Cost** – The cost of this valuable cover is not inconsiderable but is included in the membership fees.

**How to claim** – In the unfortunate event of any injury while marshalling, it is most important that the injury is reported **to the organising club at the time** and any doctor's report copied and submitted with the claim to our Insurers.

**Claims** should be made in the **first** instance to the BMRMC/BMMC National Treasurer (contact details below or on the Club web site and in regional newsletters).

Please also inform the Chairman of your region, to better ensure that no claims are lost through loss of communication.

Claims should be in writing (email initially) and generally **submitted within 14 days** of the incident. Include brief written details, copy of medical officer's report and note from your own doctor to confirm temporary total disablement.

The National Treasurer will forward details of the claim to the Insurers, who will usually then deal direct with the injured person (or his or her dependants in the sad case of a death).

### ORGANISING CLUB INSURANCE

If the event is being run under MSA Permit or MSA Certificate of Exemption, the MSA Personal Accident insurance will come into play. This offers £65,000 cover for death or very serious injury and up to £350 a week for up to 104 weeks for temporary total disablement, although this is subject to proof of loss of earnings.

While no one is allowed to profit from insurance, you should also enquire if the Organising Club has separate insurance and make a claim there, too, if appropriate. Some track day and private event organisers provide Personal Accident insurance and, again, you need to enquire with the individual organisation concerned.

The Marshals' Club Personal Accident insurance applies to both MSA approved events and a wide range of other, non-MSA approved events, including events overseas, as noted above. **It is paid in addition to any other insurance payment and should not affect payment of any benefit under MSA PA policy.**