

# Public Liability Insurance Policy - Insurance Product Information Document





This insurance is provided by ACU Insurance Ltd, in conjunction with Liberty Mutual Insurance Europe SE and QBE UK Insurance Ltd who provide certain coverage in larger claims.





All communication, queries and claims must be directed to ACU Insurance Ltd and/or Lockton.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, can be found in the schedule and policy document which is available on request.

## What is this type of insurance?

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

 <h3>What is insured?</h3> <p><b>INSURED:</b></p> <ol style="list-style-type: none"><li>1. the ACU</li><li>2. the organising Local Association Club or Organisation</li><li>3. any Official carrying out duties at the Insured Event</li><li>4. rescue organisations or their personnel</li><li>5. the promoters and sponsors of the Insured Event</li><li>6. participants (and their pit or service personnel) authorised to compete in the Insured Event</li><li>7. Landowners being any person firm or authority whose permission is necessary for the holding of the Insured Event</li></ol> <p><b>Public Liability:</b> 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</p> <p>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</p> <p><b>Policy Limit:</b> each occurrence for Claims happening in the Period of Insurance. Please see policy schedule or ACU Handbook for Limits</p> <p><b>Medical Malpractice:</b> Legal liability resulting from treatment given by any medically qualified person or persons acting in connection with an Insured Event</p> <p><b>Policy Limit:</b> £5,000,000 (Five million pounds) including Legal Costs for any Claim first made against during the Period of Insurance</p> <p><b>Legal Costs:</b> Defence and legal costs in connection with a claim</p>	 <h3>What is not insured?</h3> <p><b>Bikes Loaned or Hired to Participants:</b> 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.</p> <p>The following key exclusion apply:-</p> <ul style="list-style-type: none"><li>- This policy doesn't cover the use of any vehicle used where Road Traffic legislation applies</li><li>- Damage to circuit or circuit furniture</li><li>- Personal Injury or loss of, or damage to, Property, caused by any competitor or vehicle to any other competitor or vehicle</li></ul>  <h3>Are there any restrictions on cover?</h3> <p>An excess of £100 each and every claim in respect of damage to Third Party Property and £250 each and every claim in respect of Medical Professional Indemnity</p> <p>Cover only applies during ACU permitted events, maintenance of premises, official training days and Organised Social events, excluding fire works</p>  <h3>Where am I covered?</h3> <p>UK, Isle of Man and the Channel Islands, subject to the issue of an ACU Permit or Certificate of Exemption of permit</p>
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 <h3>What are my obligations?</h3> <p>Adhere to the rules of the ACU Handbook. Notify any potential claim as soon as possible</p>
 <h3>When and how do I pay?</h3> <p>A premium has been paid by the ACU</p>
 <h3>When does the cover start and end?</h3> <p>Annual policy any time between 1 January 2020 to 31 December 2020, subject to the issue of an ACU Permit or Certificate of Exemption of permit</p>
 <h3>How do I cancel the contract?</h3> <p>Only the ACU have the authority to cancel this policy</p>