

## "Per Capita" Insurance Rates for ACU's Premier Cover - 1st January - 31st December 2021

SPORT ACTIVITY	EUROPEAN		NATIONAL				OPEN & RESTRICTED				TEST DAYS	
	Held in UK - 1 day		One day		Two day		One day		Two day		Per day	
	Riders	Passengers	Riders	Passengers	Riders	Passengers	Riders	Passengers	Riders	Passengers	Riders	Passengers
ROAD RACE - Permanent Circuits	ROA	ROA	£18.00	£14.00	£28.50	£23.00	£15.00	£12.00	£21.00	£16.50	£8.50	£7.00
- Street Circuits (ex Isle of Man)	ROA	ROA	£31.50	£25.00	£53.00	£40.00	£29.50	£24.50	£42.00	£35.00	£9.50	£8.00
- PR6 Parades	ROA	ROA	£12.50	£9.50	£19.50	£15.00	£12.50	£9.50	£17.50	£13.00	n/a	n/a
Public Liability Cover only - PR5 Parades	£70.00 per parade		£50.00 per parade				£50.00 per parade				n/a	n/a
Super Moto at Road Race Permanent Circuits	ROA	n/a	£13.50	n/a	£20.00	n/a	£14.00	n/a	£22.00	n/a	£7.00	n/a
Super Moto on Showgrounds/Temporary Tracks	ROA	n/a	£15.50	n/a	£23.50	n/a	£16.00	n/a	£22.00	n/a	£8.00	n/a
Pocket Bikes	ROA	ROA	£10.00	n/a	£15.00	n/a	£9.00	n/a	£13.00	n/a	£4.50	n/a
Hill Climb, Drag Racing, Twisty Sprints	£17.50	£13.50	£16.00	£11.00	£23.50	£16.00	£12.50	£8.50	£19.00	£12.50	£7.00	£5.50
Straight Line Sprints	£16.00	£10.50	£13.00	£9.50	£19.00	£14.00	£11.00	£7.00	£16.00	£10.50	£6.00	£4.00
MOTO CROSS	ROA	ROA	£18.50	£15.50	£29.00	£21.50	£12.50	£10.50	£19.00	£14.00	£8.00	£6.50
Classic events (see note 3 below)	ROA	ROA	£13.50	£12.00	£16.50	£13.00	£12.00	£10.50	£15.00	£11.50	£8.00	£6.50
Supercross	ROA	ROA	ROA	ROA	ROA	ROA	ROA	n/a	ROA	n/a	ROA	n/a
Beachcross	ROA	ROA	ROA	ROA	ROA	ROA	ROA	n/a	ROA	n/a	ROA	n/a
Quads	ROA	ROA	£18.50	n/a	£26.00	n/a	£12.50	n/a	£19.00	n/a	£12.00	n/a
Mini Bikes	£10.00	n/a	£10.00	n/a	£15.50	n/a	£9.00	n/a	£13.50	n/a	£8.50	n/a
GRASS TRACK (Including Sand racing)	£18.50	£15.50	£18.50	£16.00	£29.00	£21.50	£12.50	£10.50	£19.00	£14.50	£12.00	£10.50
ENDURO (incl H&H/Cross Country, Extreme & Sprint)	£12.50	£9.50	£12.50	£9.50	£15.50	£11.50	£12.50	£9.50	£15.50	£11.50	£12.00	£9.50
TRIALS (Rate for Minders/Assistants see note 8)	£4.50	£3.50	£4.00	£3.50	£5.00	£3.50	£4.00	£3.50	£5.00	£3.50	£4.00	£3.50
Road Trials - Solely on highway, No off road	£4.50	£3.50	£2.50	£2.00	£4.00	£2.50	£2.50	£2.00	£4.00	£2.50	n/a	n/a
Bike Trials	£3.00	n/a	£2.50	n/a	£4.00	n/a	£2.50	n/a	£4.00	n/a	n/a	n/a
Stadium Events (See note 2 below)	Details required of Venue with estimate of number of Spectators and Competitors. Note: Free Style jumps excluded											
Arena Trials, Summer Fairs and County Shows	Details required of Venue & Spectator Nos & Protection. Subject to max of 25 riders - Rate is £50 per day - Free Style jumps excluded.											
Social Gatherings. (See note 4 below)	£1.50	£1.50	£1.50	£1.50	£1.50	£1.50	£1.50	£1.50	£1.50	£1.50	n/a	n/a

### Notes relating to Premier Cover Only:

- INSURANCE PREMIUM TAX:** The current rate of 12% is included in these rates.
- STADIUM EVENTS:** Rates advised on submission of Contractual details of Stadium Hire, details of Competition, number of Competitors and estimated number of Spectators.
- CLASSIC MOTOCROSS:** Fixed Rates apply to Pre' 65; Pre' 75 and Twinshock Solo events and to Pre' 75 and Pre' 85 Sidecar events. Obtain Permits from Motocross Secretary at Rugby
- CLUB SOCIAL GATHERINGS** including Motorcycle activity of a non-competitive nature.- Liability Insurance ( excluding RTA risks) is included in Permit Fee.  
If Personal Accident cover required apply above per capita rates.
- SCOOTER EVENTS:** For Closed to Club events with no spectators and under 50 riders, deduct 20% from above rates
- EVENTS OVER 2 DAYS:** For Competitions lasting more than 48 hours, submit full details of event to Rugby for price.
- PARADES and RALLIES:** Full details to be submitted to Locktons Motorsport Risk Services 21 days prior to event. No Personal Accident cover is provided for Spectator Parades.  
In respect of Rallies, Personal Accident cover only applies to members of ACU Affiliated Clubs
- MINDERS/ASSISTANTS:** Where these are allowed in the regulations - On foot = £1.00 per capita. On machine = rate as per Competitor
- YOUTH COMPETITORS:** Competitors under 16 years pay 50% of Adult rate for discipline.  
No Personal Accident cover is provided for Riders below 11 years of age but the premium is still payable. Parents are encouraged to contact Locktons Motorsport Risk Services to arrange PA cover.
- "ONE EVENT" ROAD TRAFFIC ACT COVER:** Organisers to apply to their Permit Secretary at least 21 days prior to event for scheme details, signing-on forms and RTA Certificate.
- INTERNATIONAL EVENTS:** Organisers to apply to ACU HQ, for premium rates giving full details of competition, venue, attractions, spectator facilities and anticipated attendance figures.
- FOREIGN RIDERS: Including MCUI License Holders** - Refer to ACU Handbook.
- GENERAL:** It is not possible to categorise all types of events. Locktons Motorsport Risk Services will be pleased to quote for any type of Competition, subject to full details being provided.
- "TRY OUR SPORT" INTRODUCTORY PERMIT:** 2 per Centre per year. Trials only for non ACU members. Cost £5.00 and insurance of £3.00 per capita
- ROAD RACE PRACTICE/TEST DAY - FLAT RATE FEE - £480 (no PA cover for participants).**
- MOTOCROSS/ENDURO PRACTICE DAYS - flat rate fee - £440 (no PA cover for participants).** Organisers choice whether they choose this or the Per Capita rate per head outlined above. Flat Rate Fee is paid in full with Permit Application.
- MOTOCROSS/ENDURO PRACTICE DAYS - held the day before an ACU permitted competitive event - flat rate fee - £225 (no PA cover for participants).** Organisers choice whether they choose this or the Per Capita rate per head outlined above. Flat Rate Fee is paid in full with Permit Application.