

## Cover Note

In accordance with your instructions we have effected the following insurance policies:

<b>Type</b>	Personal Accident Medical Expenses in case of Accident or Sickness Emergency or Repatriation for costs incurred during a travel abroad for competing to a race.
<b>Original Insured</b>	Malta Motorsport Federation
<b>Address</b>	P.O. Box 30, Valletta, VLT 1000
<b>Policy Period</b>	12 <sup>th</sup> February 2021 till the 31 <sup>st</sup> December 2021
<b>Insured Person(s)</b>	(a) Competition Licence holders whilst signed on under the regulations for Competitors issued by the Assured or any International or National Event held in accordance with the National or International Sporting Codes of the Federation Internationale de L'Automobile (FIA)  (b) Officials on duty during affiliated activities at all venues, whilst 'signed-on' under the regulations, issued by the Assured, or any International or National Event held in accordance with the National or International Sporting Codes of the Federation Internationale de L'Automobile (FIA)  Cover shall also apply whilst an Insured Person is travelling directly to and from their normal place of residence.
<b>Beneficiary</b>	Insured Person(s) or the Insured Person's estate in the event of accidental death
<b>Interest</b>	Personal Accident benefits and Accident & Sickness Emergency Medical and Repatriation Expenses in respect of Insured Person(s).

**Sum Insured**

Interest A:

1. Death	€50,000
2. Loss of two limbs or the sight of two eyes or loss of one limb and the sight of one eye	€30,000
3. Catastrophic Permanent Total Disablement	€50,000
4. Loss of one limb or the sight of one eye	€15,000
5. Temporary Total Disablement	Not Covered
6. Incapacitation meaning bedridden and requiring fulltime care for more than 5 years	€100,000
7. Loss of speech and hearing	€20,000
8. Broken bone €250 per arm and leg and €50 for all other broken bones up to €500 any one accident	
9. Out of Country Accident & Sickness Emergency Medical and Repatriation Expenses excess of €2,500	€15,000

Interest B:

1. Death	€50,000
2. Loss of two limbs or the sight of two eyes or loss of one limb and the sight of one eye	€30,000
3. Catastrophic Permanent Total Disablement	€50,000
4. Loss of one limb or the sight of one eye	€15,000
5. Temporary Total Disablement	Not Covered
6. Incapacitation meaning bedridden and requiring fulltime care for more than 5 years	€100,000
7. Loss of speech and hearing	€20,000
8. Broken bone €250 per arm and leg and €50 for all other broken bones up to €500 any one accident	
9. Out of Country Accident & Sickness Emergency Medical and Repatriation Expenses excess of €2,500	€15,000

**Situation**

Worldwide

**Choice of Law  
And Jurisdiction**

This reinsurance shall be governed by and construed in accordance with the laws of Malta and each party agrees to submit to the exclusive jurisdiction of the Courts of Malta

**Premium**

Provisional Premium: € 12,976.20 plus € 55.50 fees (Duty included)

## Subjectivities / Information

- Underwriters will not provide cover for any testing/training without supervision of marshals and officials. It must have MMF's full approval and be a formally recorded event in advance of it taking place.
- For cover to apply Overseas it must be an event approved by the Local National Governing Body if not then the cover wouldn't apply. Participants will need to notify MMF so that there is a record and audit trail.
- Participants holding provisional, national or international licence will be covered under this policy. Guests of ride what you bring will not be covered under this policy.
- Provisional premium based on 270 licences (220 drivers and 50 officials) @ € 48.06 each and adjusted at the end of the policy period subject to a minimum premium of € 750.
- Payment terms 50% at inception and the other 50% in June 2021.
- Maximum age limit is 70 years old. Under 18 are covered though there is no **death (only)** coverage for under 12.

## Security

100% Tokio Marine Europe S.A



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For and on behalf of: **MelitaUnipol Insurance Brokers Ltd**  
Broker: **Nicky Warrington**

Dated: 16<sup>th</sup> February 2021

This document is not an insurance policy, it only provides a generic overview of the coverage. For full details of the policy terms, definitions, exceptions, warranties and conditions, reference should be made to the policy document and any endorsements attached thereto. Specimen wordings are available upon request. Please examine this document and advise us immediately should it not meet your requirement. E. & O.E.

[www.muib.com.mt](http://www.muib.com.mt)