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INSURANCE BROKERS PCC LTD.

Summary of Cover

This document is not an insurance policy and is intended only as a summary of the cover offered by insurer without modifying in any manner the contract of insurance between the Insured and the Insurers.

Date:	27/01/2025
Insured:	Malta Motorsport Federation
Transaction:	I-RN 120368
Cover Period:	01/01/2025 till 31/12/2025
Policy:	Group Personal Accident
Insurer's Policy Ref.:	B1714MR258725
Cover:	- Personal Accident, - Out of Country Accident Emergency Medical and Repatriation Expenses in respect of Insured Persons
Insured Persons:	A) Competition Licence holders whilst signed on under the regulations for Competitors issued by the Insured or any International or National Event held in accordance with the National or International Sporting Codes of the Federation Internationale de Motorcyclisme (FIM). B) Officials on duty during affiliated activities at all venues, whilst "signed-on" under the regulations, issued by the Insured, or any International or National Event held in accordance with the National or International Sporting Codes of the Federation Internationale de L'Automobile (FIA) and Federation Internationale de Motorcyclisme (FIM). Cover shall also apply whilst an Insured Person is travelling directly to and from their normal place of residence.
Operative Time:	The cover shall apply solely during the official events/competitions, training and tests sessions being excluded except those supervised by marshals and officials. If so, it must have MMF's full approval and be a formally recorded in advance of it taking place.
Territory:	Worldwide. For cover to apply overseas it must be an event approved by the local National Governing Body if not, then the cover would not apply. Participants will need to notify MNF so that that there is a record and audit trail.

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Benefits:

Category A

Basic Covers – Personal Accident (WORLDWIDE)	Sum Insured
Accidental Death	€ 50,000
Loss of Two Limbs or The Sight of Two Eyes or Loss of One Limb and The Sight of One Eye	€ 30,000
Catastrophic Permanent Total Disablement	€ 50,000
Loss of One Limb or The Sight of One Eye	€ 15,000
Incapacitation Meaning Bedridden and Requiring Fulltime Care For More Than 5 Years due to accident	€ 100,000
Loss of Speech and Hearing	€ 20,000
Broken Bone	€ 250 per arm and leg and € 50 for all other broken bones up to € 500 any one accident
Out of Country Accident & Sickness Emergency Medical and Repatriation Expenses	Up to € 15,000 Excess of € 2,500

Category B

Basic Covers – Personal Accident (WORLDWIDE)	Sum Insured
Accidental Death	€ 50,000
Loss of Two Limbs or The Sight of Two Eyes or Loss of One Limb and The Sight of One Eye	€ 30,000
Catastrophic Permanent Total Disablement	€ 50,000
Loss of One Limb or The Sight of One Eye	€ 15,000
Incapacitation Meaning Bedridden and Requiring Fulltime Care For More Than 5 Years due to accident	€ 100,000
Loss of Speech and Hearing	€ 20,000
Broken Bone	€ 250 per arm and leg and € 50 for all other broken bones up to € 500 any one accident
Out of Country Accident & Sickness Emergency Medical and Repatriation Expenses	Up to € 15,000 Excess of € 2,500

Additional Benefit: BURNS

If an Insured Persons sustains Bodily Injury during the Operative Time which results in burns described in the table below but in which themselves do not result into a Permanent Total Disablement, the Underwriters will pay the Insured Person the appropriate benefit noted hereunder.

Full thickness burns which cover:	Benefit
1. 35% or more of the body Surface	€ 500
2. 25% to 34.99% of the body surface	€ 300
3. 15% to 24.99% of the body surface	€ 100

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The burn must be diagnosed as a 2nd degree burn as a minimum to qualify for the benefit; limited to one benefit per Insured Person per policy period.

Insurer's Maximum Liability: The maximum benefit insured for a named person cannot exceed € 100,000.

It is formally agreed that, if the cover were to be triggered for the benefit of several Insured victims of the same accident caused by the same event, and when the total of the DEATH and DISABILITY benefits purchased under the policy exceeds € 5,000,000 the Company's cover shall in any event be limited to said amount for the aggregate amount of the DEATH and PERMANENT DISABILITY benefits for the victims of the same accident.

Therefore, it is understood that the indemnities shall be reduced and paid proportionately according to the benefit options purchased by each of the victims.

Conditions:

Special Cancellation Clause
Sanctions Clause LMA3100a
a) Underwriters will not provide cover for any testing/training without supervision of marshals and officials. It must have MMF's full approval and be formally recorded in advance of it taking place.
b) 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.
c) Participants holding provisional, national or international licence will be coveted under this policy.
d) Policy can only be purchased if you have a licence.
A list of all members must be provided to Tysers Belgium and held on file.

Law & Jurisdiction: Maltese

Premium: Minimum & Deposit calculated on 200 members adjustable at €58.90 (plus Duty/Fee) per member.

Other Exclusions, Limitations, Conditions and Warranties as per Insurer's Policy Document

Security: 100% Tokio Marine Europe SA

Amounts	**EUR**
Premium	11,782.00
Duty	1,296.02
Insurer Fee	0.00
Broker Fee	700.00
Total	**13,778.02**

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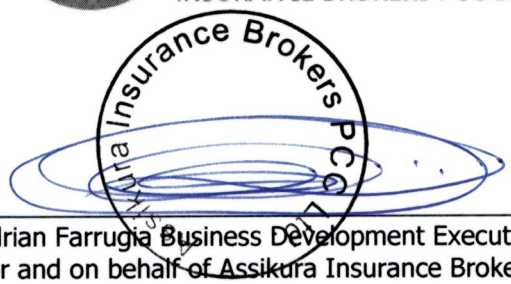

Adrian Farrugia Business Development Executive
For and on behalf of Assikura Insurance Brokers PCC Ltd (No. C28074)
Phone: +356 22471700 – Email: assikura@assikura.com
Date Signed: 27/01/2025 10:03:47

May we take the opportunity to remind you of your duty to disclose all Material Facts. This means that every insured, when seeking new insurance, amending or renewing an existing policy must disclose any information which might influence the insurer in deciding whether or not to accept the risk, what the terms of the policy should be or what premium to charge. If you fail to disclose all material facts, this may render the insurance voidable from inception (the start of a contract) and/or enable the insurer to repudiate a claim (entitle insurer not to pay your claims).

Please refer to these links to view our Privacy Notice: https://www.assikura.com/gdpr and our general information to policy holders: https://www.assikura.com/general-information-

Assikura Insurance Brokers PCC Limited (company registration No. C-28074) is authorised to carry out insurance intermediaries activities and is licensed and regulated by the Malta Financial Services Authority (MFSA) of Triq l-Imdina, Zone 1, Central Business District, Birkirkara, Malta, CBD 1010.