



## **TRACKDAY MEDICAL INSURANCE INFORMATION**

### **SPECIALIST MEDICAL & REPATRIATION INSURANCE:**

Medical treatment in Spain and some other European countries is not automatically available free of charge, and treatment required as a result of a dangerous activity (such as track days) is often chargeable at most hospitals in Spain and at some hospitals in other European countries. So all circuits in Spain (and some in other European countries) insist that riders are properly insured for medical costs. Standard travel insurance and the European Health Insurance Card (EHIC) scheme do not cover track days so riders should obtain specialist insurance that covers any medical expenses that may result from participation in a motorcycle track day event.

### **EUROPEAN HEALTH INSURANCE CARD (EHIC):**

An EHIC is available free of charge for most UK residents and offers free or discounted medical treatment at state-owned hospitals in the EEC, but it does not cover dangerous activities such as track days, it does not offer any discount at privately owned hospitals, and it does not cover repatriation costs. So while it is essential to have an EHIC for any trip to Europe, it WILL NOT be accepted as proof of insurance for riding on the circuit. If you require medical treatment as a result of any non-circuit-related activity, you should firstly present your EHIC to the hospital, and then only provide your medical insurance details if your EHIC is not accepted. UK residents can apply online for an EHIC free of charge at <https://www.ehic.org.uk>

### **INSURANCE PROVIDERS:**

Suitable insurance is available – either as an annual policy, or as a single trip policy. This covers medical and repatriation costs, and cover for luggage, cancellation, curtailment, delay, etc. is usually either included or available as an add-on extra if required.

Some insurance providers/options are listed below (others may be available)...

### **THE ADVENTURES POLICY (UK residents only):**

This is available to cover track days with an add-on option to cover racing. Cover for luggage, cancellation, curtailment, delay, etc. is also available as an add-on option if required.

The Adventures policy is available from the providers listed below, and may also be available from other providers not listed here:

**P J Hayman:** Buy online at <http://www.adventuresinsurance.co.uk> or call 02392 419 070

**Trackcover:** Buy online at <http://www.trackcover.com> or call 02392 419838 and quote COV2086

**Four Counties Insurance:** Buy online at <http://www.4counties.co.uk> or call 01394 605100

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### **INSURANCE ARRANGED WITH A SPANISH PROVIDER (under 65's and EU residents only):**

Because medical expenses insurance is compulsory for all circuits in Spain, insurance is widely available in Spain and can normally be arranged for with a Spanish provider at a cost of 20.00 GBP per day excluding repatriation cover or 25.00 GBP per day including repatriation cover.

This will cover you for both the regular track day sessions and the optional fun races that we have at some events, but the maximum age is normally 64 and cover for luggage, cancellation, curtailment, delay, etc. is not available.

Note that if you are resident outside of the country in which the event takes place, repatriation cover is essential.

### **INSURANCE UNDERWRITTEN BY TRAVEL INSURANCE FACILITIES (TIF):**

This is widely available and is marketed under many different names including **Holidaysafe, Voyager, Travelmaster, Bemoto, Infinity** and others.

Note that the private hospital that is normally used for the Almeria and Andalucia circuits does not accept this insurance, so **if you are visiting Almeria or Andalucia please note the following important points:**

1. Any rider with TIF insurance must provide us with a returnable deposit of £110 to cover the cost of an ambulance if required. Currently, as far as we are aware, TIF do not have a local ambulance provider in place, so the only option for a speedy transfer to hospital is for us to pay for the private ambulance that is normally used – and the cost for this needs to be covered, hence a deposit is required. The easiest way to provide the deposit is for us to pre-authorise it on a debit/credit card – if an ambulance is not required the pre-authorisation will self-cancel automatically after 10 days.
2. Any rider with TIF insurance will be taken to the state hospital in Almeria instead of the private hospital that is normally used. As outlined above, the private hospital in Almeria does not accept TIF insurance, so the state hospital in Almeria is the only viable option.

### **THE PURPLE CHOICE POLICY:**

This policy, which was widely used by many riders, is currently unavailable because the underwriting broker (Alpha) has withdrawn from the market. Intergro Insurance Brokers are now talking with alternative underwriters with a view to creating a similar suitable policy but so far nothing is confirmed. As soon as there is more news on this we will update this information.

### **OTHER INSURANCE:**

There may be other suitable insurance available, or you may already have another policy that covers track days, or can have track day cover added as an option. This can be accepted if it is accompanied by a written confirmation (in English) from your insurer specifically stating that you are covered for all medical/repatriation expenses that may arise from riding a motorcycle on a motor racing circuit in Europe.