

## **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.

**INSURANCE FOR UK RESIDENTS:** Suitable insurance is available cheaply for all UK residents – 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 either included or available as an add-on extra if required.

**Purple Choice travel policy with Category D endorsement:** This covers track days and amateur racing, and cover for luggage, cancellation, curtailment, delay, etc. is included as standard – so it is often the cheapest/easiest option overall, especially if you want to take part in the fun races that we have at some events. An annual policy normally costs approx. £180 and a single trip policy normally costs approx. £60 (broker fees included). This policy is available from **Integro Insurance Brokers** – call 0161 419 3029, or email [amanda.simpson@integrogroup.com](mailto:amanda.simpson@integrogroup.com) – and be sure to ask for the Category D endorsement for amateur superbike activities including racing.

**Adventures policy:** This policy covers track days only – normally it does not cover any form of racing so normally it will not cover you for the fun races that take place at some of our events. Amateur racing may be covered at extra cost, but only if you have a valid race licence and subject to a referral to the underwriter. Annual and single trip policies are available – a basic annual policy normally costs approx. £150 and a basic single trip policy normally costs approx. £50. Cover for baggage, cancellation, curtailment, delay, etc. is available as an add-on at extra cost. This policy is available from several insurance brokers (note that additional broker fees may apply):

**P J Hayman:** Buy online at [http://www.pjhayman.com/scheme.asp?SCH\\_ID=6](http://www.pjhayman.com/scheme.asp?SCH_ID=6) or call 02392 419081 or 02392 419838

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

**Four Counties Insurance:** Call 01480 700125

**Other insurance policies:** If you have another insurance policy (i.e. something other than the policies shown above), this can be accepted if it is accompanied by a written confirmation from your insurer specifically stating that you are covered for all medical expenses that may arise from riding a motorcycle on a motor racing circuit in Spain.

**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 necessarily cover dangerous activities such as trackdays, it does not offer any discount at privately owned hospitals (often the nearest hospital to the circuit is private), 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 any medical treatment at any time during your stay, 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 FOR NON-UK RESIDENTS:** If you provide us with your name, date of birth, nationality and passport number we can arrange suitable medical insurance in advance at a cost of 20.00 GBP per day (note that this covers medical costs only – repatriation cover is available for an extra 5.00 GBP per day).

Alternatively, there may be insurance providers in your own country of residence that can provide suitable insurance. This will be accepted if it is accompanied by a written confirmation (in English) from your insurer specifically stating that you are covered for all medical expenses that may arise from riding a motorcycle on a motor racing circuit in Spain.