



# APPENDIX 7

## COMPETITORS' PERSONAL ACCIDENT INSURANCE

A COMPULSORY PERSONAL ACCIDENT INSURANCE scheme for all competitors, including passengers, taking part in motorsport events is in operation for all events run under a Motorsport Ireland permit.

Organising clubs must collect the premium from competitors prior to the start of the event. The total premium collected must be returned to Motorsport Ireland by cheque within 14 days of the completion of the event (excluding Rallies and Navigation/Retrospective Trials).

For Rallies and Navigation/Retro Trials, the amount of premium collected will be declared by the organising club on the CPA Return Form, as for all other events. This amount will then be added to the sum due for the IRDS Insurance which is payable by lodging a blank post dated cheque with the permit application form when applying for an event permit.

The Benefits payable under the scheme are as follows:

**DEATH, PERMANENT TOTAL DISABLEMENT, LOSS OF ONE OR TWO LIMBS, LOSS OF SIGHT OF ONE OR TWO EYES:** up to € 125,000

**TEMPORARY TOTAL DISABLEMENT:** 70% of weekly wage up to max. €500 per week (applies after 4 week deferment period).

**For those not in gainful employment: Up to €250 per week payable for a maximum of 26 weeks (in all not necessarily consecutive) for receipted medical and other expenses made necessary by the accidental bodily injury.**

In clarification of the benefits listed, if a competitor were to receive weekly benefits for a period, and then be assessed to be Permanently Totally Disabled, the total amount paid would not exceed €125,000 as listed (any amount already paid as weekly benefit would be deducted from the capital sum becoming payable).

As competitors aged 17 years and under are charged a reduced premium for each event, they are eligible for a reduced capital payment in the event of death or serious injury and are not eligible for weekly payments in the event of Temporary Total Disablement.

MI Licence holders are reminded that any events in which they may compete outside the Republic of Ireland are not covered by the scheme, which is exclusive to MI.

Competitors are strongly advised to consider this scheme as a minimum and to consider taking out their own additional insurance to cover themselves and their dependants in the event that they are involved in a serious accident.

The rates of premium for each branch of the sport are listed below and have been classified 1, 2 or 3 according to the risk involved.

**CLASS 1:** All Special Stage Rallies ..... (age 18 and over) €25 per person, (age 17 and under) €13 per person

**CLASS 2:** Navigation & Retrospective Trials, Road Races, Circuit Races, Kart Races, Rallycross, Autocross, Rallysprint, Midget Car Races, Sprints and Hillclimbs ..... (age 18 and over) €15 per person, (age 17 and under) €8 per person

**CLASS 3:** Autotests, Sporting & 4x4 Trials, Production Vehicle Trials.....(age 18 and over) €5 per person, (age 17 and under) € 3 per person

THE PREMIUM IS PER PERSON AND THIS WILL MEAN THAT IF YOU HAVE A 'BOUNCER' OR NAVIGATOR OR CO-DRIVER THEN THEY MUST ALSO PAY THE APPROPRIATE PREMIUM.

THE OCCUPANTS OF "00" CARS ARE COVERED UNDER THE "PERSONAL ACCIDENT INSURANCE" FOR OFFICIALS (see Officials' Sign-on sheet - coloured yellow) AND NOT BY COMPETITORS' PERSONAL ACCIDENT INSURANCE.  
THERE IS NO EXTRA CHARGE FOR THIS.

N.B. ONCE A COMPETITOR HAS CHECKED-IN, THE INSURANCE PREMIUM IS NON-REFUNDABLE