

Policy



From:	COMPETITION CAR INSURANCE	Policy Reference
Company:	Towergate Underwriting Group Limited	XXXXXXX
Address:	72 Maid Marian Way, Nottingham, NG1 6BJ	Date
Phone:	0115 941 5255	01/01/2009
Fax:	0115 941 5215	

Schedule

Quote Ref: **xxxxxx**

Policy Holder: **Autosportverzekering.nl**

Driver: **The Stig**

Car: **Aston Martin**

Event: **n.t.b**

Location: **n.t.b.**

Date: **n.t.b.**

I am holding cover on the above event at the following terms:

Rolling Chassis - Including Engine and Transmission

Sum Assured: **€100.000,-**

Excess: **€10.000,-**

Nett Cover: **€90.000,-**

Cover: **Rolling Chassis (Inc.)**

Premium: **n.t.b.**

This insurance premium tax of (7,5%) €

VAT: In the event of a claim VAT is included.

Currency: Settlements are subject to prevailing rate at date of payment.

Attached is a summary of cover and a claims procedure that must be adhered to, together with a damage declaration form that Must be signed by an official of the meeting in the event of an accident.

ALL INCIDENTS MUST BE NOTIFIED IN WRITING WITHIN 48 HRS

Incident Report Hotline 07973 934632 phone or text (24hrs / 7days).
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Policy Summary

Cover is for:

- 1 Damage as a consequence of an on track/on event accident
- 2 The following are covered:
 - Replacement parts
 - Repair of Parts
 - Fabrication of parts
 - Specialist Labour , machining, fabrication, bodywork repairs, painting and pre paint preparation, installation of wiring and fluid systems
 - Engines & Transmissions due to impact damage
- 3 The following are not covered
 - Engine damage due to mechanical failure
 - Transmission damage due to mechanical failure
 - Paintwork not affected by the accident
 - Routine mechanical work, which is part of the normal preparation process.
 - Repatriation or recovery of vehicle.

In the Event of an Accident

You must follow the claims procedure stated overleaf.

The Damage Declaration form MUST be signed by an event official.

(N.B. This document infers no liability whatsoever.)

It is our policy to have vehicles inspected by specialist engineers, therefore, No repairs should commence without our authority.

Further advice can be obtained from our Incident Report Hotline on 07973 934632

Please Note: Insurers pass information of the claims to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us to check information provided and also to prevent fraudulent claims. Under the conditions of your policy, you must tell us about any incident (such as accident or theft) which may or may not give rise to a claim. We will pass information relating to this incident to the registers. I/we understand that you may ask for information from other insurers to check the answers I/we have provided.

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Claims Procedure

If you need to make a claim against your Accident Damage / On Event policy you will need to provide the following information in full.

- 1) A fully completed Damage Declaration form signed by an independent representative of the organiser of the event or test. (An original copy of the incident report from the venue supported by the entry list and results sheet is also acceptable)
- 2) A completed claim form giving the driver and vehicle details together with details of your chosen repairer.
- 3) Clear photographs of the damage, prior to any repair work. We prefer digital images, which can be sent by E Mail, but we will accept good quality normal format photographs. Polaroid or similar are **not** acceptable.
- 4) A fully priced estimate, including parts should be provided as soon as possible (We expect you to obtain any discounts available and to pass these onto the insurer).
- 5) No repairs should commence without our authority. In the case of single seaters requiring trackside repairs, the insured must have in place an immediate repair agreement. We will not pay for trackside repairs without this agreement being in place. All trackside repairs will be on a parts only basis as the labour cannot be of a specialist nature in these circumstances.
- 6) The policies specifically exclude all consumables. These include among other things the following:- Tyres, All Fluids, All oils, All friction materials (Including Carbon Fibre and Ceramic friction components), Fire extinguisher recharges, Advertising and sponsor supplied graphics, All recovery and transportation charges, Fuel.
- 7) Additional Fire cover (if applicable) only covers fire damage as a direct result of an accident/impact on event involving impact damage with an object other than the surface of the road. The fire must be immediate and as a direct result of the accident/impact. **Fires resulting from any other cause are not covered.** Please refer to the master policy / schedule for full terms and conditions.
- 8) We cannot entertain any claim on any policy for which the premium has not been received.
- 9) We will not entertain any claim that has not been notified to us in line with the terms of the policy.

Please ensure that you understand your policy and the terms and conditions attached to it.

We offer a speedy claims service in return for your co-operation in providing full and accurate claims information.

We make no apologies for delayed claims where information is incomplete, missing or inaccurate.

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