

## MOTOR CYCLE INSURANCE FOR NOMINATED ROAD EVENT OFFICIALS

British Triathlon home nation members who have been appointed as an approved road event officials can benefit from British Triathlon's motor fleet insurance cover for the duration of a road event and therefore avoid putting at risk their own personal motor cycle insurance.

### Event Vehicle Registration Form

The administrative process to put in place the insurance cover is straightforward and requires the event organiser to submit an Event Vehicle Registration Form to British Triathlon HQ **in advance** of the event. The form, containing details of drivers and vehicle registration numbers, can be emailed, faxed or posted to British Triathlon HQ.

### National Escort Group

Members of the National Escort Group (NEG) of motorcycle marshals, who have passed the Part 3 test, are current British Triathlon home nation members and over the age of 25 are also covered as long as up to date details of their motorcycles have been provided to the Insurance Administrator at British Triathlon HQ.

It is important to note that NEG motorcycle marshals are employed for race protection duties only and should not under any circumstances be used to carry passengers whilst fulfilling this role.

- **Race Communications** - following recent rule changes with respect to in-race communications and the use of race radios there may now be a greater need for information to be communicated to race competitors using an additional event official carrying a blackboard/whiteboard or other such equipment.

Event organisers must ensure that any motorcycle that is carrying a passenger for such purposes is driven by an appropriately trained NEG pilot. The motorcycle must also be registered on the appropriate Event Vehicle Registration Form as detailed above.

- **Photographers** – Event organisers must ensure that any photographers permitted to work on their event who wish to be transported by a motorbike are transported by appropriately qualified NEG pilots and carry their own insurance cover.

Only photographers employed by British Triathlon HQ will be covered by British Triathlon insurance. Any other photographers must provide evidence of their own liability insurance cover to the organiser (which must have a minimum indemnity limit of £2m) before being permitted to be transported by an NEG pilot. Any other form of cover such as 'equipment' and 'loss of earnings' insurance is the photographer's responsibility and arranged entirely at their own discretion.

- Cameramen, Journalists etc – The above detail covering Photographers applies to Cameramen, journalists etc in exactly the same way when travelling as a pillion on a motorbike.

### Administration

In order to minimise the administration involved and reduce costs, receipts or acknowledgements will not be issued to organisers or drivers. Event organisers are therefore advised to retain copies of 'emails sent' and/or fax transmission slips which, in the event of an accident and any subsequent claim, may be required by insurers.

Where vehicles need to be changed at short notice organisers must communicate the change to British Triathlon HQ by fax (01509 226165), email (info@britishtriathlon.org) .

N.B.: Event organisers are reminded that "**retrospective registration will not qualify a vehicle for insurance cover**" and there will be no flexibility on this point.

### **Exclusions**

This insurance cover has been arranged to protect event organisers and key officials from claims against their own personal motor cycle policies arising from road traffic accidents occurring during an event.

Other event vehicles, therefore, such as motor vehicles, ambulances or those carrying officials to or from the event or marshalling point are not covered under this insurance arrangement.

With respect to vehicle damage the insurance is in place to cover costs arising from road traffic accidents and does not, for example, cover cosmetic damage caused to vehicles as a result of operational issues such as poorly fixed magnetic based CB aerials or other such cosmetic or bodywork damage sustained as a result of the use of the vehicle. Damage sustained to vehicles (including NEG motorcycles) as a result of driver negligence (for example inability to keep the motorcycle upright) is also excluded.

### **Important Notes**

It is important to be clear about where responsibilities lie and the attention of both organisers and drivers is drawn to the following points:

- **Notifying British Triathlon HQ** – the responsibility for registering all vehicles and drivers requiring insurance rests with the event organiser. If, in the event of a claim, a vehicle is found not to have been registered with British Triathlon HQ insurance cover will not be valid.
- **Terms & Conditions** - Event Organisers must ensure that all registered drivers are British Triathlon home nation members, aged 25 if driving a motorcycle and are also a named and 'normally' insured driver of the vehicle. For the avoidance of any doubt, the provision of motor vehicle insurance cover to nominated event officials is conditional.
- **Responsibility for compliance** – whilst event organisers are required to make appropriate checks, the responsibility for compliance with the terms and conditions of insurance rests with the individual driver. If, in the event of a claim, a driver is found not to be compliant with these conditions, insurance cover will not be valid.
- **Claims** - in the event of an incident that may give rise to a claim, event organizers must contact the Insurance Administrator at British Triathlon HQ.