



## Public Liability Insurance – Clubs

This is to certify that the Royal Automobile Club Motor Sports Association Ltd (MSA) have arranged insurance, with effect from 01 January 2018 to 31 December 2018, for Member Clubs to cover their legal liability to third parties in respect of Bodily Injury and Property Damage arising out of the Club's social activities.

**Insurer:** Liberty Mutual Insurance & Others

**Policy No:** L61817971

**Expiry Date:** 31 December 2018

### Cover

Legal Liability of the Clubs for injury to third parties and damage to their property arising from the social activities of the Clubs.

### Limit of Liability

£ 67 million

### Principle Exclusions

- The first £425 of each and every claim in respect of damage to property
- Hazardous and dangerous activities (except in an attempt to save human life)
- Use of Pyrotechnics and Explosions
- Overseas activities
- Participation in actual Motor sport
- Commercial activities for gain / profit excepting raffles and prize draws or similar
- Employers Liability and Errors and Omissions
- Liability for bone fide subcontractors
- Any losses arising from the use of any diggers, excavators, mechanical plant or machinery used by the Insured in the set-up or dismantling of any insured event which is owned, leased, hired or loaned to or by the Insured.
- Claims more specifically insured by existing policies

Further details are available from JLT Sport:-

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### Important

The insurance evidenced by this certificate is subject to the terms, conditions and exclusions of the original policy or policies, which are paramount. This certificate is issued as a matter of information only, and evidences coverage at the date of issuance. This certificate confers no rights to the holder and imposes no liability on the MSA, Insurers or JLT as Insurance Brokers. These parties do not assume any responsibility to the holder of this certificate to provide any notice of any material change in or cancellation of the original policy/policies.



JLT Sport is a trading name of JLT Specialty a Lloyd's Broker. Authorised and regulated by the Financial Conduct Authority.  
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