

Recovery Operations

Guidance on insurance cover for Recovery Units and Officials



The Motorsport UK Master Insurance Policy provides cover for Public Liability and Personal Accident risks for all events held under a permit or certificate of exemption. The following guidelines are to provide further explanation on the limits and requirements of cover and should not be interpreted as direct policy.

Full details of scope and level of cover can be found in The Yearbook, Appendix 2 but the answers to some 'frequently asked questions' are given below, all of which should be read in conjunction with Appendix 2.

The main point to note is that when volunteering and providing recovery services on events, the Motorsport UK Master Insurance Policy covers all signed on volunteers who are acting on behalf of Motorsport UK and Motorsport UK registered clubs. This may be referred to as vicarious liability and it reflects a situation where someone is held responsible for the acts or omissions of another person. In the context of motorsport events, Motorsport UK has responsibility for the acts or omissions of its Volunteers & Officials, provided it can be shown that they took place in the course of their duties.

If licensed Officials are acting legally and in line with their instruction and training, the Motorsport UK's insurance will cover all 'on event' recovery operations and Motorsport UK will support Volunteers & Officials in action brought against them.

FAQs:

What insurance cover does Motorsport UK provide?

Motorsport UK provides a Personal Accident insurance policy for all signed on Volunteers & Officials. Details of the cover provided are given in the Yearbook, Appendix 2, paragraphs 13 – 16. Motorsport UK also has Public Liability insurance which covers damage to third parties who are injured or whose property is damaged by an incident arising from the holding of a motorsport event.

Can I charge for my services and still be classed as a Volunteer?

The Motorsport UK insurance covers recovery units and their crews which are operating in a voluntary capacity. Commercial operators are not covered and are expected to provide their own adequate insurance cover. However, it is acceptable for a Volunteer to be reimbursed for reasonable expenses to cover the costs of the running and upkeep of the unit e.g. fuel, meals, upkeep of unit and equipment etc. The means by which recovery unit operators provide a receipt should make it explicit that this relates to a voluntary service and that the monetary exchange is to cover costs as detailed above.

When does cover start?

The Motorsport UK Personal Accident insurance policy covers all Volunteers & Officials for personal accidents which may arise whilst travelling to and from events and for any accidents which occur during the event.

The Motorsport UK Public Liability insurance policy protects officials for their potential legal liability to third parties injured or whose property is damaged following an accident arising from the holding of an event. Your vehicle / unit must be covered by your standard motor vehicle insurance policy whilst you are travelling on the public highway as a requirement of the Road Traffic Act.

If I am injured whilst signed on for an event what insurance protection is in place?

The Motorsport UK Personal Accident policy covers all signed on Volunteers & Officials for injuries arising out of their participation in an event. There are set limits for injuries and loss of earnings. Details of the cover provided are given in the Yearbook, Appendix 2, paragraphs 13 – 16.

What is Public liability insurance?

Public liability means third party liability insurance and refers to anyone involved with or impacted by the event. This may include competitors, officials, volunteers, spectators, homeowners or members of the public.

Does the Public Liability insurance cover 'on event' recovery operations?

In respect of claims against the recovery unit operator, the Motorsport UK Public Liability insurance policy is valid. In the event of claims by the recovery operator against Motorsport UK, the claimant would need to demonstrate that he/she was operating safely and competently in line with Motorsport UK's provided training.

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Does the insurance only cover us when recovering Competitors' cars?

No, the insurance covers you to recover any vehicle on stage if requested to do so by the event organisers.

On multi-site events such as rallies, are we insured whilst driving between stages?

The policy provides Public Liability insurance for routes which are part of the event. This includes roads on private land and sections of the public highway which are subject to closure under a Motor Race Order. On open sections of the public highway, your motor insurance policy must be in place as a requirement under the Road Traffic Act. The Motorsport UK Personal Accident policy remains active from when you leave your home to when you return there after the event.

If my unit were to leave the road en route to an incident or whilst conducting a recovery would I be covered for any damage?

This would depend on the circumstances. If the recovery operation was difficult and resulted in an incident or if the stage was not passible or was challenging for the unit, the Motorsport UK insurance would cover. If the driver of the unit was driving in an inappropriate manner which resulted in an incident, then the Motorsport UK policy may not cover.

If I damage a competitor's car during a recovery operation will I be liable?

No, provided you have followed best practice techniques based on circumstances and environmental constraints. It is recommended that photographs are taken prior to any recovery operations so that there is a record of any pre-existing vehicle damage.

If a competitor requests that their car be recovered in a way that is not best practice can I be held liable?

The operator should inform the competitor of best practice technique based on circumstances and environmental constraints and should not bow to pressure from a Competitor to carry out a recovery in any way that they feel is unsafe. In cases of uncertainty, refer any matters to the event organisers so that a record is made.

If my unit is damaged by another vehicle on stage, is it covered by the insurance?

Yes, provided that the damage is not caused by your negligence. Units must always be located in their designated position as per the track licence or stage set up drawings. Motorsport UK may not accept claims for damage to vehicles which have been incorrectly parked too close to the track, course or stage if the drawing shows that they should have been in a different location.

Will Motorsport UK provide legal representation for Officials in the event of a claim?

Once a Public Liability or Personal Accident claim has been received by Motorsport UK it is passed over to a specialist claims handling team. You will be requested to co-operate by providing evidence such as witness statements or photographs. In the case of criminal action, Motorsport UK will take the decision regarding support in discussion with its insurers.