

Emergency Medical & Repatriation Insurance

Insurance Product Information Document (IPID)



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TDA Services Inc Ltd, registered in England and Wales. Company number: 16050147. TDA Services Inc Ltd is an authorised representative of Indigo Underwriters Limited, regulated by the UK Financial Conduct Authority (FCA) under firm reference number 1021887.

Product: Repat Cover (Europe) for single events

This document provides a summary of the key information relating to this insurance policy. It should be read together with the Policy Schedule and the Policy Booklet (together the "Policy Documents"). Please refer to the Policy Documents and our Terms of Business for details of the insurer, how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

This is a single event policy with limited cover only provided for emergency medical and repatriation costs, in the event of a bodily injury sustained whilst participating in an agreed motorcycle activity, at the declared location and dates shown on your Policy Schedule.

This policy should be used as 'top up' cover to a separate travel insurance policy. It is NOT a substitute for proper travel insurance.



WHAT IS INSURED?

SECTION ONE: MEDICAL ASSISTANCE

- ✓ Up to £250,000 of emergency medical costs if you have an accident during your event abroad (including dental treatment for the immediate relief of pain);
- ✓ Additional travel and accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay abroad beyond your scheduled return date;
- ✓ Reasonable costs for one other person to stay with you, or to travel to you from the UK and to accompany you home;
- ✓ Travel costs to or from a hospital relating to your admission, discharge or attendance for outpatient treatment;
- ✓ Travel costs to and from appointments, or for the collection of medication prescribed for you by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to the emergency assistance team.
- ✓ Costs to transfer you to a public medical facility.

SECTION TWO: REPATRIATION

- ✓ Up to £100,000 emergency repatriation costs to get you back to the UK if your insurers decide that it's medically necessary for you to return home either before or after your scheduled return date; or
- ✓ Up to £50,000 repatriation costs to get your body back to the UK if you suffer a serious accident or injury during your event which resulted in your death.

OPTIONAL EXTRAS (ADDITIONAL PREMIUM)

- ✓ **Personal Injury Cover:**
Please check your Policy Schedule to see if Personal Injury Cover applies to you. If so, this add-on provides a tax-free cash lump sum if you suffer bodily injury during the insured event or results in accidental death.
- ✓ **Helmet & Leathers Cover:**
Please check your Policy Schedule to see if Helmet & Leathers Cover applies to you. If so, this add on will pay towards repair or replacement of your protective riding gear if it is damaged in an accident during the insured event.



WHAT IS NOT INSURED?

- ✗ This policy does not cover professional racing (professional racers can buy cover for non-competitive motorcycle activities like coaching at track days or training schools).
- ✗ Any loss or damage to your motorcycle (separate cover is available for non-competitive track days on short circuit).
- ✗ Any loss or damage to your possessions (helmet & leather cover may be available for some activities).
- ✗ Routine, non-emergency or elective treatment or treatment that can reasonably wait until you return home.
- ✗ Where you travel against the advice of the Foreign, Commonwealth and Development Office (FCDO).
- ✗ Any claim arising from an accident that occurs at any other place and/or time than the events listed on the Policy Schedule.
- ✗ Where you were not wearing suitable motorcycle apparel, whether required legally or not.
- ✗ Where you do not have the appropriate racing licence or motorcycle licence (as applicable to the activity).
- ✗ Any event which is booked or commenced contrary to medical advice.
- ✗ Suicide, attempted suicide, intentional self-injury.
- ✗ Being under the influence of alcohol or drugs.



ARE THERE ANY COVER RESTRICTIONS?

- ! You must contact the emergency assistance team as soon as possible if any medical expenses are likely to exceed €1,000 or if you are admitted to hospital.
- ! This is not private medical insurance. You must contact the emergency assistance team before attending a private medical facility or if you require emergency medical treatment as soon as possible.
- ! Repatriation must be approved and organised by the emergency assistance team and cover is only applicable if you have a valid medical claim under section one.
- ! You will be responsible for the first part of any claim – this is known as the 'Excess'. Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your Policy Schedule.
- ! For multi-day policies, all cover will cease after a successful claim is made with no refunds for unused days.



WHERE AM I COVERED?

- ✓ At the declared location within the EU / EEA only, shown on your Policy Schedule.



WHAT ARE MY OBLIGATIONS?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out or make changes to your policy.
- You must also tell us about changes to your activity or event date(s).
- Cover is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy.
- Premiums must be paid on time.
- If you need to make a claim you must provide us with full details as soon as possible.
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused.



WHEN AND HOW DO I PAY?

You can pay your premium using a debit or credit card. Monthly instalment plans are NOT available for this policy (single event cover only).



WHEN DOES THE COVER START AND END?

The policy covers you for insured events on specific dates only, shown on your Policy Schedule.
The policy is for single events on specified dates only and is not renewable.



HOW DO I CANCEL THE CONTRACT?

You have the right to cancel your policy at any time by contacting us.

If you cancel the insurance before the event date has started, you may be entitled to a refund of the insurers premium. Your premium is non-refundable if the event date has already started or passed.

In all cases our Administration Fee is non-refundable (refer to our Terms of Business in the footer of our website).

All cover will cease after a successful claim is made with no refunds for any unused trackdays on a multi-day event.