



Star Insurance Training & Track Day Extension

- ★ Please note this is an extension over and above the policy clients have paid for with strict guidelines and exclusions all set out below
- ★ Star Insurance must be notified at least 24 hours prior to the event to have the extension accepted

Type of Insurance and Cover

This is an accidental damage policy extension designed to cover the insured bike in the event it is in an accident on the circuit or another participant causes damage to the bike

Track day Definition

A track day is a strictly non competitive day at a race circuit with an element of training involved to enhance riding skills. 'LEARNING IS THE MAIN AIM'

Terms and Conditions

You **MUST** contact Star Insurance prior to any event to have your day approved:

- ★ No timing, pace making or racing
- ★ Bike to be road registered & hold a current WOF
- ★ Bike to be of WOF standard all day (no slicks etc)
- ★ Policy holder to ride the Insured Motorcycle only
- ★ Full Class 6 New Zealand driving license must be held
- ★ Riders must adhere to all provider safety briefings and bike/gear scrutinizing provided at the beginning of each day
- ★ No death benefit payable
- ★ No under 25 riders
- ★ No rental cover
- ★ No roadside assist cover
- ★ No Third Party liability or property damage is covered

Excess

- 25% of gross total loss claimed (inc riding gear), with no excess buy down and a minimum of \$2,500

Note: any Motorcycle or riding gear recovery is not deducted off this total claim cost. (if for any reason recovery exceeds cost claimed, Insured will be topped up the difference)

- Excesses apply to all accidents that occur on the track whether at fault or not at fault and Star Insurance WILL NOT pursue any third party for any recovery costs related to any claim

Claims Conditions

- ★ **Claims Procedure** - You **MUST** notify Star Insurance within 48 hours of an accident which may give rise to a claim. This should be done by calling **0800 96 8000** or emailing - **claims@sual.co.nz** - Please download a claim form from - **www.starinsurance.co.nz**
- ★ **Accident Statement** - Star Insurance require an independent statement from the circuit official confirming the location, date and time of the accident and group you had been riding in at the time of accident
- ★ **Loss Adjuster** - Star Insurance requires that the processing of your claim is overseen by a Motorcycle Assessor. This is to ensure your claim is treated effectively and fairly if there are areas of discussion
- ★ **Photographs** - Images must be taken at the circuit and prior to any repairs to the damaged motorcycle. Images should be taken from all four sides of the motorcycle regardless of damage. Images should be sent directly to **claims@sual.co.nz** digitally online
- ★ **Repairs** - No repair work is to be undertaken without prior permission from Star Insurance
- ★ **Disposal of Parts** - Damaged parts should NOT be disposed of until you have permission to do so by Star Insurance

The above Terms and Conditions, Excess & Claims Conditions are a REQUIREMENT of this policy extension. Star Insurance has absolute right to repudiate a claim if you fail to comply with any of the above stipulations