

# Star Insure Training & Track Day Extension

Please note that this extension is additional to the client's current annual policy. The strict guidelines and exclusions are set out below.

Star Insure must be notified at least 3 business days 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 of an accident on the circuit.

## 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 Insure prior to any event to apply and gain approval for the track day extension
- No timing, pace making or racing
- The motorcycle must be road registered and have a current WOF
- The motorcycle must remain at a WOF standard all day (no slicks etc.)
- Only the Policyholder can ride the insured motorcycle
- The Insured must hold a Full Class 6 New Zealand Driving License
- 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
- Third-party liability or property damage is not covered
- Novice and intermediate groups only
- No refund of premium will be provided for any subsequent cancellation of this policy within the current insurance year

## Excess

- 25% of the Sum Insured, 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, the insured will be topped up the difference).*

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

## Claims Conditions

- **Claims Procedure** - You MUST notify Star Insure within 48 hours of an accident that may give rise to a claim. This should be done by calling **0800 250 600** or you can make a claim via our website ([starinsure.co.nz](http://starinsure.co.nz)).
- **Accident Statement** - Star Insure require an independent statement from the circuit official confirming the location, date and time of the accident, as well as the group you had been riding in at the time of accident.
- **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 emailed directly to [claims@starinsure.co.nz](mailto:claims@starinsure.co.nz)
- **Repairs** - No repair work is to be undertaken without prior permission from Star Insure
- **Disposal of Parts** - Damaged parts should NOT be disposed of until you have permission to do so by Star Insure.

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