SUMMARY OF THE FIA'S
KEY MINIMUM COVERAGE RECOMMENDATIONS FOR 2025

Insured Parties	- FIA to be named as a joint or additional insured party to each promoters/organisers policy without restriction to coverage as an Insured party to the policy
Territorial Limits/ Jurisdiction for Third Party Claims	- Must either be Worldwide or Worldwide excluding USA/Canada with suitable policy conditions included
Policy Limits	- Must be an acceptable limit (please refer to relevant FIA championship limits) - <u>Limits should be on an each and every occurrence basis and not aggregated</u> - <u>There should be no sub limit for individual claimants or limits per person</u> - Limits should be costs in addition and not inclusive of costs - Emergency First Aid cover must be included - Cover must be primary and first to pay in any event
Policy Excess	- Should be at an acceptable level or with a letter of intent that the promoters/organisers will be responsible for payment of each excess
Cover – must not exclude;	- Injury to drivers due to negligence of organiser or joint/additional insured parties. A driver to driver or participant to participant exclusion is acceptable (participants being competitors in the event) - Damage to any vehicle, road going or otherwise including vehicles in competition, within the confines of the event and as a result of promoters/organisers negligence. This is not covering damage following a crash due to driver fault for collision during race activities. - There can be no restriction in location; cover must include track, stage and pit area - Cover cannot exclude racing or injury to third parties caused as a result of racing activity - Cover must include any and all support races and additional entertainment activities if applicable - Definition of injury must include death, injury or mental anguish. Cover must include the negligent actions of all support staff, including but not limited to marshals, race controller(s), medical staff, employed race personnel of teams and governing bodies.