

Policy No 09/201/32/2024/2

Type: Group Personal Accident and Accident & Sickness Emergency Medical and

Repatriation Expenses

Benefits:

A.

1.	Accidental Death With the exception of	AED 300,000
	those under the age of 16	AED 45,000
2.	Loss of two limbs or the sight of two eyes or loss of one limb and the sight of one eye	AED 90,000
3.	Permanent Total Disablement	AED 300,000
4.	Loss of one limb or the sight of one eye	AED 45,000
5.	Temporary Total Disablement	Not covered
6.	Incapacitation meaning bedridden and requiring fulltime Care for more than 5 years	AED 300,000
7.	Loss of Speech and hearing	AED 265,000
8.	Broken Bone	AED 1,500 per arm and leg and AED 300 for all other broken bones up to AED 3,000 anyone accident
9.	Accident & Sickness Emergency Medical and Repatriation Expenses	AED 90,000 excess of AED 15,000/-

В.

1.	Accidental Death	AED 740,000
2.	Loss of two limbs or the sight of two eyes or loss of one limb and the sight of one eye	AED 445,000
3.	Permanent Total Disablement	AED 740,000
4.	Loss of one limb or the sight of one eye	AED 22,500
5.	Temporary Total Disablement	Not covered
6.	Loss of Speech and hearing	AED 450,000
7.	Broken Bone	AED 1,200 per arm and leg and AED 500 for all other broken bones
8.	Hospitalization	AED 600 per day up to AED 4,500 any one accident
9.	Accident & Sickness Emergency Medical and Repatriation Expenses	AED 90,000 excess of AED 15,000/-

C.

Ī	1.	Overseas Competitors - Accident & Sickness Emergency	AED 626,000
		Medical and Repatriation Expenses	
		Excess each and every overseas competitor	AED 4,170

D. Group Life Cover for License Holders - AED 25,000/- per person





Address: Emirates Motorsports Organization - EMSO ,AI Wuheida Street

PO Box 5078 , Dubai United Arab Emirates

Period: 12 months from 01/01/2024 to 31/12/2024, both days inclusive

Insured Persons: A) Competition Licence holders whilst signed on under the

regulations for Competitors issued by the Assured or any International or National Event held in accordance with the International Sporting Codes of

the Federation Internationale de L'Automobile (FIA) and Federation

Internationale de Motorcyclisme (FIM).

B) Officials on duty during affiliated activities at all venues, whilst 'signed-on' under the regulations, issued by the Assured, or any International or National Event held in accordance with the International Sporting Codes of the Federation Internationale de L'Automobile (FIA) and Federation Internationale de Motorcyclisme (FIM) for those

(FIA) and Federation Internationale de Motorcyclisme (FIM) for those events held at the Dubai Autodrome this policy will be in excess of

all other valid and collectable insurances.

Insured Persons shall also include members of the Association of Racing Kart Schools and other Training Associations whilst participating as an

Official for and on behalf of the Assured.

Cover shall also apply whilst an Insured Person is travelling directly

to and from their normal place of residence.

C) Overseas competitors participating or taking part in events organised and

managed by the insured

Beneficiary: Insured Person(s) or the insured person(s) estate in the event of accidental

death

Situation/ Territorial Limits: Worldwide

Choice of Law and

Jurisdiction: This insurance shall be governed by and construed in accordance with the

laws of England and Wales and each party agrees to submit to the exclusive

jurisdiction of the Courts of England and Wales.

For and on behalf of **DUBAI NATIONAL INSURANCE & REINSURANCE (P.S.C)**

Pameela Jenifer



Authorized Signatory