

Live the #bikelife you love!

An introduction to our Personal Injury Cover, designed for bikers with a passion for trackdays and amateur racing.

Enjoy your passion
for riding on track...



...without the
worry of the
financial impact of
an accident.

BeMoto Personal Injury Cover provides tax-free lump sum benefits in the event of an accident on track, or at an approved event, that results in one of the listed bodily injuries, death or permanent total disablement.

You can buy this policy for a single day event, such as a one-off trackday or amateur race in the UK, or for a block of days, for example, a 3 day Euro Trackday holiday.

Great Value, Low Cost

Personal Injury Cover (Single Event) premiums start from just £52 for a single day event. *The per day cost gets cheaper for multi-day events.*

Guaranteed Cover

As long as you are resident in the UK or the Isle of Man and meet the age and licence requirements, this policy can cover you.

Additional Cover

We can add optional tax-free lump sum benefits for Permanent Total Disablement (PTD) and Accidental Death (AD) for a small extra premium.

Simple to buy. No complicated medical reports... Instant cover for a single event, so you can relax and get your knee down!

Includes cover for amateur motorcycle racing with an ACU licence, (we do not cover professional racing).

Guaranteed instant cover, no medical required!

Single Event Cover

This policy is designed for trackday riders who do not have proper income protection and/or life insurance in place, OR wish to top-up with additional protection. It provides a convenient way to get quick one-off cover, without having to go through medical underwriting.

No Motorcycle Exclusions

Unlike many other personal protection products, this Personal Injury Cover is designed for trackdays and amateur racing... Whether that's in the UK or in Europe, including competitive riding as an amateur (we do not cover professional racing).

Financial Protection for Family

A tax-free lump sum can help cover some of your costs or lost income if you suffer a fracture. For a more serious incident resulting in permanent total disablement it could provide much needed financial support towards your recuperation, or help your loved ones if you die.



Accidental Death

A £15,000 tax-free lump sum benefit to leave behind for loved ones, to help clear debts, cover funeral costs or to assist partners or children financially.



Permanent Total Disablement

A £15,000 tax-free lump sum benefit to help reduce the financial impact on you and your loved ones, for example making adjustments to your home.



Fractures

Cover for individual fractures up to £2,000 each (maximum combined payout £3,000 for one accident). That's a big help towards bills, if you are self-employed, or a lot of taxis or bike repair bills paid for.



Hospitalisation

You can claim £250 in addition to fracture payments after 48 hours spent in hospital, towards out of pocket expenses like travel costs or emergency childcare.

No. Consecutive Days	Level 1	Level 2
Single Event	Fractures & Hospitalisation Only	Level 1 + Accidental Death and Permanent Total Disablement
1	£52	£55
2	£85	£90
3	£113	£120
4	£141	£150
5	£164	£175
6	£187	£200
7	£215	£230
8	£238	£255
9	£261	£280
10	£289	£310

Hint: This cover is cheaper when bought as a bundle with our Motorcycle Trackday Damage Cover. You can get a quote online for Trackday Damage Cover and this Personal Injury Cover at <https://www.bemoto.uk/motorcycle-track-insurance>

Personal Injury Cover (Single Event)

Cover highlights

Our Personal Injury Cover (PIC) is designed to give you basic protection against the financial consequences that an accident can bring. We have reduced the exclusions on this product to protect you when you are riding on trackdays or competing in amateur racing (we may also cover other events subject to the insurers approval).

If you have an accident on track that results in an eligible fracture or multiple fractures, you will be entitled to the appropriate benefit stated in the table below.

In the event of an accident causing:	Benefits Due
1 A FRACTURE OF ONE OF THE BONES LISTED BELOW:	
Grade III	
Upper Leg (Femur)	£2,000
Vertebral Body (not Coccyx)	£2,000
Pelvis	£2,000
Skull	£2,000
Grade II	
Vertebra (other than the vertebral body)	£1,000
Lower Leg (Tibia)	£1,000
Lower Leg (Fibula)	£1,000
Lower Jaw	£1,000
Breastbone (Sternum)	£1,000
Shoulder Blade (Scapula)	£1,000
Kneecap (Patella)	£1,000
Upper Arm (Humerus)	£1,000
Lower Arm (Radius and Ulna)	£1,000
Grade I	
Clavicle (Collar Bone)	£500
Wrist (Carpals) & Colles' Fracture	£500
Ankle (Tarsals) & Pott's Fracture	£500
Hand (Metacarpals)*	£500
Foot (Metatarsals)*	£500
Coccyx	£500
2 HOSPITALISATION (IN ADDITION TO FRACTURE PAYMENT):	
One-off lump sum (paid after 48 hours)	£250

*Excludes all fingers and toes.

Guaranteed cover for UK or Isle of Man residents with a valid licence to ride on the public highway (Category A full UK bike licence) or a race licence from the Auto Cycle Union (ACU). Terms & conditions apply.

Benefit is paid as a tax-free lump sum to you in the event of an accident resulting in bodily injury (an eligible fracture or multiple fractures).

Your cover will end automatically as soon as one of the following happens:

- You cancel the policy;
- We or the insurer cancels your policy (as set out in the policy document under "Cancelling Cover"); or
- Once a claim has been submitted, unless the claim is either withdrawn or rejected.

**Guaranteed
cover with no
medical exams...**



The following applies to Section One: Personal Injury Cover. The general exclusions also apply to all of this insurance. Certain accidents are not covered, please see the section "General Exclusions".

- The amount the insurer will pay may be restricted or limited in certain circumstances. The benefits paid are accumulative in the event that one accident results in multiple fractures (benefit 1). If for example, you suffer a fractured clavicle and breastbone, you will receive a total of £1,500.
- The maximum accumulated benefit for fractures (benefit 1) under this section is £3,000 for any one accident. The insurer will pay the lump sum benefit for hospitalisation (benefit 2) on top of any benefit for fractures.
- If you have any accident which results in more than one fracture to the same joint or bone, the insurer will only pay benefit for one of the fractures.
- A single lump sum payment benefit (Benefit 2) will be made in addition to benefits for fractures (benefit 1) after 2 continuous days in the hospital. Only one lump sum payment will be paid for the same accident.

Permanent Total Disablement (PTD) or Accidental Death (AD)

Cover highlights (Optional Extra: PTD/AD Cover)

If your Policy Schedule shows that you have selected this cover and you have an accident that results in permanent total disablement or accidental death within 52 weeks of an insured incident, you will be entitled to the appropriate benefit stated in the table below:

In the event of an insured accident causing one of:	Benefits Due
1 Permanent Total Disablement (PTD)	£15,000
2 Accidental Death (AD)	£15,000

Guaranteed cover for UK or Isle of Man residents with a valid licence to ride on the public highway (Category A full UK bike licence) or a race licence from the Auto Cycle Union (ACU). Terms & conditions apply.

Benefit is paid as a tax-free lump sum to you or your estate in the event of an accident resulting in permanent total disablement or accidental death.

No long term commitments...
Cover for a day!

Your cover will end automatically as soon as one of the following happens:

- You cancel the policy;
- We or the insurer cancels your policy (as set out in the policy document under "Cancelling Cover"; or
- Once a claim has been submitted, unless the claim is either withdrawn or rejected.

You will only be eligible for insurance cover under one of our Personal Injury Cover policies at any one time, however this policy is not affected by any other similar insurances you may have elsewhere.



The following conditions apply to Section Two: Permanent Total Disablement and Accidental Death. There are general conditions which also apply to all of this insurance.

- If bodily injury covered by this insurance causes death (within 52 weeks of an accident) before the insurer has paid any claim for loss or disablement, they will only pay the amount shown in the schedule for the insured event (Death)
- If the insurer has made any payment for Permanent Total Disablement, they will take this amount from any fixed benefit they later pay for the Accidental Death.
- If the insurer has made any payment for benefits shown in Section One (fractures), they will take this amount from any fixed benefit they later pay for Accidental Death or Permanent Total Disablement.