



# **TR Register**

TR Register (TRR) Liability Insurance.

**Business Description: Classic vehicle club attending meetings & events, organising events**

The TR Register has a liability insurance policy, which provides cover for the TR Register and TR Register members and family members (as defined in the documentation) in respect of claims arising out of recognised TR Register activities either as the TR Register or as a TR Register local group.

A number of points should be born in mind regarding indemnification. In respect of the club's insurance, the key is for any liability claim to be successful, negligence has to be proven. The third party has to prove that those covered under the TR Register policy have been negligent.

Documentary evidence to show these are TR Register events is necessary. It is important that all TR Register groups ensure that their events are approved by the TRR to be covered by our Liability Insurance.

This is achieved by including events on the TR Register web pages. Regarding TR register events at members property, if an event is held at a members house then it needs to be clear that our liability policy will cover claims made against the TR Register and the members but not the owner of the property, so if there was a property defect and someone is injured and a claim is made against the property owner then this will not be covered under the Register's insurance. If a member holds an event at their property, then they should inform their household insurers to establish their position.

We are a car club, the TRR liability insurers provide cover for many classic vehicle related clubs. The description for insurance purposes is as stated above, business, Classic vehicle club attending meetings & events, and organising events. Our Liability policy provides, subject to the Terms and Conditions, cover against negligence claims for TRR approved events which would normally be considered car club related.



# TR Register

## Policy Definitions

All the individual policy Sections are subject to the following definitions except where stated below.

"Business" means the business stated in the Schedule conducted by the Insured at or from premises of the Insured, and extends to include under the Liability Section:

"**Business**" means the business stated in the **Schedule** conducted by the **Insured** at or from premises of the **Insured** and extends to include under the Liability Section: *The participation by the Insured in exhibitions.*

This policy was not intended to cover, pyrotechnics, fire-work displays, bonfires, bouncy castles or similar inflatable apparatus and/or mechanical rides and these are excluded by the policy. Liability claims arising out of the use of motor vehicles or trailers, whether for pleasure or competition, are not covered by the TR Register Liability insurance policy, members are responsible for insuring their own cars and trailers.

**Other exclusions include *but not exclusively*:-**

Parachute jumping or abseiling, Ballooning, other flying activities and events involving weapons, passenger carrying amusement devices, or remote-controlled model aircrafts.

### **Treatment Exclusion**

*This excludes the provision of any medical or other bodily treatment undertaken by your client with the exception of first aid and ambulance services.*

*The Treatment Exclusion is purely in relation to any activities that the insured may carry out in respect of the provision of any medical or other bodily treatment. This is not an exclusion in respect of any bodily injury caused by the negligence of the Club or its members.*

### **Tour Operators Liability Exclusion**

*To be classed a tour operator they would have to provide two of the three: transport, accommodation and/or activities. We pick up "direct" claims i.e. owing to the negligence of your client but by excluding "tour operators" we would not pick up claims resulting from the hotel, transport provider*

### **Spectator Stands Exclusion.**

*Spectators seating stands with the exception of seating at ground level is excluded.*

### **Stage Exclusion**

*Cover for raised platforms, platforms exceeding a maximum working height of one metre are excluded.*