Version 20260909

TDA Rider Licence International

Product information for the Sporting Licence— a plain summary of the insurance cover included

A tailored licence with cover for track days, training and racing at motor circuits internationally, at amateur level

Insurer: If Skadeförsäkring AB (publ), reg.no 516401-8102, 106 80 Stockholm, Sweden. Death benefit is underwritten by If Livförsäkring AB. If is supervised by the Swedish Financial Supervisory Authority.

Policyholder: Herlins & Partners AB, reg.no 559556-4740 (TrackDay Alliance, "TDA"). Compulsory group insurance included in the Rider Licence International.

Product: Travel and personal accident insurance for motorsport at TDA-approved circuits

Policy number and period of insurance: shown on your personal licence.

Claims: emergency medical care abroad — If's travel assistance, around the clock, +46 8 121 88 008, travelcare@if.se. Other matters and care in Sweden: +46 771-815 818, travel@if.se. Report online at if.se/skada.

TDA's summary of the cover — not the full policy terms. If this document differs from the policy terms, the group agreement or the policy schedule, the latter always prevail, both in interpretation and at the time of a claim. Full terms www.trackdayalliance.com/villkor

What sort of insurance is this?

This is a travel and personal accident insurance for you who drive or ride on circuit. It applies to TDA licence holders resident in Sweden, Norway, Finland or Denmark, and it applies where you drive: within the area of a TDA-approved Motor event, worldwide where TDA has approved the circuit and organiser — at present Europe only.

The insurance covers accidents and other insured events occurring while you are within the event area — circuit, pits and paddock, scrutineering hall and adjoining areas at the organiser's disposal — whether or not a track session is running. If it happens there, it makes no difference where the consequences are dealt with afterwards: medical care, repatriation, sick leave, impairment and death are covered wherever you are. It does not cover events during travel to or from the event or any other stay outside the area; your own home and travel insurance applies there.

The insurance applies with no excess. The amounts below are the maximum compensation, in SEK.

What is tailored for the TDA licence

- ★ Motorsport is not excluded — unlike under most policies. The general exclusion for dangerous activities and the requirement for an authorised guide are expressly not applied at circuits and organisers approved by TDA.
- ★ Cover applies while you are within the motor event area, whether or not a track session is running. Cover starts automatically 15:00 day before event.
- ★ Medical care and repatriation have no stated maximum amount. Compensation is paid for necessary and reasonable costs, assessed by If with a doctor. You always receive emergency treatment — contact If as soon as practicable and they take over contact with the hospital and the payment.
- ★ Damaged protective equipment has its own amount and is repaired where repair restores approved function; the accident must have led to treatment at a medical facility. If an accident leaves you unable to drive your vehicle, trailer and equipment home, a replacement driver's journey out is covered.

THE CORE OF THE COVER

If you are injured — and what happens next

1 IMMEDIATELY AFTER THE ACCIDENT

- ✓ Ambulance, medical care, hospital care and medicines prescribed by a doctor **Included & no monetary limit**
- ✓ Aids during the acute healing phase **Included & no monetary limit**
- ✓ Journeys to and from care and treatment **Included**
- ✓ Dental care after an accident; emergency dental care up to 10 000 **Included**
- ✓ Protective clothing and riding gear worn in the accident (treatment at a medical facility required)— leathers, helmet, gloves, back protector, boots **SEK 40 000**

2 GETTING HOME

- ✓ Repatriation when If and a doctor consider it necessary; medical evacuation elsewhere **Included & no monetary limit**
- ✓ Medical escort on the journey home where necessary **Included**
- ✓ Travel and accommodation for three close relatives in life-threatening cases **Included**
- ✓ Extra meals, travel and lodging for up to 60 days (meals 500/day) **Included**
- ✓ Replacement driver's journey to bring home your vehicle, trailer and equipment **Included**

3 WHILE YOU ARE OFF WORK

- ✓ Daily benefit in hospital abroad, up to 365 days **SEK 600**
- ✓ Convalescence benefit per month, up to 6 months, after 30 days' full sick leave **SEK 2 000**
- ✓ Serious injury: fracture, burn, Achilles rupture or amputation needing surgery or 24 h inpatient **SEK 5 000**
- ✓ Coma — 5 000 per week, paid when you wake, up to **SEK 100 000**
- ✓ Crisis counselling — 10 sessions **Included**
- ✓ Chiropractor, naprapath, osteopath, physiotherapist — 5 sessions, no referral **Included**

4 IF THE INJURY IS PERMANENT

- ✓ Permanent medical impairment — lasting loss of function, pain, scarring or loss of a sense **SEK 800 000**
- ✓ Permanent loss of earning capacity — lasting reduction of working capacity by at least 50% **SEK 800 000**
- ✓ Scarring and disfigurement — up to 20% of the impairment sum, minimum 1 000 **SEK 160 000**
- ✓ Aids in the home or car that improve mobility **SEK 100 000**
- ✓ Retraining or work rehabilitation at a medical impairment of at least 15% **1 pbb**

If you qualify for both, only the higher is paid — the amounts are not added together. No age-related reduction applies.

5 IF THE WORST HAPPENS

- ✓ Death resulting from an accident within three years of the injury **SEK 80 000**
- ✓ Death, child **SEK 45 000**
- ✓ Repatriation of the deceased, or burial at the destination **Included**

The beneficiary is your spouse, cohabitant or registered partner, otherwise your heirs by law. Another beneficiary is nominated on If's form.

6 HOW LONG COMPENSATION IS PAID

- ✓ For accidents: three years. If the impairment cannot be settled within three years, compensation is paid until it can be determined. **Included**
- ✓ Entitlement to impairment compensation arises at the earliest one year after the accident. **Included**

Version 20260909

OTHER COVER

Your property and other things that can happen in the event area

YOUR PROPERTY IN THE EVENT AREA

- ✓ Personal property you bring to the event — clothing, bags, electronics and other personal belongings **SEK 30 000**
- ✓ Property particularly liable to theft — no more than half the amount above **SEK 15 000**
- ✓ Cash and securities **SEK 5 000**

Protective clothing and riding gear are not covered here but under point 1 above, with repair in the first instance. Tools, spare parts, tyres and other equipment for vehicles or trailers are not covered.

IF SOMETHING ELSE HAPPENS ON SITE

- ✓ Assault — compensation equal to the damages you are entitled to after intentional violence, where the offender is unknown or unable to pay. The incident must be reported to the police without delay. **SEK 750 000**
- ✓ Unused travel costs if an insured accident forces you to break off or leaves you admitted to hospital **SEK 50 000**
- ✓ Skimming of payment cards **SEK 15 000**
- ✓ Identity theft — advice, assistance and legal help **Included**

What is not covered?

- ✗ Events during travel to or from the event, or any other stay outside the area — the journey there, the hotel, leisure around the trip. Your own home and travel insurance applies there.
- ✗ Other travel cover: baggage delay, missed departure, delayed public transport, curtailment, evacuation and quarantine, kidnapping.
- ✗ Impairment and death resulting from illness — the insurance covers accidents.
- ✗ Search and rescue.
- ✗ Cancellation, private liability insurance and private legal expenses cover.
- ✗ Damage to vehicles, trailers, boats, aircraft or drones, or to parts and equipment for these.
- ✗ Cover in war zones and other dangerous areas.
- ✗ Private travel unconnected with the motorsport activity.

Are there any limitations on what the insurance covers?

- ! Licence is designed for amateur riding. Ordinary track days, training and smaller club-level competition are covered. Cover stops where the event itself is elite competition or the direct training for it. If's examples: championship level (division two or higher), sports school, folk high school or university, or receiving payment or sponsorship above SEK 45 000 a year.
- ! Known medical need existing before you travel. Cover does apply if your condition deteriorates acutely and this was not foreseeable.
- ! Double compensation. Costs payable from elsewhere are not covered. Personal accident insurance through Herlins & Partners AB — for example the TDA Nordic Rider Licence — pays first, and property damage is met first by your own home insurance.
- ! Choice of care. After the acute stage, public healthcare is used first where it exists and is of acceptable standard; continued private care needs If's approval. Not following an instruction may reduce compensation.
- ! Social insurance. You must be registered with a public insurance scheme in the EU/Nordic region. Otherwise only what would have been paid if you were is covered.
- ! Impairment. No cover for consequences aggravated by a pre-existing illness, for more than 100% impairment, or for incapacity arising over three years after the accident.
- ! Property. Items lost without reasonable explanation, money left behind, and damage not materially affecting usability. Property is compensated by age per the policy's valuation table. Property left in a car, caravan or trailer beyond loading and unloading is not counted as carried with you.
- ! Terrorism and violence. Injury from carrying out or taking part in terrorism, rioting or hooliganism, and damage from nuclear process.
- ! Prior approval. Dental care beyond emergency treatment, aids in the home or car, escort, relatives' travel and unused travel costs need If's approval before the cost arises.

Where and when does the insurance apply?

- Within the area of a TDA-approved circuit & event, worldwide but Europe only at present. Circuit, pits and paddock, scrutineering hall and adjoining areas the organiser uses.
- For the whole time you are there, whether or not a track session is running.
- If you are injured within the area, the cover follows you: medical care, repatriation, daily benefit, impairment and death are paid wherever treatment is given or wherever you are afterwards.
- Does not apply in countries the Swedish MFA advises against all travel to, where the injury is connected with that advice.

What if I am abroad for longer?

- You are covered under your licence at every TDA-approved Motor event, however long you are abroad during the season, provided you are resident in Sweden, Norway, Finland or Denmark.
- For example, if you spend a whole winter season abroad you are insured at every event, but not in between.

Premium and cancellation

The insurance is a compulsory group policy taken out with If by Herlins & Partners AB (TDA). The premium is included in the Rider Licence International fee — you pay nothing separately to If, but cover depends on the licence being paid and valid. It cannot be cancelled separately; cover ends when the licence ends. The full group agreement can be requested from TDA.

Personal data is processed by If per if.se/hantering-av-personuppgifter and by TDA per TDA's privacy policy.

What are my obligations?

- Report a claim to If without delay. Emergency abroad, 24/7: +46 8 121 88 008, travelcare@if.se. Other matters: +46 771-815 818, travel@if.se. Online: if.se/skada.
- The organiser or you must contact If as soon as you are transported from the circuit. The number is on your licence card.
- Contact If or the assistance centre in advance for continued private care, repatriation, non-emergency dental care, escort or relatives' travel.
- Keep receipts and medical certificates. Assault and theft must be reported to the police.
- Follow the safety rules: do not travel while ill, follow medical and organiser instructions, look after your property. Never leave valuables in an unattended vehicle.
- Always register the claim/incident at www.trackdayalliance.com/skada so it is recorded for support.

If we do not agree

Contact first the handler at If. If still not satisfied you may, within one year, turn to If's Customer Ombudsman (kundombudsmannen@if.se), ARN, the Personal Insurance Committee or a court.