# Rider Licence International — Insurance solutions and what a rider is actually covered for at a motor event

Compared with the two things Nordic riders used instead: an extreme sport travel policy from home, and the day cover sold at the venue in Germany, Spain & Belgium.

Match ☑☑: Green = TDA licence is stronger. Amber = equal/mix.

| Cover point | TDA Rider Licence International<br>Insured with If Skadeförsäkring AB (publ) | Extreme Sport insurance<br>Extreme sport travel insurance used by Nordic riders in the past | Local cover sold at the venue (example)<br>Day cover offered by some circuits and organisers outside the Nordics | Finding TDA |
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| **SCOPE — WHERE, WHEN AND FOR WHOM THE COVER WORKS** | | | | |
| **Built for track riding** | Written for motorsport. The dangerous-activity exclusion and the authorised-guide requirement are waived at TDA-approved circuits. | A travel policy extended to risky sport. It follows a trip, not a motor event, and the activity must be on the insurer's published list. | Yes, but normally written around the local healthcare system and for riders who live in that country. | ☑ |
| **Where and when it applies** | The whole event area — track, pits, paddock, scrutineering, adjoining areas — the whole time you are there, session or not. | From leaving home in the Nordics until you return. A track day in your own country is not a trip, so it is not covered. | That venue & date. Rider is covered only when riding, nothing in paddock. | ☑ |
| **Who can be covered** | Riders resident in Sweden, Norway, Finland or Denmark. | The policyholder must be resident in Sweden or Norway. Danish and Finnish riders cannot buy it. | Open to anyone entering — but one policy we reviewed will not insure a rider over 70, and cover ceases at 70. | ☑ |
| **Amateur level and sponsorship** | 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 or receiving sponsorship above SEK 45 000 a year. | Amateur sport is defined by the rider's status: no contractual tie to a club or sponsor, and no payment beyond travel and lodging. A small sponsor deal can put a rider outside it. The activities at home attaches to the rider, not to the event abroad, so it can disqualify you on an ordinary track day abroad. | Some reviewed policy excludes competition and federation training altogether, and treats a rider registered with a federation as competing. | ☑ |
| **Excess** | SEK 0 — no excess on any part of the cover. | SEK 1 000 per claim on illness and accident (legal expenses 10%, min SEK 2 500). | Yes — for example 5-15% of the invalidity scale and EUR 100 on medical costs. General terms are often published only in the local language. | ☑ |
| **IF YOU ARE INJURED** | | | | |
| **Emergency care, hospital and medicines** | Included with no monetary cap, for illness as well as accident. 24/7 assistance takes over contact with the hospital and the bill. | Included, no monetary cap. Acute illness reimbursed up to 60 days, accidents up to three years. | Capped at EUR 5 000–10 000 once you are outside the country of sale, and paid on reimbursement against receipts. One German day product excludes medical treatment costs altogether. | ☑ |
| **Getting you home** | Repatriation and medical evacuation, no cap, when If and a doctor judge it necessary. Medical escort included. | Repatriation included, ordered by a doctor. | Possibly not covered. One reviewed policy expressly excludes repatriation and care at home for foreign riders; another does not list it at all. One German product caps all patient transport at EUR 10 000, | ☑ |
| **If the event is cut short** | SEK 50 000 for unused travel costs if illness or an accident forces you to break off or puts you in hospital. Approved on site by a doctor together with the alarm centre. | Also covers curtailment away from the event and pays for the lost part of the trip on top of unused costs. | Not covered. | ☑ |
| **Permanent impairment** | SEK 800 000 for medical impairment, a separate SEK 800 000 for loss of earning capacity. No age reduction. Only the higher is paid | SEK 500 000 as one combined sum — medical and economic impairment not separated. | From EUR 7 500 up to EUR 100 000, and more where a progression scale applies — but typically behind a franchise. One German product pays nothing at all below 15% impairment, which is where most track-day injuries sit; another pays only for total permanent invalidity. | ☑ |
| **While you are off work** | SEK 600 a day in cash in hospital abroad, up to 365 days, plus SEK 2 000 a month convalescence and SEK 5 000 for a serious injury. | Meals and accommodation reimbursed inside the 60-day limit. No cash daily benefit. | Usually not part of the day product. Where it exists, about EUR 100 a day inside a 60-day limit. | ☑ |
| **Counselling and rehabilitation** | 10 crisis counselling sessions and 5 with a physiotherapist, chiropractor or naprapath — no referral, no cap. | SEK 10 000 per event for crisis counselling. No rehabilitation benefit. | Not covered. | ☑ |
| **Death by accident** | SEK 80 000, plus repatriation of the deceased or burial at the destination. | SEK 100 000, plus repatriation. | EUR 7 500–15 000 — more than the TDA sum however bringing the deceased home is normally not included. | ☑ |
| **Riding gear** | SEK 40 000 for leathers, helmet, gloves, protector and boots when the accident injured you (visited hospital)— repaired first where repair restores approved function | Sports equipment: SEK 30 000 to replace equivalent kit damaged or stolen, SEK 10 000 to hire a replacement. | Not covered and brings higher cost. | ☑ |
| **WHAT IT COSTS** | | | | |
| **Price for a two to three day event** | SEK 800 for two days and SEK 1 000 for three, at any age. SEK 2 700 buys a full 12-month international season. | SEK 968–1 827 for two days and SEK 1 099–2 041 for three, rising with the rider's age. There is no season product. | About EUR 44 for two days and EUR 66 for three (roughly SEK 500 and SEK 750) — cheaper in cash, for the material limits flagged above. | ☑ |

**FINDINGS:** Current Extreme insurance has gaps to consider. Local day insurance is priced for a rider who drives home that evening: once the injury needs a flight home with a doctor on board — which within Europe can cost up to SEK 500 000 — the medical limit is spent and the journey home was never part of the cover. On price, the TDA licence undercuts the Extreme insurance at every age we compared on a two-to-three-day event, from 9% cheaper for a 30-year-old to 56% cheaper for a 70-year-old.

## What the TDA licence deliberately leaves out — and why

**Travel to and from the event, the hotel and leisure around the trip.** The rider's own home and travel insurance already covers that, and TDA do not like to charge duplicate covers.

**Search and rescue.** Not relevant on a closed circuit with marshals and a medical crew on site.

**Third-party liability.** Liability at a motor event belongs in the organiser's own policy, not the rider's. Travel policies do carry a liability section, but it expressly excludes damage caused by the use of a motor-driven vehicle — so it does not respond on a circuit either.

**Damage to the motorcycle, trailer or vehicle equipment.** Most rider accident and travel policies on the market do not cover this.

Insurer: If Skadeförsäkring AB (publ), reg. no. 516401-8102, supervised by the Swedish Financial Supervisory Authority. Policyholder: Herlins & Partners AB, reg. no. 559556-4740 (TrackDay Alliance®). This is a summary — the policy terms, the group agreement and the policy schedule always prevail; full terms at trackdayalliance.com. The travel-policy column follows that product's published fact sheet, terms and price list; the local column follows policy wordings we have read at circuits outside the Nordics, which differ from venue to venue and are not quotations. This sheet describes what the TDA licence includes. It is not insurance advice and not a recommendation to take out or drop any other cover. Prices above mention are indicative. Version 2026-09-08.

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## Five questions to ask about your cover at a motor event

Insurance is required at every circuit. Most riders only find out what theirs actually does after the crash. These are the five things worth checking in any policy, including ours — every answer below comes from the policy terms.

| | 1. Does it cover you on track, or does it follow a trip? | 2. Is there a cap on medical care and on getting you home? | 3. Are you covered in the paddock, or only when riding? | 4. Is there a franchise on permanent impairment? | 5. Is amateur status decided by you, or by the event? |
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| **Why it matters** | Most travel policies are written around a journey. A track day in your own country is not a trip, and motorsport is usually on the excluded-activities list — sometimes with a requirement that an authorised guide is present. | Care abroad and the journey home are the two costs that run away. A flight home with a doctor on board within Europe can reach SEK 500 000, and a cap of a few thousand euro will not carry it. | Plenty of injuries happen off the bike — in the pits, loading, walking through the paddock. Some day policies begin when you mount the machine and end when you get off it. | A high sum insured means nothing if nothing is paid below a threshold. Some policies pay nothing at all below 15% impairment, which is where most track-day injuries land; others pay only for total permanent invalidity. | Some policies define amateur by the person. A club contract, a sponsor, or payment beyond travel and lodging puts you outside — on every ride, including an ordinary track day. |
| **What the TDA licence does** | Written for motorsport. The dangerous-activity exclusion and the authorised-guide requirement are waived at TDA-approved circuits. | Medical care, repatriation and medical evacuation have no monetary cap. Compensation is for necessary and reasonable costs, assessed by If together with a doctor. | Cover applies the whole time you are inside the event area: track, pits and paddock, scrutineering and the adjoining areas the organiser uses — session or no session. | No franchise, and no excess on any part of the cover. Medical impairment and loss of earning capacity are each insured at SEK 800 000; the higher of the two is paid. | The licence looks at the event. Ordinary track days, training and smaller club-level competition are covered, including for riders who compete at championship level elsewhere. Cover stops at elite competition itself; your racing licence handles that. |

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