TRACKDAY ALLIANCE

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

A simple comparison with the two alternatives Nordic riders have used instead: an extreme-sport travel insurance (Swedish), and the day cover sold at the circuit in Germany, Spain and Belgium.

Outcome ☑ ☑: Green = the TDA licence is stronger. Yellow = equal or mixed.

Item	TDA Rider Licence International Insured with If Skadeförsäkring AB (publ)	Extreme-sport insurance Extreme-sport travel insurance used by Nordic riders in the past	Local cover sold at the circuit (example) Day cover offered by some circuits and organisers outside the Nordics	TDA edge
SCOPE — WHERE, WHEN AND FOR WHOM THE COVER APPLIES				
Built for the track	Written for motorsport. Applies at the circuits on TDA's International list, outside the Nordic countries. The hazardous-activities exclusion and the authorised-guide requirement are not applied there.	A travel insurance extended with risk sports. 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 permanently resident in that country.	☑ (green)
Where and when it applies	The whole event area — track, pits and paddock, scrutineering hall and adjacent areas — the entire time you are there, whether or not a session is running.	From the moment you leave home in the Nordics until you are back. A track day in your own country is not a trip and is therefore not covered.	That circuit, that day. The rider is covered only while riding, no cover in the pits.	☑ (green)
Who can be insured	Riders registered as 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 all participants — but one wording we reviewed does not insure riders over 70, and cover ends at 70.	☑ (green)
Amateur vs pro level	Made for amateur riding. Ordinary track days, training and minor club-level racing are covered. Cover ends where the event itself is elite sport, or the training required for it or Championship level	"professional sport" is defined with exact criteria (club/sponsor agreement, compensation beyond travel and lodging), unlinked to any exclusion.	One wording we reviewed excludes racing and federation training entirely, and treats a federation-licensed rider as a competitor.	☑ (green)
Excess	SEK 0 — no excess on any part of the cover.	SEK 1,000 per claim for illness and accident (legal expenses 10 %, minimum SEK 2,500).	Yes — for example a 5–15 % franchise on the disability scale and €100 on medical costs. Full wordings are often published only in the local language.	☑ (green)
IF YOU ARE INJURED				
Emergency care, hospital and medicines	Included with no monetary limit, for illness as well as accident. A 24-hour assistance centre takes over contact with the hospital and payment.	Included with no monetary limit. Acute illness is covered for up to 60 days, accidents for up to three years.	Capped at €5,000–10,000 as soon as you are outside the country where the cover was sold, and paid against receipts afterwards. One German day product excludes medical costs entirely.	☑ (green)
Repatriation	Repatriation and medical evacuation with no monetary limit, when If in consultation with a doctor deems it necessary. Medical escort included.	Repatriation included, on a doctor's orders.	Possibly not covered. One wording we reviewed expressly excludes repatriation and home-country care for foreign riders; another never mentions it. A German product caps all medical transport at €10,000.	☑ (green)
If the event is cut short	SEK 50,000 for unused travel costs if illness or accident forces you to break off or puts you in hospital. Approved on site by a doctor in consultation with the assistance centre.	Also covers curtailment outside the event and compensates the lost part of the trip beyond unused costs.	Not included.	☑ (yellow)
Permanent disability	SEK 800,000 for permanent medical impairment and a separate SEK 800,000 for loss of earning capacity. No age-related reduction. Only the higher is paid.	SEK 500,000 as one combined sum — medical impairment and loss of earning capacity are not separated.	From €7,500 up to €100,000, and more where a progressive scale applies — but normally behind a franchise. One German product pays nothing at all below 15 % disability, which is where most track-day injuries fall; another pays only for total permanent disability.	☑ (green)
While you are off work	SEK 600 per day in cash while in hospital abroad for up to 365 days, plus SEK 2,000 per month convalescence benefit and SEK 5,000 for a serious injury.	Food and lodging reimbursed within the 60-day limit. No cash daily benefit.	Normally not part of the day product. Where it exists, around €100 per day within a 60-day limit.	☑ (green)
Crisis counselling and rehabilitation	10 sessions of crisis counselling and 5 with a physiotherapist, chiropractor or naprapath — no referral needed, no monetary limit	SEK 10,000 per event for crisis counselling. No rehabilitation benefit.	Not included.	☑ (green)
Accidental death	SEK 80,000, plus repatriation of the deceased or burial on site.	SEK 100,000, plus repatriation.	€7,500–15,000 — more than TDA's amount, but repatriation of the deceased is normally not included.	☑ (yellow)
Riding gear	SEK 40,000 for leathers, helmet, gloves, airbag/back protector and boots worn, if the accident led to treatment at a medical facility — repair first where approved function can be restored.	Sports equipment: SEK 30,000 to replace equivalent equipment damaged or stolen, SEK 10,000 to hire a replacement.	Not included and adds to the cost.	☑ (yellow)
WHAT IT COSTS				
Price for a two- to three-day event	SEK 850 for two days and SEK 970 for three, regardless of age. SEK 2,950 gives 12 months at all circuits on the International list.	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.	Around €44 for two days and €66 for three (roughly SEK 500 and 750) — cheaper in kronor, with the limitations noted above.	☑ (green)

CONCLUSION: The current extreme-sport insurance has gaps to consider. The local day cover is priced for a rider who drives home the same evening: when the injury calls for an air ambulance home with a doctor on board — up to SEK 500,000 within Europe — the medical cap is spent and the journey home was never part of the cover. On price, the TDA licence is below the extreme-sport insurance in every age group we compared for a two- to three-day event, from 12 % cheaper for a 30-year-old to 53 % 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 time around the trip. The rider's own home and travel insurance already covers that, and TDA does not want to charge for double cover.

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

Liability insurance. Liability at a motor event belongs in the organiser's insurance, not the rider's. Travel insurances do have a liability section, but it expressly excludes damage caused by a motor vehicle — so it does not answer on track either.

Damage to the motorcycle, trailer, tools, tyres and other vehicle parts. Most accident and travel insurances on the market do not cover this.

Insurer: If Skadeförsäkring AB (publ), reg. no. 516401-8102, supervised by the Swedish Financial Supervisory Authority. Policy SP7897083.1.8, wording 7897083.NGJYJH. Policyholder: Herlins & Partners AB, reg. no. 559556-4740 (TrackDay Alliance®). Summary — wording, group agreement and policy schedule always take precedence; full wording at trackdayalliance.com. The travel-insurance column follows that product's published fact sheet, wording and price list; the local column follows wordings read at circuits outside the Nordics, which differ between circuits and are not quotes. This sheet describes what the TDA licence contains; it is not insurance advice nor a recommendation to take out or cancel other cover. Prices are indicative. Version 2026-09-17.

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Five questions to ask about your cover at a motor event

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

	1. Does it apply on track, or does it follow a trip?	2. Is there a cap on medical care and repatriation?	3. Are you covered in the pits, or only while riding?	4. Is there a franchise on permanent disability?	5. Is amateur status decided by you or by the event?
Why it matters	Most travel insurances are written around a trip. A track day in your own country is not a trip, and motorsport is normally on the list of excluded activities — sometimes with a requirement that an authorised guide is present.	Care abroad and the journey home are the two costs that run away. An air ambulance home with a doctor on board can reach SEK 500,000 within Europe, and a cap of a few thousand euros does not carry that.	Many injuries happen off the bike — in the pits, while loading, walking through the paddock. Some day covers start when you get on the vehicle and end when you get off.	A high sum insured means nothing if nothing is paid below a threshold. Some wordings pay nothing at all below 15 % disability, which is where most track-day injuries end up; others pay only for total permanent disability.	Some wordings decide amateur status by the person. A club contract, a sponsor or compensation beyond travel and lodging puts you outside — on every ride, even a perfectly ordinary track day.
What the TDA licence does	Written for motorsport. Applies at the circuits on TDA's International list, outside the Nordic countries. The hazardous-activities exclusion and the authorised-guide requirement are not applied there.	Medical care, repatriation and medical evacuation have no monetary limit. Necessary and reasonable costs are covered, as assessed by If in consultation with a doctor.	Cover applies the entire time you are within the event area: track, pits and paddock, scrutineering hall and the adjacent areas at the organiser's disposal — whether or not a session is running.	No franchise, and no excess on any part of the cover. Permanent 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 minor club-level racing are covered, including for riders who race at championship level in another context. Cover ends at elite sport itself; there, your racing licence applies.

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