

CLASSIC DRIVER

Track-Day Car Insurance



One of the great experiences open to classic and modern sportscar owners is the opportunity to take part in organised track days. If your car was built to perform, the controlled environment of a track allows it to stretch its legs, while you enjoy all that it has to offer. But how do such activities affect your car insurance policy? We asked Aon for some tips...

“Insurance requirements for drivers taking part in track days often fall outside the cover provided by general motor policies. The risks are different, as we’re sure anyone who has entered a chicane a little spiritedly will agree! To fully insure your prized possession, and yourself, you will need a policy to suit your individual needs. For example, you might be competing in a fast-paced time trial, but alternatively you could be taking part in a more relaxed track display or rally.

“The important thing is that you give as much information to your insurer as possible when arranging the cover. By disclosing details about yourself, your car and the event, your insurer will be able to recommend a policy that will cover your precise requirements. This could include a discount if you’re an experienced track driver, rebuild or buy-back options for your car should an accident occur, and cover based on the type of event that you wish to attend.



“Many of the specialist policies offered to car owners include cover for a limited number of track days per year. These often have other limitations, such as requiring previous track experience, so check with your insurer before you assume you’re covered. If you compete in races against other competitors on the track, the risks increase, so you’ll need to get a more comprehensive type of cover. There are policies available to cover you for racing, so there’s no need to take to the track without the right insurance cover, whatever the situation.

“You’ve invested a lot of time and money in your car, so it’s only natural to want to drive and display it wherever possible. Track days are a lot of fun, and protecting yourself and your car properly will help you to enjoy the track today, and in the future.”

For more information, please call the Aon Private Clients motor team on 08450 264 368.

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