

Rally Maroc 2023 Civil Liability Insurance

Pursuant to the legislation in force, the Organizer has taken out a Civil Liability insurance policy specific to sports events with motorized land vehicles.

Such policy covers your **Automobile Civil Liability** as a Competitor towards third parties, with the limits of the following amounts per claim:

- EUR 2,500,000 (two million and five hundred thousand euros) for property damages and immaterial damages consecutive to a guaranteed property damage,
- EUR 10,000,000 (ten million euros) for bodily injuries.

Thus the purpose of such agreement is to cover the monetary consequences of the civil liability which may be supported by the Organizer and the Competitors in case of bodily injuries, property and/or immaterial damage consecutive (to a guaranteed property damage) caused to third parties during the event. The Competitors are regarded as third parties among themselves.

The agreement covers, in particular, the civil liability of the Competitors due to their vehicle engaged in the event.

This insurance agreement taken out by the Organizer in no case covers (without limitation):

- accidents caused by strikes, riots, or civil commotion, by a civil or foreign war;
- an insured party's liability for an accident resulting from their intentional or fraudulent actions;
- an insured party's liability for the damages caused to property of which it is the owner, lessee, depository, or guardian;
- damages to Competitors vehicles;
- fine.

In the event of an accident, the Moroccan regulations on liability apply; therefore, the insurance agreement taken out is subject to Moroccan law. The compensation for property and bodily damage will follow the local liability regulations.

Guarantee periods: the insurance will come into force on 10 October 2023 within the framework of the trials conducted by the Organizer or when the vehicles enter the scrutineerings, from October 11 or 12, 2023, and will end when the vehicles enter the finish podium, namely on October 18, 2023 at 23.59.

This policy only covers the official rally route established by the Organizer.

The vehicles which are to circulate in Morocco out of this guarantee period must be insured locally by their owner according to the local obligations.

In case vehicles are removed or have abandoned, the guarantee shall automatically cease, except if such removal or abandonment arises during a classification step, in which case the guarantee shall cease only at the end of said classification step.

Vehicles removed from the race or which have abandoned the race will continue to be covered only if they continue to follow the rally reach Merzouga or the Nador port for embarkment or the closest port via the most direct route from the place where they abandoned the race or the rally route.

The following are excluded from this insurance:

- all private trials non organised by the Organizer;
- any behaviour regarded as dangerous on the road or any accident resulting from intentional or fraudulent behaviour.

In the event of an accident, the Rider/Competitor or their representative must give a statement in writing, within 24 (twenty-four) hours, to the Race Director. The circumstances of the accident and the witnesses' data must be provided.

The Rider/Competitor thus enters the 2023 Morocco Rally being fully aware of the risks which they may incur by taking part in this rally.