

DG SPORT Insurance

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General Terms and Conditions of Cancellation and Fall Insurance

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General terms and conditions

Your membership of the Trackday Event Cancellation by DG Sport Insurance product consists of :

- These general terms and conditions, which include:
 - Definitions
 - Description of the guarantee
 - Exclusions
 - All provisions relating to the life of the Membership
- Your contract's membership certificate, which adapts the general conditions to your personal situation. The enrolment certificate is simply the order confirmation for the Event.
- Addenda, if necessary, if there are any changes to your membership

The membership participants are :

People who add cancellation and fall insurance to their shopping basket
hereinafter referred to as the Member,

and

Stade 27,
Avenue du Stade 27, 4910 Theux,
registered with Banque Carrefour des Entreprises under number 0711 867 954,
duly represented by Florian Jupsin, Director,
hereinafter referred to as Stade 27,

it is agreed as follows.

1 Definitions

Bodily injury: Any unintentional bodily injury suffered by the Insured or a close relative on the day of the Roadside Event and resulting from the sudden and unexpected action of an external cause and all pathological manifestations which are the direct consequence of such bodily injury.

Track accident: The fact that the Member's Vehicle is damaged on the track as a result of a collision or going off the track on the circuit during the Driving Event, so that the Vehicle is no longer fit to drive for the remainder of the Driving Event.

Member : The natural person of legal age who is the beneficiary of the cover and who has subscribed to these conditions, who is also the purchaser of the right of wheeling covered by the subscription, details of which can be found on the Subscription Certificate as defined in the section "The Parties to the Subscription" on page 3.

Insured: The adult natural person registered as a participant in the Trackday Event and identified as such on the Membership Certificate.

Assault: Any unintentional bodily injury suffered by the Member, resulting from a voluntary, sudden and brutal action by another person or group of people.
sudden and brutal action by another person or group of people.

Motor Vehicle: any four-wheeled motorised passenger vehicle (GVW up to 3.5 tonnes) subject to compulsory insurance and possession of a valid A or B driving licence.

Enrolment addendum: The document generated as a result of a change to the information on the Enrolment Certificate and bearing the date of the change.

Enrolment certificate: The document sent by e-mail by the Managing Broker to the Member to confirm their enrolment in the Group P&C Contract. It is nothing other than the order confirmation.

Fall: The fact of the Insured falling on the circuit track with his/her Motorcycle during the Trackday Event.

Competition: Any trackday event consisting of one or more timed tests organised at the riding venue, the aim of which is to obtain the best possible results (best time or best place in a ranking with other competitors).

Domicile: The Member's main and usual place of residence.

Material damage: Any deterioration or destruction of a thing or substance affecting its use.

Trackday event: event lasting from 1 (one) to 5 (five) days during which the Member benefits from a right to drive.

Deductible: Sum expressed in euros, set as a lump sum by the Insurer and payable by the Member in the event of compensation.

Hospitalisation: An unforeseen stay in a hospital, prescribed by a doctor, for necessary medical or surgical treatment during the period of the Roadside Event.

Serious illness: Sudden and unforeseeable deterioration in the Member's health, certified by a competent medical authority, for which a precise diagnosis can be established, which requires the cessation of all activity (professional or otherwise).

Pre-existing condition: Medical condition or related condition that manifested itself at some time during the five years prior to the effective date of this Damage Insurance Contract, whether or not medical advice or treatment was sought.

Motorbike: also known as a "motorbike". These are two-wheeled motorised land-based tourism vehicles (excluding sidecars) with a cubic capacity of 125 cm³ (one hundred and twenty-five cubic centimetres) or more, subject to compulsory insurance and possession of a valid A or B driving licence.

Close relative: The following are considered to be close relatives of the Insured: the spouse (person married to the Member), the de facto cohabitee (person linked to the Member by a cohabitation agreement and able to justify this), the partner under a PACS, a first-degree ascendant or descendant, a sister, a brother, a mother-in-law, a father-in-law, a daughter-in-law, a son-in-law, a sister-in-law, a brother-in-law.

Premium: Amount paid by the Member to the Insurer in return for the cover(s) taken out.

Claim: An event that meets the required conditions and is likely to result in the application of one of the guarantees in these terms and conditions.

Vehicle: The vehicle used during the Trackday Event, which can only be a Motorbike or a car.

2 Contacts

- During an Event: please go to the Welcome pitbox to open a file.
- Before or after an Event: please contact us by email at info@bikersdays.com or by call on +32 (0)87 53 90 04.

3 Membership details

3.1 How to benefit from Insurance

Anyone who adds cancellation and fall insurance to their basket on our <https://booking.dgsport.eu> shop is eligible for the contract.

To become a Member, you must accept the general terms and conditions from Stade 27 by ticking the box "I certify that I have read the general terms and conditions" on the <https://booking.dgsport.eu> shop when validating your basket.

3.2 Who is a Member/Insured Person?

The person defined as a Member or Insured in accordance with the definition given at the very beginning of these General Terms and Conditions in the section entitled "Those involved in Membership".

Insured is defined in Part "1 Definitions" on page 4 as "The natural person of legal age registered as a participant in the Trackday Event and identified as such on the Membership Certificate".

3.3 What is the proof of membership?

The Member will receive an e-mail confirming his/her order and the cancellation and fall insurance relating to the product purchased, which certifies that he/she has accepted the terms and conditions and that the information contained therein is true.

4 Purpose of your insurance

The purpose of the insurance is to compensate the price (including all taxes) of participation in the Trackday Event taking place in the European Union + Switzerland, Norway, Iceland and Liechtenstein, booked and paid or prepaid by the Member under the conditions below.

The main guarantee is the "Cancellation Guarantee", the purpose of which is to compensate for several cases of cancellation of the Trackday Event described below.

Please note:

No compensation will be paid if the Member is unable to provide the necessary proof in the event of a Claim (see Article 6.1.1 on pages 15, 16 and 17).

Cover is valid for only one (1) claim per insured event.

4.1 Cancellation guarantee

This involves reimbursing the Member for the price (inclusive of tax) of taking part in the Trackday Event in the event of the following events preventing the Insured from taking part in the Riding:

- Bodily injury or illness of the Insured resulting in his/her inability to travel to the Trackday Event;
- Bodily injury, illness or death of a close relative of the Insured, unless the person concerned is over 75 years of age;
- Birth of a child or grandchild of the Insured within 7 days of the Ride Event;
- Summoning of the Insured as a juror or witness for the day(s) of the Trackday Event insofar as this summons was not known to the Insured at the time the Driving Event was booked;
- Invitation of the Insured to a make-up examination for the day of the Driving Event, provided that the failure of the examination and the date of the make-up examination are not known to the Insured at the time of booking the Driving Event;
- Theft of identity papers (identity card or passport) essential for the Insured to travel to or take part in the Trackday Event, occurring in the month preceding the Trackday Event and after it has been booked, provided that the theft is reported to the competent police authorities;
- Theft of the Vehicle registered for the Trackday Event occurring in the week preceding this Event.

The following events are also a source of compensation but subject to the payment of an Excess of 30% of the price inclusive of tax of the participation in the Trackday Event:

- Cancellation of leave planned for the Driving Event, which had previously been accepted by the employer;
- Immobilisation of the Insured's Vehicle until the day of the Roadside Event, provided that this is the result of a road traffic accident or a mechanical breakdown (excluding fuel breakdown), occurring in the 24 hours prior to the Roadside Event and requiring the intervention of a breakdown mechanic;
- Professional constraint of the Insured, i.e. professional travel of the Insured on the day(s) of the Roadside Event or obligation for the Insured to be at his/her workstation or at a professional appointment with a supplier or client at the time of the Roadside Event insofar as this professional constraint was not known to the Insured at the time of registration for the Roadside Event;
- Rain forecast on the circuit in the 4 days preceding the day(s) of the Trackday Event for the day(s) of the Trackday Event as corroborated by the weather reports of the IRM (Royal Meteorological Institute - <https://www.meteo.be/fr/belgique>) or their foreign equivalent if the Trackday Event is in another country; The forecast must predict rainy conditions for at least 50% of the track time.

Beware of specific exclusions! As stated in the exclusion paragraph (in point 4.3 on pages 9 and 10), there is no entitlement to compensation in the event of cancellation due to the following event: "Rain forecast on the circuit in the 4 days preceding the day(s) of the Trackday Event for the day(s) of the Trackday Event as corroborated by the weather reports from Météo France or their foreign equivalent if the Trackday Event is in another country".

- Significant material damage, occurring after the Driving Event has been booked, affecting the Insured's home or the business premises or farm of which the Insured is the owner, tenant or occupier free of charge, insofar as this material damage absolutely requires the Insured's presence on the premises on the day of the Driving Event in order to carry out the necessary protective measures.

General comments on the indemnity :

No compensation will be paid if the Member or the Insured has had the ticket reimbursed by the organiser.

4.2 Ride interruption guarantee

The Member will be reimbursed 50% of the price (inclusive of all taxes) of participation in the Trackday Event if the Trackday Event is interrupted if, and only if :

- the vehicle used for the Trackday Event is a Motorcycle and it is out of order and cannot be repaired;
- the Member has fallen during the Trackday Event, preventing him/her from continuing to ride;

To be eligible for reimbursement, the member must have registered for the Event for at least 2 consecutive calendar days or at least 2 driving days spread over 3 calendar days (e.g. driving on Friday and Sunday during the same Driving Event).

Beware of specific exclusions!

As mentioned in the exclusion paragraph (point 4.3 on pages 9 and 10) :

- Driving Events corresponding to competitions do not give rise to compensation under this cover.

4.3 Exclusions common to all cover

These conditions do not cover :

- 1) civil liability (within the meaning of the law of 5 July 1985) of participants or organisers;
- 2) the responsibility of the organiser(s) of the Trackday Event;
- 3) compensation for "Rain forecast on the circuit in the 4 days preceding the day(s) of the Driving Event for the day(s) of the Driving Event as corroborated by the weather reports from Météo France or their foreign equivalent if the Driving Event is in another country" for Driving Events corresponding to Competitions.
- 4) the "Ride Interruption Guarantee" is not eligible and will not give rise to compensation if the Ride Event corresponds to a Competition;
- 5) cancellations due to illnesses of a purely psychiatric nature or nervous breakdowns, unless the first event occurs after these conditions take effect and subject to hospitalisation for at least 7 days;
- 6) cancellations due to chronic illness, cosmetic treatment, weight loss, rehabilitation that is neither functional nor motorised, as well as dietetic, thermal, heliomarine, sleep or detoxification cures; however, cover remains in force if this is the consequence of an insured accident;
- 7) any cancellation due to the death or physical incapacity of persons aged over 75 ;
- 8) any cancellation caused by a road accident where, at the time of the Loss, the victim was under the influence of alcohol in excess of the legal limit set out in the Highway Code at the time of the Loss, or under the influence of hallucinogens or narcotics, whether or not prescribed medically, prescribed or non-prescribed medication, the effects of which are incompatible with driving a vehicle (whatever the type of vehicle and not just the one used for the Road Traffic Event) or if the victim driver refused to submit to an alcohol or drug test on the day of the accident;
- 9) any cancellation resulting from a suspended licence;

- 10) any cancellation due to the consequences of an accident prior to registration for the Trackday Event or illness in the process of being treated and not yet consolidated at the date of the Trackday Event;
 - 11) any compensation in excess of one thousand five hundred euros inclusive of tax (€1,500 inclusive of tax);
 - 12) any cancellation due to strikes, riots or civil unrest by Stade 27, the Member and/or their staff;
 - 13) any cancellation due to strikes, riots or civil commotion that began before the date of adherence to these conditions or those for which advance notice has been given, or a call for action made public, before that date;
 - 14) any cancellation due to an attack, act of terrorism or sabotage (whether by action or threat) or according to the precautions given by the OCAM (Organe de Coordination pour l'Analyse de la Menace), or comparable plan put in place in any other country, or resulting from any measures taken by the competent authorities, on a preventive basis, to avoid such events, as well as any withdrawal of administrative authorisation granted to the organiser of the Trackday Event linked to these same causes;
 - 15) cancellations caused directly or indirectly by :
 - loss or damage to insured property or information, as well as any additional costs, resulting from the presence or action of a computer virus or infection;
 - damage intentionally caused or provoked by the Member or the Insured or with the complicity of either of them;
 - sequestration, seizure, confiscation, destruction or requisition by order of the civil or military authorities, or by virtue of customs regulations;
 - a nuclear reaction, nuclear radiation or nuclear contamination, regardless of any other cause that may contribute to or cause the damage, and regardless of the order in which the causes occur;
 - the transport of gaseous or liquid fuel products, except for liquid or gaseous products needed to supply the engine;
 - 16) no cover will be provided under these conditions for any claim, loss, cost or expense of any nature whatsoever arising from and/or resulting from an epidemic or pandemic, in particular in the event of health measures put in place by the public authorities preventing driving or preventing the Insured from travelling to the site of the event, unless the participant is prevented from travelling as a result of his/her own contamination ;
 - 17) losses caused by weapons or devices intended to explode by modification of the structure of the nucleus of the atom or by any nuclear fuel, radioactive product or waste or by any other source of ionising radiation for which a nuclear installation operator is solely liable;
 - 18) any loss or damage resulting directly or indirectly from war, invasion, act of foreign enemy, hostilities or operations assimilated to acts of war (whether declared or not), civil war, mutiny, public disorder assuming the proportions of popular insurrection or the like, military revolt, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation, nationalisation, requisition, destruction or deterioration of property by or under the order of any government or local authority;
 - 19) all liability, damages and cancellations due to any damage and/or aggravation of damage caused :
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- by weapons or devices designed to explode by modifying the structure of the atomic nucleus;
 - any source of ionising radiation (in particular any radioisotope) used or intended for use outside a nuclear installation and for which the Member or the Insured or any person for whom they are responsible has ownership, custody or use or for which it may be held responsible by virtue of its design, manufacture or packaging. However, this last provision does not apply to damage or aggravation of damage caused by sources of ionising radiation, used or intended to be used for medical or industrial purposes, outside a nuclear installation, when the nuclear activity ;
- 20) any cancellation caused by the transport of gaseous or liquid combustible products, except for liquid or gaseous products required to supply the engine;
- 21) damage to the Vehicle caused by the transport of flammable, explosive, corrosive or oxidising substances, dynamite or similar explosives;
- 22) any loss directly or indirectly caused by or related to asbestos or any material containing asbestos in any form or quantity whatsoever.

5 Life of insurance

5.1 Forming and effective date of insurance

Membership takes effect on the day and at the time shown on the order confirmation.

The day and time shown on the order confirmation correspond to the moment of acceptance of these conditions by the Member after having read them beforehand.

Acceptance of the Terms and Conditions when validating the shopping basket and making a payment on the Bikers'Days shop constitutes acceptance by the member.

Please note:

By confirming the Conditions, the Insured attests to the accuracy of the information contained therein.

Any document amending these Conditions shall state the date on which the amendment takes effect.

5.2 Duration and termination of membership

Membership is concluded for the period from the date on which it takes effect until the end of the Trackday Event. There is no tacit renewal.

In the event that the Trackday Event is postponed, the insurance contract will take into account the new date of the Trackday Event for which you will be insured on the same basis.

5.3 The Member's declarations

5.3.1 Your risk statements and their consequences, the documents you need to provide

Your enrolment is based on the answers to the questions you were asked when you signed up for the policy.

These answers, which must be correct, have enabled Stade 27 to assess the risks covered and to set your Premium.

However, at any time during your contract, you must also inform Stade 27 of any new circumstances that aggravate these risks or create new ones and thus render your original answers or statements inaccurate or null and void.

You must notify us of these new circumstances by e-mail within 15 working days of becoming aware of them.

Where these new circumstances constitute a worsening of the risk, Stade 27 is entitled to :

- terminate your contract by registered letter, giving 10 days' notice;
- offer you a new Premium. If you refuse or do not respond to this proposal within 30 working days, the Insurer may cancel the contract, provided that this option was specified in the proposal letter sent to you.

If, on the contrary, these new circumstances constitute a reduction in risk, you are entitled to a reduction in your Premium. If Stade 27 refuses to reduce your Premium, you may terminate your contract by giving 30 calendar days' notice.

Please note:

Please ensure that the information you send us is accurate.

Any inaccuracy, omission or concealment in your answers or declarations may be penalised:

- if it is intentional, by nullity of the contract
- if not, before any Claim: by increasing the Premium or cancelling the contract,

5.4 The Premium

The amount of the premium is shown in your basket and on your order confirmation.

The Premium is payable in one instalment. It is due on acceptance of these Terms and Conditions.

5.5 Applicable law and language used

In the event of a dispute, the Belgian courts shall have jurisdiction. Belgian law shall apply exclusively.

Any dispute arising out of or in connection with this agreement shall be subject to the exclusive jurisdiction of the courts of Verviers.

Pre-contractual and contractual relations between the parties are governed by Belgian law.

Stade 27 uses the French language for all contractual exchanges throughout the duration of the Membership.

5.6 Electronic transmission of information and correspondence

Stade 27 may deliver all information, files and, more generally, send all correspondence to each Member by electronic mail (e-mail). Each Member declares that he/she accepts without restriction or reservation that all information, files and, more generally, all correspondence may be delivered to him/her electronically.

The Member also declares and acknowledges that any written document sent to him/her by the Insurer in electronic form has evidential value in terms of its sending and receipt. In the absence of proof to the contrary, any written document delivered in electronic form is valid and may be validly relied upon against the Member by Stade 27, under the same conditions and with the same evidential value as any document drawn up, received or kept in writing on a paper medium.

5.7 Cancellation

Your membership may be terminated in the cases set out below, in particular:

- by the Member, by e-mail,
- by Stade 27, by e-mail.

If the cancellation is made by e-mail, the notice period is counted from the date of sending.

Good to know:

- In all cases of cancellation during the term of membership, except in the event of non-payment of Premium or unintentional omission or inaccuracy in the declaration of risk, the fraction of the Premium corresponding to the period after cancellation is reimbursed to the Member.
- If the Member sells/transfers the right to take part in the Trackday Event, the contract is automatically suspended from 0 hours on the day following the sale or transfer. It may be terminated with 10 days' notice by the Member or by Stade 27 or reinstated by mutual agreement.

5.7.1 *by the Member*

- in the event of cancellation by us of one of your contracts, following a Claim. You may then, within one month of being notified of this cancellation, terminate this Membership. This cancellation will take effect 1 month after notification (article R113-10 of the Code des Assurances).

Stade 27 will reimburse the balance of the Premium due within 30 (thirty) days of the effective date of termination.

5.7.2 *by Stade 27*

- if your Premium has not been paid when the Event is paid.

6 In the event of a claim

6.1 Declaring a claim

To report a claim, please refer to the e-mail address given at the beginning of the conditions in section "2 Contacts".

Deadline: 5 working days after learning of the event that triggers the guarantee.

Please note:

If the Member does not respect the deadline for declaring a Claim and Stade 27 proves that this delay has caused him/her prejudice, the Member will not benefit from cover (in accordance with article L113-2 of the Insurance Code), unless the delay is the result of a fortuitous event or force majeure.

6.1.1 Supporting documents :

In order to prove the validity of his claim and the amount of compensation claimed, the Member must send Stade 27 the following information:

In all cases, the declaration must specify

- the date
- the place
- the circumstances of the incident
- known or presumed causes
- a copy of the invoice for the Trackday Event.

In each of the specific cases of compensation under these conditions, the following documents (if more than one document is required, compensation will only be paid if all the documents requested have been submitted) must be provided depending on the event that caused the cancellation of the Trackday Event:

- 1) Bodily injury or illness of the Insured resulting in the inability to travel to the Trackday Event:
 - a. In the event of an accident: Initial medical certificate stating the victim's full name, the date and the nature of the accident or illness.
 - b. In the event of death: Copy of the death certificate in the victim's name
 - 2) Bodily injury, illness or death of a close relative of the Insured, unless the person concerned is over 75 years of age:
 - a. In all cases, please specify in your claim form the relationship between you and the victim.
 - b. In the event of an accident: Initial medical certificate stating the victim's full name, the date and the nature of the accident or illness.
 - c. In the event of death: Copy of the death certificate in the name of the victim.
 - 3) Birth of a child or grandchild of the Insured within 7 days of the Trackday Event:
 - a. Copy of birth certificate.
 - 4) Summoning of the Insured as a juror or witness for the day(s) of the Driving Event insofar as this summons was not known to the Insured at the time the Driving Event was booked:
 - a. Copy of the official invitation.
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- 5) Invitation of the Insured to a make-up examination for the day of the Driving Event, provided that the failure of the examination and the date of the make-up examination are not known to the Insured when the Driving Event is booked:
 - a. Copy of the official invitation.
- 6) Theft of identity papers (identity card or passport) essential for the Insured to travel to or take part in the Trackday Event, occurring in the month preceding the Trackday Event and after it has been booked, provided that the theft is reported to the competent police authorities:
 - a. Copy of the complaint lodged with the authorities.
- 7) Theft of the Vehicle entered in the Driving Event :
 - a. Copy of the complaint lodged with the authorities.
- 8) Cancellation of leave planned for the Driving Event, which had previously been accepted by the employer:
 - a. Copy of the mission order or certificate from the employer stating that the Insured must be at his/her place of work or make the business appointment on the day scheduled for the Road Transport Event & Copy of the identity papers of the employer or your line manager responsible for the order.
- 9) Immobilisation of the Insured's Vehicle until the day of the Roadside Event, provided that it is the result of a road traffic accident or a mechanical breakdown (excluding fuel breakdown), occurring in the 24 hours prior to the Roadside Event and requiring the intervention of a breakdown mechanic:
 - a. Copy of the claim declaration to the Vehicle Insurer
 - b. Copy of the breakdown/towing invoice for the Vehicle.
- 10) Professional constraint of the Insured, i.e. professional travel of the Insured on the day(s) of the Roadside Event or obligation for the Insured to be at his/her workstation or at a professional appointment with a supplier or client at the time of the Roadside Event insofar as this professional constraint was not known to the Insured at the time of registration for the Roadside Event:
 - a. In all cases, please specify in your claim form the reason(s) for the urgency of the meeting:
 - b. Copy of the identity papers of the person you are meeting
 - c. Copy of the mission order or certificate from the employer stating that the Insured must be at his/her place of work or make the business appointment on the day scheduled for the Road Transport Event & Copy of the identity papers of the employer or your line manager responsible for the order.

- 12) Riding made impossible because of rain on the circuit scheduled at the earliest in the 4 days preceding the day(s) of the Trackday Event for the day of the Trackday Event as corroborated by the weather reports of the IRM or its foreign equivalent if the Trackday Event is located abroad:
 - a. Copy of the weather report from the IRM or its foreign equivalent if the Trackday Event takes place in a foreign country dated no earlier than 4 days before the event and no later than 1 day before.
- 13) Significant material damage, occurring after the Driving Event has been booked, affecting the Insured's home or the business premises or farm of which the Insured is the owner, tenant or occupier free of charge, insofar as this material damage absolutely requires the Insured's presence on the premises on the day of the Driving Event in order to carry out the necessary protective measures:
 - a. Copy of the Claim Form submitted to the Insurer of the property(ies) affected.

Please note:

- If, in bad faith, the Insured uses inaccurate documents as proof, uses fraudulent means or makes inaccurate or incomplete declarations, cover will not be granted to the Member and Stade 27 reserves the right to take legal action before the criminal courts and to claim damages from the Member for the loss suffered.

6.2 Compensation

In all cases, compensation will be paid within 10 days of receipt of all supporting documents.

Guarantees cannot be combined.

The maximum compensation received under this contract may not exceed the price of participation in the Driving Event and the ceiling of €1,500 inclusive of tax (one thousand five hundred euros inclusive of tax).

6.2.1 For the "Cancellation Guarantee" :

No excess will be applied except in the cases below, which will be compensated subject to payment of the excess by the Member at the rate of 30% of the price inclusive of all taxes (thirty percent of the price inclusive of all taxes) of participation in the Trackday Event:

- Cancellation of leave planned for the Driving Event, which had previously been accepted by the employer;
- Immobilisation of the Insured's Vehicle until the day of the Roadside Event, provided that this is the result of a road traffic accident or a mechanical breakdown (excluding fuel breakdown), occurring in the 24 hours prior to the Roadside Event and requiring the intervention of a breakdown mechanic;
- Professional constraint of the Insured, i.e. professional travel of the Insured on the day(s) of the Roadside Event or obligation for the Insured to be at his/her workstation or at a professional appointment with a supplier or client at the time of the Roadside Event insofar as this professional constraint was not known to the Insured at the time of registration for the Roadside Event;
- Driving made impossible because of rain on the circuit during the 4 consecutive days preceding the day(s) of the Driving Event as corroborated by the weather reports from Météo France;
- Significant material damage, occurring after the Driving Event has been booked, affecting the Insured's home or the business premises or farm of which the Insured is the owner, tenant or occupier free of charge, insofar as this material damage absolutely requires the Insured's presence on the premises on the day of the Driving Event in order to carry out the necessary protective measures;

6.2.2 For the "Trackday Interruption Guarantee" :

There is no excess but, as a reminder, compensation is limited to 50% of the price inclusive of all taxes (fifty percent of the price inclusive of all taxes) of participation in the Trackday Event.

7 Protection of your personal data

Stade 27 certifies and guarantees that it complies with the local legislation in force concerning personal information. Personal data means any information or set of information concerning a person that enables that person to be identified or could reasonably be used to identify that person, regardless of the medium through which this information is communicated.