SCORE 2023 Insurance Coverage

INBURSA SEGUROS CIVIL LIABILITY INSURANCE – Following are Terms and Conditions of Civil Liability for participants in the 2023 SCORE Baja Off-Road Races.

Notice to all SCORE participants
Basic terms & conditions of Civil Liability - 2023 SCORE Baja Events

Civil Liability: $ 900,000 USD maximum for the event. Bail Bonding Service
Coverage starts the opening day of pre-running for the event. Your entry fee MUST Be "Paid In Full" to activate the insurance coverage and be listed on the entry list.
Coverage stops when the insured vehicle either finishes the event, is disqualified, is "declared out of the event" for any reason, or when the event vehicle time has been stopped, or when the time limit on the event has expired.
Coverage is only in force while the event vehicle is on the official course of the event, and only while participating or pre-running the event, and at no other time.
The Insured is covered only when driving or riding in their assigned event vehicle or their pre-running vehicle.
The Insured must be a registered driver/rider or a registered co-driver/ co-rider or navigator for the event that is being insured, with all drivers having paid their entry fee in full.
Any accident, damages, or injuries must be reported to the promoter of the event, or the insurance representative during the timeframe of the event.
The bonding service coverage is provided during the day and timeframe of the race only, and at no other time.
Bonding service is provided as a result of a covered bodily injury accident only.
The Bonding Coverage provides for a professional legal bonding service that would be required in the event of judicial proceedings filed in the Mexican Republic against a participant as the result of a covered bodily injury accident.
The bonded participant is required to cooperate and keep the bond in effect by attending any and all legal or court proceedings in Mexico, in connection with the accident that took place during the race in Mexico. Failure by the bonded participant to cooperate and keep the bond in effect would result in legal actions against the bonded participant. The legal actions would include, but not be limited to, cost of the bond, cost of the issuance of the bond, court cost and the issuance of a warrant for their arrest.
Coverage excludes:

- Any injuries when drivers or co-drivers are not in/on their event vehicle or on the race course.
- Any damages that occur in a pit area or while pitting.
- Any damages or injuries incurred when the event vehicle is outside of the official course of the event, or in violation of any traffic laws while on any highway section of the event. Official Insured Course is defined as 60 feet (18.3 meters) from centerline to either side of course.
- Conditions that are not caused by a covered accident.
- Damages to the insured event vehicle, and any other event vehicles.
- Any participate "under" the age of 16 at the time of the event.
- Any bonding service as a result of property damage
- Any bonding service during pre-running or practicing

- Any bonding service for a participant without a valid driver's license.
  Insurance Policy issued by Inbursa Compañia de Seguros
  When calling regarding an accident mention that you are a participant of the current SCORE Baja race.

ACCIDENT MEDICAL INSURANCE INFORMATION

Overview of Accident Medical Insurance for SCORE Baja Event participants. Your entry fee MUST Be "Paid In Full" to activate the insurance coverage and all co-drivers/co- riders navigators must be listed on your entry to be covered while pre-running.

Eligible Participants: during event: during SCORE Baja Event.
Registered & Banded Drivers, Co-Drivers, Navigators, Riders and Co-Riders.
Accident coverage is provided as part of the entry fee. This coverage is activated when entry is paid in full.

Covered Activity:
While participating in the sponsored and supervised activities of the policyholder, starting the opening day of pre-running. Coverage included while engaging sanctioned off-road racing event on an approved and/or sanctioned course. Practice away from sanctioned course is not included, and coverage concludes at end of race time limit or when a vehicle is disabled and no longer able to compete.

Maximum Accident Medical Benefits (Covered services are only available at Baja Mexico facilities.) $15,000 USD Per person. **Deductible** $ 1,000 USD (Deductible Payable at time of service) **Benefits Include** Accidental Death maximum benefit $30,000 USD Per person

Exclusions:
- Air/ Ground Emergency Medical Evacuation to United States
- Intentional self-inflicted injury
- Suicide or attempted suicide •
- War or act of war, whether declared or not
- Participation in civil riots, strikes or popular movements or terrorist acts
- Sickness or disease
- Aircraft for overseas evacuation
- Injury or loss while being legally intoxicated
- Injury or loss attributed to the use of drug/narcotics
- Injury covered by occupational benefits
- Participation in activity not specifically covered by policy
- Conditions that are not caused by covered accident Any treatment, service or supply not covered by policy
- Commission of, or attempt to, commit a felony
- Dental
- Accidental Burn and Disfigurement
- Coma Benefit
- Bereavement & Trauma Counseling Benefit

- Repatriation Benefit
- Dismemberment

Submission of Claim:

All claims must be submitted at the time of injury, in order to get access from insurance company. For assistance Contact: **Score Medical at +52(664)266-8889**

Health care providers usually initiate the emergency medical attention on request of injured party. It is mandatory and your responsibility to make sure that you have prior authorization before receiving certain health procedures or medical services. Prior authorization (also called “preauthorization” and “precertification”) refers to a requirement by Insurance plans for patients to obtain approval of a health care service before the care is provided. This allows the plan to evaluate whether care is medically necessary and otherwise covered.

Once approved, the prior authorization lasts for a defined timeframe. If you can't wait for approval, you may be able to pay upfront at facility and submit a reimbursement claim **after approval** trough Score International in Mexico.

Insuring Company: Seguros Atlas SA de CV

Servicing Facilities

ENSENADA

- Hospital Velmar, De las Dunas 151, Ensenada BC - Tel. +52 (646) 173-4500
- Cardio Med, Ave Obregon 1018 Col Ensenada Centro 22800 – Tel +52 (646) 178-0351

TIJUANA

- Cruz Roja Tijuana, Alfonso Gamboa esq, Enrique Silvestre s/n Tel. +52 (664) 608-6700

SAN FELIPE

- Baja Medical Center
- Carretera Mexicali Rancho El Dorado
- 686- 5760200

MEXICALLI

- Hospital Almater
- Av. Fco. I. Madero 1060, Segunda, 21100 Mexicali, B.C., Mexico
- 686 523 8000
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➔If calling *(Baja)* phone numbers from U.S. you must first dial 011-52 before Baja numbers listed above

The insurance coverage information outlined above is a description of the accident medical insurance but it does not list all of the policy exclusions, that apply to the policy contract. The interpretation of insurance conditions is governed by: Mexican law will always apply and in the courts of Mexico City.