

CASTLE RACE SERIES & COMMANDO SERIES SCHEDULE OF COVER

Policy Holder Matrix Events Limited t/as Castle Race Series & Commando Series

Policy Number YJALMB0000107

Insured Address The Old Bank, Penshurst Road, Penshurst, Tonbridge, TN11 8DB

Effective from 03.12.2025

We agree to insure your participants under the terms, conditions and exceptions in the policy wording outlined in this schedule. Your participants are insured for losses during the period of insurance for which they have opted in under the terms outlined below. For complete terms, please refer to the accompanying policy wording.

SUMMARY OF COVER

SECTION	WE WILL COVER	EXCESS	WE WILL NOT COVER
Entry Fee Cover	<p>✓ The non-refundable entry cost of the event if your participant has to withdraw due to unforeseen circumstances</p>	NIL	<p>✗ any pre-existing conditions</p> <p>✗ claims submitted more than 14 days after the date of loss</p> <p>✗ any refunds due from the organiser at the date of loss</p> <p>✗ booking fees</p> <p>✗ costs if the organiser or promoter cancels or delays the event for any reason</p> <p>✗ costs if your participant is unable to attend a rescheduled date for the event</p> <p>✗ costs if your participant is unable to provide a doctor's report for an injury or illness within 72 hours of the withdrawal</p> <p>✗ any change in personal or business circumstances</p>

REFUNDS

- **Refund within the initial 14-day period**

Your participants may cancel their cover under your group policy and receive a 100% refund of their opt-in costs, without giving a reason, by sending us written notice within 14 days of the date they opted in, or if later, within 14 days of them receiving their contractual documentation. However, we will not refund any of their opt-in costs if they have made a claim.

- **Refund after the initial 14-day period**

Whilst your participants may cancel this cover after the 14-day cooling-off period, no refund of their opt-in costs will be payable.

- **Refund if the event is cancelled or postponed by the organiser or governing body**

If the event has been cancelled by the organiser, or a cancellation has been enforced by a governing body, we will refund 75% of your participants' group policy opt-in cost. They must request the refund by emailing support@yellowjersey.co.uk within 14 days of the date of the event cancellation, otherwise no refund will be paid. For the avoidance of doubt, the date of cancellation shall begin on the day that Castle Race Series sends participants a written notification via email declaring that an event is cancelled.

- **Refund by us**

We may cancel a participant's cover by sending them 7 days' notice to their last known address. We will refund in full, so long as they have not made a claim. If they have made a claim, there will be no refund.

CLAIMS

Remember that it is a condition of your policy that your participants must provide all information and assistance we may require during the course of our investigations. Failure to do so may result in unnecessary delays and expense being incurred or their claim not being paid.

To submit a claim, please click [HERE](#)

COMPLAINTS PROCEDURE:

It is our intention to give your participants the best possible service. If they have any questions or concerns about this insurance or the handling of a claim, they should contact us via the details below:

Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ | Tel: 0333 003 0600 | Email: support@YellowJersey.co.uk.

If it is not possible to reach an agreement, they have the right to make an appeal to the Financial Ombudsman Service. This also applies if they are insured in a business capacity and have an annual turnover of less than £2million and fewer than ten staff. They may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR | Tel: 0300 123 9 123 | Email: complaint.info@financial-ombudsman.org.uk. The above complaints procedure is in addition to their statutory rights as a consumer. For further information about their statutory rights, contact your local authority Trading Standards Service or Citizens Advice Bureau.