



Insurance caution for UK based members

Any UK based V8 members planning to go to the Nürburgring ahead of the formal start of the V8 Tour 2015 in Germany and who may be thinking of driving on the Nürburgring, you are strongly advised to check your motor insurance cover before leaving the UK because most British classic car insurance policies exclude driving on the Nürburgring. [Update](#): note a visit to the Nürburgring as part of the tour has been **cancelled**.

Driving on the Nürburgring

There is a difference between **Touristfahrten** (tourist driving) where the Ring is open to anybody who buys a ticket to drive round the circuit and a **track day** organised by a motor club or other specialist group. Most people accept the risk of driving uninsured on the Nürburgring without fully appreciating how bad the consequences could be if something went wrong. The vast majority of people drive at the Ring without incident and the few that do have an accident usually cause damage only to the circuit. The circuit owner has a scale of charges for damage to their circuit.

UK insurance does not cover you on the Nürburgring

The Nürburgring during Touristfahrten is a public road in Germany and German drivers' insurance covers damage to their property and third party claims on they may receive. Until a few years ago UK car insurance policies covered the same risks. The increasing popularity of the Ring and the substantial number of crashes there has resulted in insurance companies in the UK excluding the Nürburgring from the insurance cover they provide in their motor insurance policies. Unless you have specific cover for the Nürburgring, UK motor insurers will not pay to repair your car if you crash there. Third-party cover (this covers parties other than the policyholder but including your passengers) is more complex. As the **Ring is a public road during Touristfahrten sessions**, insurers cannot legally escape their obligation to meet third-party risks. In reality, because their insurance contract with you excludes cover at the Nürburgring, they are likely to pay out third party damage claims and then recover those damages from you. The optional tour day will be organised as a **Touristfahrten day so it will be on a public road**. Driving without the minimum insurance that the law requires on a public road is as much an offence in Germany as it is in the UK.

<http://www.nurburgring.org.uk/insurance.php>

Example of a condition in a typical classic car insurance policy

Below is a typical clause on a classic car insurance certificate:

Class of use

Use for social domestic and pleasure purposes excluding: racing, pacemaking, speed testing, rallies or trials, competitions, use on the Nurburgring, or for the carriage of passengers for hire or reward.

The Nürburgring is specifically mentioned in the exclusion.