ULTRACICLISMO

GUIDES · EVENTS

Insurance for ultra races

Rescue, repatriation and harm to others: what slips through.

Numbers to know

7 days
Legal deadline to report a claim

18 months
Minimum licence medical cover in Spain

≈€6,010
Licence legal minimum abroad

€70M
Organiser's liability cover on public roads

Before you enter

- [ ] Read the race's insurance rule
- [ ] Included in the entry or up to you?
- [ ] Liability, accident, rescue, repatriation
- [ ] No racing or ultra-distance exclusion
- [ ] Every country and day of the route
- [ ] Valid EHIC if you leave Spain
- [ ] Policy and phone saved, also on paper

Does my insurance work?

Covers ultra races, every country, rescue and repatriation, in writing.
Good. Keep policy and phone.

Silent on racing, altitude or countries, or only licence and EHIC.
Check: ask in writing and top up.

Excludes racing, or lacks what the rules require.
Not valid: get other cover first.

What each covers and who provides it

INSURANCE	WHAT IT COVERS	WHO PROVIDES IT
Liability	Damage you cause to others	You, licence or race
Accident	Your injuries, disability, death	Licence, race or you
Search and rescue	Getting you out (capped)	Race or you; licence, little
Repatriation	Getting home injured	Race or you (travel)
EHIC	Public healthcare in Europe	Social Security, free
Day licence	That event, that day	Federation via the race

The EHIC won't pay rescue or repatriation
Nor private care. If someone is hurt, call 112, then your insurer.

General info, not advice: we are not insurance advisers; read your policy. Sources: BOE (RD 849/1993, traffic rules annex II, Act 50/1980), EU, race rules.

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