LOCKTON AFFINITY MOTORSPORTS

FREQUENTLY ASKED QUESTIONS

Wondering how Lockton Motorsports HPDE insurance works? Here are the answers to some of the questions that people often have. If you have any additional questions please contact the Lockton Motorsports team.

WHAT DOES THE POLICY COVER?

This policy covers physical damage to your vehicle while you are participating in an HPDE event. It does not include liability coverage.

WHY CAN'T I JUST USE MY REGULAR AUTOMOBILE INSURANCE COVERAGE?

With changes to auto insurance policies over the past ten years, it's likely your regular coverage excludes HPDE events. Even if you think you're already covered, you should review your policy and contact your agent to make sure.

WHEN IS MY COVERAGE IN EFFECT?

Coverage for an event begins when you enter the grounds of a race course and ends when you leave the race course premises.

IS MY CAR COVERED WHEN SOMEONE ELSE IS DRIVING?

You can add one additional driver to your policy at no charge, but you must list their name on the application. You are also covered when an official HPDE instructor for the event is driving your vehicle.

HOW CLOSE TO THE EVENT CAN I PURCHASE MY POLICY?

You have until 8:00 a.m. track time the day of the event.

WHAT IF I STILL HAVE OTHER QUESTIONS?

If you still have other questions about Lockton Motorsports HPDE coverage, visit LocktonMotorsports.com/PCA or call us at 1.866.582.4957.

PURCHASE A POLICY ONLINE AT LOCKTONMOTORSPORTS.COM/PCA TODAY.

Insurance Program Administered by Lockton Affinity, LLC | Endorsed by: