

What happens in an accident?

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It should already be well understood about the danger and risks of driving on a track. In a sea of indemnity forms and “legal-ese” style sentences, it can be sometime forgotten that driving a car (in fact at any time, not just on a circuit) carries both financial and personal risk!

What can be a bit confusing from time to time, is: what happens if the worst happens? At RSR we do our best to make sure nothing bad happens. We want our clients safe, happy, and wanting to come back again and again. We always give a safety briefing to each and every one of our clients. This makes sure they understand the rules and regulation of the days, and gives you an idea of what to expect. We also ensure everybody wears a helmet on track. There is no excuse for not wearing a helmet. If the worst happens, we want to make sure everything has been done to keep you safe.

In reality, there is no such thing as a dangerous track, only dangerous drivers. Any corner, no matter how sharp, off camber, or low grip, can be taken at an appropriate speed. Getting to know the appropriate speed takes two things: knowledge; and a bit of patience and humility while learning (i.e. take it easy for a while - driving well below your maximum).

START OFF BY ASKING YOURSELF - “WHAT WOULD HAPPEN IF I TOOK MY OWN CAR ON TRACK?”

For the most part, normal car road insurance does not cover accidents while on a race track. This means, that any damage you do to the car, you would have to pay to repair. Destroy the whole car? Then you’re minus a car, my friend!

Of course, track day insurance can cover for accidents like this, and these sorts of insurances are still available on our cars. There’s also list of insurers we can recommend at the bottom of this article.

SO WHAT HAPPENS IN AN RSR CAR?

In short: you pay for any damage that you have done to the car, just like you would if it were your own.

However, in the case of a large amount of damage, then we also have a maximum amount that you would be liable for. This maximum amount varies per car, to which we refer to as “the excess” (Also known as a deductible in other countries).

The level of the insurance excess does vary per car, and is usually around half the replacement value of the car - meaning you don’t have to pay for the whole thing!

REPLACING A CAR ISN’T JUST THE PURCHASE PRICE!

Something to note is that a real world “actual” replacement value isn’t just the purchase price of the car. So while you may be able to purchase a car for one amount, you would also need to add on top items such as:

- Import costs
- Extra track parts, like upgraded brakes, pads, tires, cages etc.
- Registration costs
- Running-in costs

- Certification costs (for right hand drive cars, for track parts)
- Localisation parts costs (again for right hand drive cars)
- Time for sourcing / visiting cars
- Transportation of the car
- And so on...

WHAT ARE THE EXCESS LEVELS / HOW MUCH AM I LIABLE FOR?

(Please note that these amount may be subject to change, as cars are added and removed from our fleet! For the latest update, alway consult your RSR contact person and your rental terms and conditions.)

On the track (Including Nürburgring Touristenfahrten):

- VW UP! GTI: 10.000€
- Ford Fiesta ST: 10.000€
- Renault Clio RS220 Trophy: 15.000€
- VW Golf GTI: 17.000€
- Renault Megane III RS265: 17.000€
- Hyundai i30N: 20.000€
- Renault Megane IV R.S.: 25.000€
- Honda Civic Type R: 25.000€
- VW Golf R: 25.000€
- Ford Focus RS: 35.000€
- Renault Megane Race Car: 35.000€
- BMW M240i: 35.000€
- BMW M3 E92: 35.000€
- BMW M2: 50.000€
- BMW M3 F80: 50.000€
- BMW M4: 50.000€
- Alpine A110: 50.000€
- Porsche Cayman S 718: 50.000€
- Porsche Cayman GTS 981: 50.000€
- Porsche Cayman GT4: 75.000€
- Nissan GT-R: 75.000€
- Radical SR3 RSX: 75.000€
- Porsche GT3 991: 100.000€
- Porsche GT3 RS 991: 150.000€

Public Roads (Road Tours):

- Porsche GT3 991: €12500
- Porsche GT3 RS 991: €12500
- Nissan GT-R: €12500
- Ferrari F12berlinetta: €20000
- All others in RSR Fleet: €5000

WHY DO WE SET THE EXCESS LEVEL LIKE THIS?

The Nürburgring is infamous amongst insurance companies, and as mentioned in the 'driving your own car on track' scenario above - usually there is no insurance at all. This also applies to companies, not just individuals, and we need to protect our significant investment (our cars) to ensure that we can continue offering our services to our customers.

Just think - how would you feel about letting someone you didn't know drive your own pride and joy?

So when it comes to an accident, and under our basic excess structure, it's always better to be liable for only part of the value of the car, and not the whole thing!

Keep in mind that while €50,000+ can seem like a high price, this is your worst case scenario - i.e. this is what you're responsible for if the car is a complete write off.

A fully written off car is very, very unusual, and you only pay for the damage you actually cause.

So in most cases, the above excess level do not apply. We're not going to charge you €20,000 when you only do €1000 of damage!

However, at the end of the day, you are responsible for how you drive the car. When you are in control, you need to be responsible with your speed and cornering, keeping your wits about you, and seeing what is going on. If you don't know where you're going, then drive a bit slower, just like you would on a public road!

WHAT ABOUT THIRD PARTIES?

For the majority of accident cases, there is no third party involved. Usually, it's the driver getting ahead of themselves, and "running out of talent". The other people on track, no matter how idiotic, for most of the time can be avoided by driving defensively, taking no risks, being predictable, and just letting them go on past.

If there is someone else involved, then we have different policies that cover the different situations: Public Road, Touristenfahrten and Trackdays. There is a similar excess-style setup to cover the damage to the other persons' car.

Third Party:

- Public Roads - €5000 on the other car
- Nürburgring Touristenfahrten - €10000 on the other car
- Trackdays - Everyone is responsible for paying their own car

When it comes to Public Roads and Touristenfahrten, sometimes it's not apparent whose fault it is in a crash. Police reports can take weeks to come back. When there is a third party involved, and the fault is unsure, then we take the above amounts as a deposit. Anything unused is returned to you once fault is established or repairs are made.

Trackdays are a different story. There are no public road rules in effect. This means that if any damage is done to another car, they have to pay for their own car. Vice versa, this means that if someone crashes into you, then you are responsible for paying the amount of damage to the car you were driving - even if it's not your fault. This is why you especially need to have your wits about you around other cars on trackdays,

WHAT ABOUT DEPOSITS ON THE CARS?

A deposit is a sum of money paid before the rental, that is returned to the client upon a safe return of the car. While most of the companies who hire out cars at the Nürburgring ask for a deposit while hiring a car, for most of our cars under normal circumstances we do not require this. Exceptions to this rule **may** apply in certain cases:

- Driver age / driver behaviour or attitude
- Customers that have difficulty with any of the languages we speak
- Customers from non-European countries
- If you book a top end supercar

The deposits we ask for can range from 1.000€ to 15.000€ as below.

Our top-end Supercars are high value cars, and we take a deposit of approximately 10% of the value of the car. These are required regardless of if the cars are insured by a third party or not.

- Porsche GT3 991: €10000 / Track usage
- Porsche Cayman GT4: €10000 / Track usage
- Porsche GT3 991 mk2 Manual: €15000 / Track usage
- Radical SR3 RSX: €15000 / Track usage
- Porsche GT3 RS 991: €15000 / Track usage
- Ferrari F12berlinetta: €5000 / Road Usage

A BID TO BE OPEN AND TRANSPARENT AT ALL TIMES

First and foremost let us be very clear: **We do not make money out of repairing our cars.** And in fact, each of our crash estimates are created through an industry standard program, using industry standard prices. This is presented to you and we take the time to go through each and every item, to ensure that everything is understood.

A quick note on our estimates: they are just that - an "estimate". Because generally we will not know the final cost of the repair until after it's been completed, and we need to provide some sort of idea of cost at the time of the crash, our mechanics create a crash estimate. Sometimes these prices can be higher than the final cost, to account for parts that are unable to be determined as damaged until the car is part way through the repair process.

Once the final repair is completed, then we can provide a final cost breakdown, and any difference (either way) can be sorted out.

I'M NERVOUS NOW - WHAT CAN I DO?

A healthy amount of nerves is good - but of course we still want you to go out there, and enjoy some of the best tracks in the world, with us!

Firstly -

You can always drive carefully, within your limits, and drive defensively around other cars on the circuit. Watch what is going on around you at all times - but also concentrate on what you're doing!

Secondly -

Hire one of our experienced driving instructors to help you around the track. It's great to have a second pair of eyes out there, and they can help you with part of the circuit you're not familiar with and also keep your driving levels in check!

Thirdly -

Hire a car that is within your means. A fast, super expensive car is a nice thing to hire on one of our road tours. But on the track, it means everything approaches quicker than you expect, and if something goes wrong, then you're normally going faster. When you are very experienced on the circuit, then a faster car can be more rewarding to drive. But when you're just starting out, it's always better to work your way up through the levels of car. **The morale of the story - don't drive outside your means!**

Fourthly -

If the standard excess level is too high, then either consider dropping down a class of car (You'll generally have just as much fun, with less worry in the back of your mind. **Alternatively, you can organise extra track insurance.** This is where, for an additional premium another company will cover you for our excess amounts. Find out more below about third party insurers.

THIRD PARTY INSURANCE

A third party will charge you an insurance premium, and then cover you for our excess. The amount you need to pay for this premium varies depending on your own driving history and other factors.

In the unlikely case of an accident, you still have to pay for the damages to the car, even if you are insured by another company - but you can then go and claim your money back from the company you were insured with afterwards!

Third party insurance has to be organised by you, as it requires information that only you can provide. Some of our recommendations are below, as many of our customers have used their services and they are familiar with the needs for hiring a car with us. For more information and a quote, please contact the respective company directly.

For a list of our recommended insurers, please visit this page on our websites:

<https://www.rsrnurburg.com/page/track-insurance>

<https://www.rsrspa.com/page/track-insurance>

Please note: Additional Insurance has to be done ahead of time as it simply not possible to organise on the day of rental.

Sometimes, credit card companies also offer car insurance when you pay for your holiday with certain cards. In our experience this is a bit hit-and-miss when it comes to claiming back from them. If you are interested in third party insurance, it is better to go with a dedicated track insurer.

IN CONCLUSION

At the end of the day, we want all clients to be happy and satisfied with their rental experience. The info above is designed to demystify some of the processes on the side people don't usually like to talk about - e.g. what happens if it all goes wrong.

You're doing something inherently risky, that also carries a financial burden - make no mistake about it!

However, the biggest determining factor of risk is your own attitude. Having a responsible attitude is key to having fun, and keeping safe while out on the circuit!

If you have any questions regarding anything, then feel free to contact a friendly member of RSR Staff - we can answer any specific questions you may have.

Please note - Prices and amounts were correct at time of writing. Please ask us for the latest details on the particular car you are interested in renting.