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motorsport insurance website"**  
Motorsport Race & Rally Insurance Services



## keyfacts®

### Policy Summary

This is for guidance only. Full terms and conditions are contained in the policy wording which you should read.

This insurance is provided through London Special Risks Ltd/ Your policy is underwritten by certain underwriters at Lloyd's under UMR (Unique Market Reference) B0544SM000002k

### Type of insurance

This is an annual storage policy designed to provide cover for your competition kart, engine, spares, trailer and ancillary equipment which are listed on the policy should they be damaged or destroyed as a result of accidental damage, fire or theft.

### Benefits

- Accidental Damage Fire and Theft of the insured items from the specified premises and whilst in storage and transit to and from a race meeting / while attending a race meeting.

### Exclusions, this insurance does not cover the following

- For use on the road or public place as required by the Road Traffic Act 1988.
- Loss or damage arising from the use of property under its own power.
- For injury to other persons, passengers or damage to other peoples property.
- For any excess on the policy and the claims handling fee of £125.
- Mechanical and electrical breakdown caused by the ingress of water.
- Theft of racewear, tools, spares, tyres or crash helmets, unless contained in a locked motor vehicle, room, cabinet or whilst inside your private residence.
- Where you have failed to tag the equipment with the Datatags.

*This is not a complete listing, please consult your policy wording for full details.*

### Duration of the policy

Your policy is effective for 12 months and is renewable on an annual basis.

### Cancellation

You may cancel this policy up to 14 days after you have bought it, unless you have made a claim.

### Claims

In the event of a claim, please contact us within 48 hours on 020 3427 5960 (Mon-Fri 9a.m. to 5.30p.m) or via e-mail on [claims@moris.co.uk](mailto:claims@moris.co.uk) or in writing to;  
London Special Risks  
42 Mincing Lane  
London  
EC3R 7AE

### Complaints

Should you have any complaints about this policy or claims, please contact us on 020 7459 9200 or [complaints@moris.co.uk](mailto:complaints@moris.co.uk)

If you are not satisfied with our response, you may refer your complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone 0800 023 4567 or 0300 123 9123 from a mobile

### In the event of insurers insolvency

You may be able to claim compensation from the Financial Services Compensation Scheme; Further information is available from them at;

Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Telephone 0800 678 1100 or 020 7741 4100