



# Motorsport Insurance? *We've got it covered*

## Kart Insurance Confirmation of Cover

**REF: KE2014000000**

Thankyou for using MORIS. Below is a summary of the details you have supplied to us an which will form the basis of the insurance.  
**THE DUTY OF DISCLOSURE.** In the current litigious environment, we have to remind you of your duty of disclosure and of the dangers of the misrepresentation of material information which can lead to the rejection of a claim or even the voidance of a policy from inception. We must be told of all material facts. These facts do not necessarily have to actually increase the risk. The duty of disclosure continues up until the insurance contract has been concluded, but then resurrects itself at the time of proposed renewal or extension or, or any amendment to, the insurance contract. further information can be found on our web site. Please check that ALL details are correct and if anything is at odds or variance to your understanding of the insurance arranged then please call us immediately on 0203 427 5960.

**RETAIN THIS DOCUMENT.** We do not issue any further documentation and you will need to have your Confirmation of Cover reference to hand should you wish to make a change to the insurance details or submit a claim. The details below should be read in conjunction with the policy wording. This is also available to view on our web site.

Period of cover: 12 months @ 00/00/0000

<b>Policy Holder:</b>	<b>Occupation:</b>		
<b>Address for correspondence:</b> Garage address if different to above: Type of premises:			
<b>Building Alarmed:</b>	<b>Any other security:</b>		
<b>Condition of Storage Address:</b>			
<b>Transit Details:</b>	<b>Method of transportation:</b>	<b>Type of Towing Vehicle:</b>	<b>Approximate annual mileage:</b>
<b>Insured Items:</b>	<b>Make and model of kart chassis(s):</b>		<b>Value:</b>
	<b>Engine make(s):</b>		<b>Value:</b>
	<b>Trailer make and model:</b>		<b>Value:</b>
	<b>Ancillary Equipment:</b>		<b>Value:</b>
<b>TOTAL SUM INSURED:</b>			
<b>Policy excess (each and every loss):</b>			
<b>Optional Policy Extensions</b>	<b>On Track chassis damage</b>	<b>Theft whilst at circuit:</b>	

**PREMIUM SUMMARY**

<b>Datatag</b>	<b>Tax @ 6.00%</b>	<b>Admin Fee</b>	<b>TOTAL (excl. any credit card surcharge)</b>

Your Credit/Debit Card statement will show the words "Motorsport Insurance"



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**Type of Insurance and Cover:**

This is an annual storage policy designed to provide cover for your kart(s), engine(s), spares, trailer and ancillary equipment should they be damaged or destroyed as a result of accidental damage fire and theft. The policy is operative whilst the insured items are at the addresses specified by you and / or while the insured items are in transit and while also attending a race meeting (if this option was selected at the time of purchase).

**BASIS OF COVER:**

**This insurance is being provided on the basis you have confirmed when purchasing this insurance that the following statements are correct:**

**(1) In respect of the storage address you have confirmed:**

- it is built of brick, stone or concrete
- it has a roof built of slate, tile, asphalt or concrete
- is in a good state of repair and will be maintained in this state
- is not a listed building
- it has never been damaged by flood
- it has never been damaged by subsidence, heave or landslip

**(2) In respect of previous claims / policies you have not:**

- made a claim, suffered any loss or damage in respect of previous competition cars/Karts within the last 3 years
- had any break-in or attempted break-ins at the address being proposed within the last 3 years
- had insurance cancelled, refused or renewal refused in respect of the items to be insured
- been asked to pay an increased premium (other than normal rate increases) or asked to accept any special conditions or had any special terms imposed
- been convicted of any offence involving dishonesty, fraud, violence, criminal damage, arson, drugs nor is any prosecution or police enquiry pending
- received a police caution in connection with an insurance policy / claim

**DEMANDS AND NEEDS:**

- In choosing this product and the level of cover, you have not received any personal recommendation from MORIS.
- The information on your Confirmation of Cover details the insurance you have selected.
- The choices you will have made depend on your personal circumstances.

**Our Security and Privacy Policy:**

We recognise our responsibility to treat the information we obtain about you with care and we are committed to protecting and respecting your privacy. The details of our Security and Privacy Policy include the following:

- The two types of category of information we collect about you.
- How we track your use of our website
- Fraud Prevention and Detection
- Information on Products and Services
- Your acceptance of our Security and Privacy Policy

The link can be found on the bottom of the homepage on [www.moris.co.uk](http://www.moris.co.uk) as "Privacy Policy" or <http://www.moris.co.uk/Motorsport-insurance-Information/Privacy-and-Security-Policy>



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### **Material Damage**

Upon receipt of your premium, you will be indemnified up to the sums insured for the Insured Items stated in your Confirmation of Cover during the period of insurance against accidental damage, fire and theft. This includes loss or damage caused by fire, earthquake, explosion, aircraft or other aerial devices (or articles dropped therefrom), riot or civil commotion, malicious damage, impact, storm, tempest, flood, bursting or overflowing or leakage of water pipes or apparatus, theft (subject to the terms and conditions as stated herein) whilst at the premises described in your Confirmation of Cover and whilst in transit anywhere in the UK / Europe. The Application submitted online and the Confirmation of Insurance you provided are considered part of this contract of insurance.

#### **OUR FEES:**

##### **1. Claims Administration Fee:**

In the event of a claim we charge a fee of £125 per claim. This covers the cost of our disbursements to insurers and loss adjusters. This is only charged upon successful conclusion of your claim and is normally deducted from the claim settlement amount. There is no insurance premium tax to be added to these fees and you are not liable for fees pertaining to loss adjusting services.

##### **2. Changes to your policy:**

Notwithstanding any adjustments to your premium (additional premium or return of premium) in the event you need to amend your policy details during the course of the policy period we charge £8.95 for each amendment to cover our administrative costs.

### **CONDITIONS**

#### **The Duty of Disclosure:**

This policy is issued subject to the Consumer Insurance (Disclosure and Representations) Act 2012. This means that you must disclose to the insurer anything which would affect their decision to issue a policy. Should you knowingly mislead or fail to disclose any information which would be relevant to the insurer and you know or believe that the insurer would consider it relevant, this may be treated as a deliberate or reckless misrepresentation and the insurer may refuse any claim and need not refund any premiums which you have paid. If you do not disclose anything that the insurer would consider relevant by mistake or misunderstanding, this may be considered a careless misrepresentation and the insurer may refuse to accept any claim or reduce the amount paid in a claim. If you become aware of the need to inform us of any information which may be relevant, you must contact us in order that we can review your insurance and decide if it can continue or would additional terms or premiums need to be applied

#### **Theft:**

Theft cover is provided on the basis this follows a forcible and/or violent act. (See also "WARRANTIES" with regards to security protections you must follow at all times)

#### **Cancellation Clause:**

You may request this Insurance to be cancelled in writing to MORIS. The premium shall be adjusted on the basis of a short term premium as detailed below. This insurance may also be cancelled by or on behalf of the insurer by thirty days notice given in writing and sent by registered or recorded delivery to you at your last known address. The premium shall be adjusted on the basis of the insurer receiving or retaining pro-rata premium for the expired period. Notice shall be deemed duly received in the course of post if sent by pre-paid letter, registered or recorded delivery post.

#### **Cancellation Scale:**

Up to three months' cover, 50% annual premium, up to six months cover 80% annual premium over 6 months no return premium. Should a claim have been paid under the policy, there will be no return of premium.

#### **Basis of Valuations:**

The sum insured of the property shown by such items as stated in the Confirmation of Cover shall be accepted as the actual indemnity value thereof, subject to the Average Clause stated below.



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**CONDITIONS (Continued)**

**Average Clause:**

If any of the insured property stated in the Confirmation of Cover is less than the cost of replacement cost then, after we have taken into account wear and tear, we will reduce the amount claimed proportionately.

**Non Contribution Clause:**

We will not pay any claim where you can claim off another insurance policy.

**Salvage Clause:**

In the event of any loss or damage, you will allow us reasonable access to assist with your claim and to deal with any salvage issues. Salvage become the property of insurers at the time a signed Acceptance Form is returned to insurers' representatives.

**Fraudulent Claims:**

If you shall make any statement, claim or representation knowing it to be false or fraudulent as regards amount or otherwise, this insurance shall become invalid and your claim refused.

SAMPLE



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## **EXCLUSIONS**

- Third party property or personal injury
- Losses arising from unattended motor vehicles or trailers (except where you have specifically extended your cover to include theft from a race track)
- Loss or damage arising from the use of property under its own power (unless On Track cover is provided for Kart chassis)
- Impact damage caused by another competition vehicle in circumstances where you may have retired from an event
- All other personal property (excluding Personal Protective Equipment – PPE – otherwise insured under this policy) which is not a fixture or fitting of the vehicle or used for race/ test day events.
- Loss of use, delay, diminution in value or consequential loss of any description
- Confiscation and abandonment
- The Policy Excess of £250 each and every loss
- Infidelity or dishonesty
- Loss or damage whilst the property is being worked upon
- Loss of data from computers or data logging services / equipment
- Any loss or damage to computer logging systems attached to the property insured
- Mechanical or electrical derangement or breakdown or damage caused by overheating
- Wear, tear and gradual deterioration, rust, oxidation, latent defect
- Mysterious or disappearance or unexplained shortage
- Loss or damage arising from climatic conditions
- Mechanical and electrical breakdown/failure whilst been driven or caused by the ingress of water into the properties' mechanical or electrical components
- Theft of tools and / or spares, and /or tyres, unless contained in a locked motor vehicle, room, cabinet or whilst inside your private residence
- Loss of or damage to crash helmets, overalls, leathers, boots or gloves
- Storm damage to awnings
- Loss resulting from deception by a purported purchaser or his agent
- Any costs incurred through the transportation of salvage or damaged Insured Items within the United Kingdom and Europe, unless otherwise at the Insurer's request



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## REQUIREMENTS (see also "Definitions")



- 1 Each insured Kart and all insured equipment is to be marked with **DATATAG security markings** as per instructions within the Datatag kit. All additional insured equipment is to be similarly marked. This must be completed within 21 days of policy inception in order for theft cover to continue being provided under this policy. The Datatag registration form must be completed and returned to Datatag within this time.

Datatag Contact Details: **Datatag ID Ltd, Marine House, Thorpe Lea Road, Egham, Surrey, TW20 8BF**  
Tel: 08450 700 440  
Datatag Motorsport Page: [www.datatag.co.uk/motorsport.php](http://www.datatag.co.uk/motorsport.php)

Our website also contains additional information about Datatag.

- 2 **Property left unattended**, unless kept in a locked garage or workshop of standard construction, must be secured to the vehicle in which it is kept or by means of a closed shackle padlock and stout chain and, if the trailer is enclosed, the door to the trailer must be secured by means of a closed shackle padlock.
- 3 **Trailer(s)** must be immobilised by means of a **wheel clamp** and **towing lock** when left unattended.  
  
Note: We accept that where a brief stop for fuel at a service station is concerned it is not practical to attach the wheel clamp whilst in a fuel filling area, but ANY other time and especially where the trailer is out of sight the wheel clamp and towing lock must be attached / operative. (It is staggering just how opportunist thieves can be).
- 4 Where property is kept within a motor vehicle during the course of travelling to / from a race meeting or other circuit activity or where staying overnight the vehicle must be **alarmed with a Thatcham approved alarm system** and all the vehicles security devices are to be put into full and effective operation.
- 5 Property not in use and or being **stored temporarily** at the premises or any representatives must be of standard construction (see "Definitions").
- 6 **All protections** at the storage location(s) workshop or garage, including alarms must be put into full and effective use when the premises are left unattended.

### How do I get hold of a Datatag kit?

You will need to contact datatag directly on 01784 778 310 or 084500700 440 and quote your insurance policy number. Datatag will post to you the Motorsport Datatag kit and you will need to complete and return the forms to Datatag. The datatag kits cost £59.99 and we will refund this in full to you on your first year's purchase.



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## **CLAIMS:**

Any occurrence which may result in a claim being made under this insurance must be reported to MORIS in writing within seven days. This should be done on our website - simply click on "Claims". Full details of the loss and substantiation of the claim must follow within thirty days.

All practical steps must be taken to minimise the loss or recover the missing property.

Information, evidence and assistance as required together with (if required) a statutory declaration of the truth of the claim and of any matters connected with it are to be at your own expense. You must provide all information and assistance to insurers or their representatives and must not negotiate, pay, settle, admit or repudiate any claim without the written consent from insurers.

No property may be abandoned to the insurer.

You are responsible for costs incurred through the transportation or salvage/ damage goods/insured parts and/ or chassis, engine and transmission to the United Kingdom unless we request otherwise.

In the event of **theft or malicious damage**, immediate notice must be given to the police. Insurers require that you obtain a crime reference number.

In the event of an **accident on the road** involving collision by a third party you must obtain the third party's details being:

- (a) name of their insurance company
- (b) their vehicle registration
- (c) their address and phone number.

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## **DEFINITIONS:**

### **Ancillary Equipment:**

Parts designed for the service or repair of the insured Kart(s) and Mechanics' tools and equipment not used for business purposes.

### **Kart(s):**

The competition kart(s) being the only kart(s) of that description owned by you.

### **Standard construction:**

Premises built of brick, stone or concrete and having a roof built of slate, tile asphalt or concrete.

### **Trailer(s):**

The trailer(s) being used for the transportation of the Ancillary Equipment and Kart(s).

### **Requirements:**

A very strict condition in a policy imposed by an insurer which if not followed can result in your claim being refused.



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**INSURERS:**

Your policy for kart storage and transit insurance is provided through London Special Risks Ltd and placed with certain underwriters at Lloyd's under Agreement / UMR (Unique Market Reference) B0544SM000002k

SAMPLE





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## Complaints

We try our very best to promote straight forward uncomplicated insurance services, however we recognise that occasionally there may be feedback which expresses displeasure. This feedback is important to us and in the first instance we would request that you write to:

Compliance Officer  
London Special Risks Ltd (LSR)  
Minster House  
42 Mincing Lane  
London  
EC3R 7AE.

TEL: 020 7459 9200  
Email: [complaints@moris.co.uk](mailto:complaints@moris.co.uk)

Should we be unable to resolve your complaint by the end of the following working day, we will send you notification of this and your complaint will be investigated by a senior member of staff, independent of the original cause of the complaint and will be overseen by the compliance officer. We will keep you informed of the progress of your complaint and aim to inform you at the latest eight weeks after you have made your complaint of the outcome of your complaint. Should you be unhappy with our decision, you may refer your complaint to the Financial Ombudsman Service. This is an independent body set up by law to mediate and adjudicate on complaints. There is no cost to you to use this service. You may contact them:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Tel: 0800 023 4567 or 0300 123 9 123 for calls on mobile numbers

## INFORMATION



**What is Datatag marking?** Datatag is basically very simple. It makes the insured karts and equipment identifiable to the police in such a way that it is extremely difficult for the thief to overcome and so his risk level becomes unacceptably high. Datatag has made a major impact on reducing theft and has a 100% successful prosecution rate. Datatag is Thatcham Q listed and is a winner of International Frontline Award for security. For more information click here.

### What does the Datatag Kit include?



**Glass Tag Transponders:** This transponder is roughly the size of a grain of rice and can be easily installed. It contains a unique code number which is permanently programmed into its integrated circuit. The number cannot be altered or deleted.



**Ultra Destruct Visible ID Labels:** These labels are laser engraved and are impossible to remove in one piece.



**Warning Decal:** These specially designed Datatag resin domed decals warn off any potential thieves and are both attractive and impossible to remove without damage.



**Datadots®** A superior microdot identification system developed for ease of use. The Datadots can be applied to any surface, thus making it virtually impossible for the criminals to locate and remove them all.



**Tamper Evident Warning and Re-Registration Label:** Specially designed decals warn off any potential thieves and are both attractive and impossible to remove without damage.

**Scanners:** Police forces and official bodies are able to check property using hand held scanners. In the UK alone Datatag have supplied over 3000 scanners free of charge to most police forces. These scanners are also being provided to police forces over Europe.

**Database:** The Datatag customer database is one of the most sophisticated secure databases ever built and is available 24 hours a day, 7 days a week.

**Obtaining Datatag kit?** Contact Datatag on **Tel: 08450 700 440 or 01784 778 310**. Website: [www.datatag.co.uk/motorsport.php](http://www.datatag.co.uk/motorsport.php) **Address:** Datatag ID Ltd, Marine House, Thorpe Lea Road, Egham, Surrey, TW20 8BF.

**How much does the Motorsport Datatag Kit Cost?:** £59.99 – but this is a “one off” cost – not annual.

**How do I fit the Datatag identification System?** This is very straight forward. Instructions are provided with the kits that will be sent to you. Fitting instructions can also be found on our website. <http://www.moris.co.uk/Kart-Storage-&-Transit-Insurance/Karting-Datatag-security/anti-theft>

**What happens if I do not Datatag my insured equipment?** If this is not done within 21 days theft cover under your policy will be automatically excluded. If you suffer a theft you then run the risk of not being insured.

## DATATAG FITTING INSTRUCTIONS

### **System Contents include:**

- 2 x DAT100 Transponders (Glass Transponder "tag") + needle & rod
- 1 x DAT500 Transponder (Overt printed with vehicle registration number)
- 1 x Tube Datadots®
- 1 x Registration Document (This must be completed in full and returned to Datatag ASAP)
- 1 x Polychromatic Decal
- 1 x Set of 6 Visible ID Labels

Datatag allows selected major components to be electronically tagged which, together with the Visible ID Labels and Datadot® identification of other parts, provides comprehensive protection of the kart.

Please retain your copy of the registration form until a confirmation letter has been received from Datatag. Once the installation is complete it is vital to fill in the registration form and return it as soon as possible to Datatag ID Ltd.

Datatag ID Ltd, Marine House, Thorpe Lea Road, Egham, Surrey TW20 8BF UK Tel: +44 (0)1784 778 310  
Email: [info@datatag.co.uk](mailto:info@datatag.co.uk) Web: [www.datatag.co.uk](http://www.datatag.co.uk)

### **1.1 DAT100 Transponder - Seat Unit**

One of the DAT100 transponders may be used for tagging padded seats. Load the DAT100 into the needle (the steel tube that has one end sharpened) taking care not to prick or cut yourself.

1. Lift the edge of the padding / foam, or remove the seat and gain access to the exposed underside of the foam. This can also be done before new or replacement foam is fitted to the rigid seat shell.
2. Insert the injector needle into the underside of the seat foam at an angle, taking care not to pierce the seat cover.
3. Push the tag into the foam by inserting the metal rod supplied into the needle and pushing it until the transponder has cleared the needle and is held within the foam.
4. Remove the needle, replace the safety cap and store safely for re-use. (Take care to note that the transponder does not come out).



If your kart does not have a "padded" seat, please secure it as an additional transponder in the wiring loom.

### **1.2 DAT100 Transponder - Wiring Harness**

The second DAT100 transponder is used for tagging the wiring harness.

1. Find a suitable area of the wiring loom, ideally where a cable sheath is in place over the wires.
2. Carefully insert the transponder into the sheath taking care not to damage the cables. (Some owners prefer to coat the transponder with glue prior to insertion).
3. Seal the end of the sheath with either a small cable tie or black insulating tape.
4. If it is not possible to insert the tag into a length of sheathed cable it is sometimes possible to carefully slip it into gaps in existing insulation tape, or can be taped to the wiring using insulation tape to disguise it.
5. If it hasn't been possible to tag the seat as there was no foam, you may wish to hide the second DAT100 in a separate part of the wiring loom, or even within part of the chassis frame tube.



**Note!** Transponders are unaltered by, and do not adversely affect signals or current within the loom. Dataloggers etc. may be safely used without detriment.



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## **DATATAG FITTING INSTRUCTIONS (cont..)**

**2. Datadots®.** The Datadots® are used to protect as many parts of the kart as possible. The Datadots® may not dry to a perfect factory type "flat" paint finish, therefore do not apply Datadots® to overt or external surfaces. Shake the tube well before use.

Typical items that can be marked with Datadots® include: Underside and rear of: seats, wheels, side-pods, chassis tubes. Also: wiring loom, electrical components, engine casing and accessories but excluding the exhaust.

Try to apply the dots where they are least likely to be affected by dirt, rain, spray, road grit or jet washing. (Do not apply dots to highly visible areas such as: the screen, racing numbers, mudguards or the outside surfaces).

**3. Visible ID Labels** (black and white) Half of the labels supplied should be fitted where they can be seen. While external panels are to be avoided, locations such as the exposed part of the chassis are suitable. The other labels are best placed where they can only be seen when the kart is dismantled.

Before installing the labels it is important to make sure that the surfaces to which they are to be fitted are clean, dry and free from grease. Peel of the backing strip and apply the label with light finger pressure.

**4. Polychromatic Datatag logo decal.** The decal should be positioned in a highly visible area, ideally on a part of the kart that is not likely to be regularly replaced. Ensure the surface to which the decal is to be fitted is clean, dry and free from grease.

**The warning decal is designed to be applied ONCE and cannot be removed without damage. Please take care to position the decal correctly before removing the backing strip and applying to the kart.**

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## **NOTES ON TRAILER SECURITY :**

By taking every possible precaution to protect your trailer, all will benefit by helping insurers to keep your premiums down, plus do you really want the hassle of losing your trailer and anything in it?.

Trailer theft is a big problem and it's getting worse! To a thief, an unsecured trailer is simply money on wheels that is just asking to be stolen.

There are steps you can take that will go some way to deter an opportunist thief since the vast majority of them are looking for an easy heist. If presented with an effective theft deterrent the thief will invariably move on to easier targets.

The two biggest enemies for a thief are:

- **time** and
- **noise.**

Anything you can do to slow a thief down and make them generate noise will improve your chances of keeping your property. Here are some simple steps you can take:

- Park your trailer where it is least visible to people passing by. If it's out of site, it's out of mind.
- Don't park your trailer with the front pointing towards the street/road / escape route.
- Remove one or all of the trailer wheels. Take the lug nuts too. Thieves frequently carry spares with them.
- Use a chain or cable to secure your trailer to some stationary solid object.

Obviously, you may not want to take the time to remove a wheel every time you park your trailer so the use of some sort of trailer security device is the answer. When you're on the road with your trailer, using a security device is the only answer. Trailer security devices fall into two basic categories.

- 1) Hitch locks
- 2) Wheel locks

Although hitch locks provide some measure of theft deterrence, thieves can defeat them reasonably easily and with very little noise.

Insurers recommend wheel locks because if thieves cannot move your trailer because one of the wheels is properly secured, it's going to be tough to steal your trailer. Remember....time....noise.

A wheel lock must automatically prevent removal of the wheel on which it is installed. Many wheel locks available today just clamp onto the wheel and are not designed to prevent wheel removal. Those type wheel locks are very easy to defeat.

**Helpful Tip:** Always install the wheel lock on the "driver's side" of your trailer because:

1. If potential thieves back their tow vehicle to your trailer, as they open the driver's door of the tow vehicle they will probably see the wheel lock and be put off.
  2. Installing your wheel lock on the driver's side of the trailer helps remind you to remove the wheel lock before using your trailer.
- Remember....time....noise.
  - Secure it and keep it.
  - Ignore it and lose it.
  - Don't wait until it's too late.