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Significant and unusual exclusions or limitations: Like all policies of this type there are some situations that are not covered and situations where a payment condition may apply. Please refer to the Exclusions and General Conditions sections of the Policy Booklet.

The main exclusions (Page 6 of your policy) for death and disability are for claims resulting from:

- Illness
- Any accident which occurs outside the 'operative time' specified in your personal certification of cover
- War, terrorism and radiation
- Activities whilst taking part in armed forces services or operations
- Self inflicted injuries and deliberate exposure to danger
- Criminal activity
- Using a motorbikes unless you have selected this as your method of travelling from your home to the track and this is confirmed in your certification of cover
- Psychiatric/mental disorders
- Backache without additional evidence such as X-rays or an MRI scan.

The main exclusions (Page 7 of your policy) under the Emergency Medical Expenses cover are:

- The amount of excess shown on your personal certification of cover
- Expenses incurred after you have returned to the United Kingdom
- Where you have travelled against medical advice
- Certain costs and expenses that have not been pre-authorised
- Treatment which could be delayed until you return to the United Kingdom
- Illness
- Cosmetic surgery and associated treatment unless necessitated by accident bodily injury
- Psycho-analytical and psycho-therapeutical treatment
- HIV and AIDS.

Important note: There is a "waiting period" of 24 months before we will pay permanent disability benefit unless medical examinations are able to show, conclusively, that there is no hope that your condition will improve within this 24 month period.

Duration of cover: All personal accident policies run from the date of purchase and expire 31st December, in line with your competition licence. You will therefore need to renew on-line before commencing the following seasons competition activities.

Cooling-off period: If, having applied for this insurance, you decide that you do not want it after all, simply write to M.O.R.I.S within 14 days of receiving your insurance documents and all cover will be cancelled. You will only be entitled to a refund within the cooling-off period on the condition that you have not had any benefit of the policy. This means you have not made a claim or been practicing, testing or racing / rallying since your policy started.

Cancelling cover: You are entitled to cancel your policy at any time after the cooling off period has expired, however, no refund of premium will be payable. The Insurers may cancel this policy at the end of any policy year provided that they have sent 30 days notice to your last known address. Cancellation will then be effective from the following 31st December. In the event of cancellation you will continue to receive any benefits for a valid claim which occurs before the cancellation date.

Automatic cancellation: All cover under this policy will end automatically on the first of these events:

- You reach age 65
- Upon your death or upon payment of the Maximum Policy Benefit shown on the Confirmation of Cover.

How to claim: Should you need to make a claim under this policy please contact the Claim Administrators on the telephone number shown below:

Non Marine Claims Department
Tokio Marine Europe Insurance Limited
60 Gracechurch Street
London EC3V 0HR
Telephone 0800 169 2470

Please quote reference "GPABT2010"



**"The world's first online
motorsport insurance website"**
Motorsport Race & Rally Insurance Services



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How to Make a Complaint: Both MO.R.I.S and Tokio Marine Europe Insurance Ltd are dedicated to providing you with a high quality service at all times. If you or your personal representative feel that you have not been offered a first class service please tell them. Every effort will be made to sort out the problem.

If you, or your personal representative, wish to make a complaint about your policy or premium payments please contact The Customer Response Team, MO.R.I.S C/o London Special Risks, 42 Mincing Lane, London, EC3R 7AE

Tel: 020 7459 9200

[Email: compliance@londonspecialrisks.com](mailto:compliance@londonspecialrisks.com)

However, if the problem or complaint is about a claim please contact the

The Complaints Manager

Telephone +44 (0)20 7283 8844

Tokio Marine Europe Insurance Limited

60 Gracechurch Street

London EC3V 0HR

The Underwriters will aim to answer the complaint as quickly as possible and hope to resolve the issue by the close of the working day following the complaint.

If this cannot be done the Underwriters will follow the procedure laid out below.

The Underwriters will acknowledge the complaint within five working days and hope to include in this letter a resolution to the complaint. If

a more detailed investigation is required the Underwriters will aim to return to the Insured within four weeks of their initial complaint with the Underwriters' resolution. If this is not possible the Underwriters will write to the Insured within four weeks and explain why the issue has not yet been resolved and give a likely timescale of when our investigation will be concluded.

If the complaint requires a particularly complex investigation the Underwriters may need eight weeks to conclude the investigation. If the Underwriters have not completed the investigation within eight weeks the Underwriters will write to the Insured again with an explanation.

Where the Insured is dissatisfied with the Underwriters' response to resolve the complaint and the Insured is classified as a micro-enterprise as defined by the Financial Conduct Authority then the Insured may refer the complaint to the Financial Ombudsman Service at the address below:

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

Telephone 0300 123 9 123

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

The Financial Services Compensation Scheme

The Insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation under the scheme if they are unable to meet their obligations to you under this contact. Further information can be obtained from the Financial Services Compensation Scheme: (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) by phone on 0800 678 1100 or 020 7741 4100 and on their website at www.fscs.org.uk