



Motorsport Insurance? *We've got it covered*



## **TYPE OF INSURANCE AND COVER:**

This is an annual storage and transit policy designed to provide cover for your competition car(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 while in transit to and from a race circuit.

## **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 any previous Off Track / Storage & Transit policies you have not:**

- made a claim, suffered any loss or damage in respect of previous competition cars 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

Should any of the above is incorrect please call us immediately on 020 3427 5960 or email us at [info@moris.co.uk](mailto:info@moris.co.uk) stating your policy number.



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#### **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.

#### **Data Protection Act 1998**

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims and complaints, if any, which may necessitate providing such information to other parties.

SAMPLE



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## **OUR FEES:**

### **1. 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 £19.95 for each amendment to cover our administrative costs.

### **2. Cancellation Fee:**

In the event your policy is cancelled by you then you are entitled to a refund of your premium calculated on a pro-rata basis. Any return premium will exclude the original policy Admin Fee and there is a further £15 cancellation charge

## **Want to understand more about our fees?**

This link will explain further: <http://www.moris.co.uk/Motorsport-insurance-Information/Our-Fees>

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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), malicious damage, impact, storm, 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 Cover you provided are considered part of this contract of insurance.

## Information you have given us

In deciding to accept this policy and in setting the terms and premium, we have relied on the information you have given to us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete.

If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this policy as if it never existed and decline all claims.

If we establish that you carelessly provided us with false or misleading information it could adversely affect your policy and any claim. For example, we may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered;
- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness;
- reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged you; or
- cancel your policy in accordance with the Right to cancel condition below.

We will write to you if we:

- intend to treat your policy as if it never existed; or
- need to amend the terms of your policy.

If you become aware that information you have given us is inaccurate, you must inform your broker as soon as practicable.



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## CONDITIONS

**THEFT: Datatag** Please note that theft cover under this policy is conditional upon and only available if the insured items are datatagged. Accordingly, all the insured items must be datatagged and the necessary Datatag Certificate must be returned to DATATAG within 21 days of the policy inception. Failure to do so will result in all theft cover being suspended until such time the items have been datatagged and the certificate has been returned to DATATAG

**Thatcham Approved Alarm** 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 Please note that theft cover under this policy is conditional upon and only available if the insured items are alarmed with a Thatcham approved alarm system and all the vehicles security devices are to be put into full and effective operation.

### Policy Cancellation

Please refer to the MORIS "My Dates" page. If you do not have a replacement date, you will need to formally cancel your policy. The premium will be returned to you in full (excluding any applicable administration fee, if any) and will be less a £15 cancellation fee. Should there have been a claim there will be no return of premium.

You can cancel this insurance at any time by calling 020 3427 5960 (Mon-Fri 9a.m. to 5.30p.m) or on our website or via e-mail on [info@moris.co.uk](mailto:info@moris.co.uk) or in writing to: MORIS.co.uk C/O Indigo Underwriters Ltd, No 1 Royal Exchange, London, EC3V 3DG

We can cancel this insurance by giving you 30 day's notice in writing. We will only do this for a valid reason (examples of valid reasons are as follows):

- non payment of premium
- a change in risk occurring which means that we can no longer provide you with insurance cover
- non-cooperation or failure to supply any information or documentation we request

**Refund of Premium:** This insurance has a cooling off period of fourteen (14) days from either:

- the date you receive this insurance documentation or
- the start of the period of insurance, whichever is later

If this insurance is cancelled then, provided you have not made a claim and scheduled track day has not taken place you will be entitled to a refund of any premium paid, subject to a deduction for any time (or track day in a multiple track days insurance) for which you have been covered. This will be calculated on a proportional basis.

If you cancel this insurance outside the cooling off period, there will be an additional charge of £15.00 to cover the administrative cost of providing the insurance.

If we pay any claim, in whole or in part, then no refund of premium will be allowed.

### Your Cancellation Rights. Cooling off period

You have a statutory right to cancel your policy within 14 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later.

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund calculated on a proportional basis. The later will only apply where your insurance policy covers multiple track days.

You can cancel by calling 020 3427 5960 (Mon-Fri 9a.m. to 5.30p.m) or on our website or via e-mail on [info@moris.co.uk](mailto:info@moris.co.uk) or in writing to;

MORIS.co.uk C/O Indigo Underwriters Ltd  
No 1 Royal Exchange  
London  
EC3V 3DG

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

For your cancellation rights outside the statutory cooling off period, please refer to the policy terms and conditions (Policy Cancellation above)



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## CONDITIONS (cont)

### **Premium Calculation in the event of cancellation.**

The premium shall be adjusted on a pro-rata basis.

### **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.

### **Average Clause:**

If any of the insured property stated in the Confirmation of Cover is less than the cost of replacement 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 becomes 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 may become invalid and your claim refused.



## EXCLUSIONS

1. Third party property or personal injury
2. Losses arising from unattended motor **vehicles** or trailers (except where you have specifically extended your cover to include theft from a race track or while journeying to / from and race track)
3. Loss or damage arising from the use of property when being driven under its own power
4. Impact damage caused by another competition **vehicle** in circumstances where you may have retired from an event "trackside" and your competition **vehicle** remains in a position where it could be hit by other participants.
5. 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.
6. Loss of use, delay or consequential loss of any description
7. Loss resulting from confiscation or abandonment of the insured vehicle.
8. Loss or damage caused by a mechanic or team member whilst the insured **vehicle** is being worked upon
9. Any loss or damage to computer logging systems attached to the property insured
10. Mechanical or electrical derangement or breakdown or damage caused by overheating mechanical components
11. Wear, tear and gradual deterioration, latent defect
12. Mysterious disappearance or unexplained shortage of insured property from a known location
13. Theft of tools, spares, tyres or crash helmets and **racewear**, unless contained in a locked motor **vehicle**, room, cabinet or whilst inside your private residence
14. Accidental damage to crash helmets
15. Storm damage to awnings
16. 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.



## Policy Requirements



- 1 Insured equipment is to be marked with **DATATAG security markings** as per instructions within the Datatag kit. 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.

### How do I get hold of a Datatag Motorsport / Off-Road System?

You will need to purchase your Datatag system on-line directly from Datatag at <http://datatag.co.uk/motorsport-buy.php>

Datatag can also be called directly on 01784 778 310 or 034500700 440 and ask for their Motorsport / Off Road System.

**The kit costs £59.99**



- 2 In respect of **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.



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## CLAIMS

Any occurrence which may result in a claim being made under this insurance must be reported to MORIS as soon as possible, ideally within 7 days. This can be done by emailing or calling us or by going directly to our on-line claim notification form:

<https://www.moris.co.uk/MORIS-Claims/Motorsport-Storage-&-Transit-claims/Off-Track-Claims-Notification-Form>

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.

You are responsible for costs incurred through the transportation of the damage and insured goods, 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

- Racewear:** Drivers' clothing, footwear and protective equipment used solely for motor sports.
- Tools:** Mechanics' **tools** and equipment not used for business purposes.
- Trailer(s):** The trailer(s) being used for the transportation of the vehicle(s).
- Vehicle(s):** The competition vehicle(s) being the only vehicle(s) of that description owned by you.



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## **INSURERS:**

Your **Storage & Transit policy** is provided through MORIS.co.uk a trading name of Indigo Underwriters Ltd (Indigo). Indigo Underwriters Ltd, a company registered in England and Wales under the company registration number 7085778 at registered office No 1 Royal Exchange, London EC3V 3DG

Indigo is an underwriting agency and Lloyd's coverholder regulated by the United Kingdom Financial Conduct Authority (FCA) under firm reference 514818. Your certificate of insurance is underwritten by certain underwriters at Lloyd's as detailed below under UMR (Unique Market Reference) B0775RCB00817 entered into between underwriters and Indigo.

Lloyd's Syndicate 1861 which is managed by AmTrust Syndicates Limited. AmTrust Syndicate Limited is registered in England and Wales under company registration number 04434499 and is authorised and regulated by the Financial Conduct Authority Prudential Regulation Authority (reference number: 226696). AmTrust Syndicate Limited registered office is 47 Mark Lane, London EC3R 7QQ

## **Choice of Law & Jurisdiction**

This contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales

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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 please contact us on 020 3427 5960 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 Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone 0800 023 4567 or 0300 123 9123 from a mobile.

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you wish to make a complaint, you can do so at any time by referring the matter to either MORIS.co.uk C/O Indigo Underwriters Ltd, or the Complaints team at Lloyd's.

The address of MORIS.co.uk C/O Indigo Underwriters Ltd is:  
No 1 Royal Exchange  
London  
EC3V 3DG

The address of the Complaints team at Lloyd's is:  
Complaints  
Lloyd's  
One Lime Street  
London EC3M 7HA

Telephone: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If you have purchased your policy online you can also make a complaint via the EU's online dispute: <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&lng=EN>



## USEFUL INFORMATION

### About Datatag:



#### 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 DatatagKit 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.

#### 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.



## 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.