



Motorsport Insurance? *We've got it covered*

Bike Insurance Confirmation of Cover

REF: BTD201400000

Thankyou for using MORIS. Below is a summary of the details you have supplied to us and 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.

Your Details :

Name	Occupation	Date of Birth
Address:		

Bike Details:

Make and Model	Year Manufactured	Registration	Value (Â£)

Insurance Details:

Type of cover	Excess (each and every loss)	Bodywork and Fairings covered
	£	

Details of the Trackday(s): Note: to make amendments / cancellations to any of the dates below, simply click on "**My Dates**" on the website

Track Dates:

Date	Circuit	Organiser
1		
2		
3		
4		
5		
6		
7		
8		

Policy Extension:

Personal Injury	Sum Insured (Death/Permanent Disability)
covered	£100,000

Premium Summary:

Personal Injury	Bike Damage	Admin Fee	TOTAL (excl. any credit card surcharge)
£	£	£	£

Insurance Tax:

£	£		£
Total Premium			£

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

Declaration: Material Facts: You have declared that to the best of your knowledge, all details submitted for the purpose of this insurance are true and complete and you have no suppressed or mis-stated any material facts.

Policy Wording: You have confirmed that you have read and understood the extent and limitations of the policy before you effected cover with ourselves.



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TYPE OF INSURANCE AND COVER:

This is an accidental damage policy designed to cover your bike in the event you have an accident on the circuit or another participant causes damage to your bike.

Trackday insurance is a limited cover and does not follow all of the conditions of standard motor insurance.

This policy does NOT cover you for ANY riding that may be deemed "competitive" (this includes any form of timing)

DEMANDS AND NEEDS:

- In choosing this product and the level of cover, you have not received any personal recommendation from MORIS.
- The information above details the cover 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 as "Privacy Policy"
or <http://www.moris.co.uk/Motorsport-insurance-Information/Privacy-and-Security-Policy>



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This, together with your Application, Trackday Insurance Details and any formal amendments, sets out the terms of your policy. You should check all details of your insurance and satisfy yourself that it is entirely in accordance with your understanding and instructions. Anything at variance with this understanding and instruction should be advised to us immediately quoting your unique reference number (e.g. BTD123) from this website. We do not issue any further policy documentation beyond your Trackday Insurance Details.

TRACKDAY DEFINITION:

A trackday is a strictly non competitive (no timing, pacemaking or racing) day at a race circuit where road registered bikes can be driven by individuals holding a full driving licence on a race circuit without speed restriction. Riders must adhere to all safety briefings provided at the beginning of each trackday.

Please note:

Trackday insurance is a limited cover and does not follow all of the conditions of standard bike road 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. Date Change Fee:

Should you change your date we will charge £5.95 every time you notify us of a date change.

3. Change of Circuit Fee:

Some circuits are more hazardous than others and if you change circuits after you have bought a policy they may be an additional charge of £9.95.

4. Cancellation Fee:

In the event your policy has to be cancelled because you are unable to attend the planned trackday or the trackday is cancelled by the organiser, then you are entitled to a full refund of your premium (excluding original admin fee) less a £15 cancellation charge.

Operative Boundaries: Cover only applies "trackside" and does not extend to any loss or damage occurring in the pit garage, paddock or other similar areas of the circuit..

Recommendation: We strongly urge you to take photographs of the insured vehicle from all four sides BEFORE taking to the track. This can help in the event of a claim.



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What your Policy covers:

- External accident damage (i.e. impact) to the bike only whilst engaged in the specified track day activity.
- Fire damage but only if directly following an accident (i.e. impact).
- The costs of repairing the bike or, if insurers decide, pay you or the legal owner (should the bike be subject to hire purchase or lease) an amount in full settlement. Any amount paid cannot be more than the bike's market value at the time of the accident and all claims are subject to an excess/deductible as shown on the Trackday Insurance details. Where the bike is insured for the full market value, in the event the claim is settled as a total loss the insurers have the right to decide to keep the salvage. Insurers can choose either of these alternatives.

What your Policy does not cover:

- Internal damage to the engine or to the gearbox or transmission.
- Mechanical, electrical or computer breakdown, howsoever caused.
- Liability to other participants, to any third parties or to passengers or any property damage.
- Competitive riding, (in other words, whilst racing or on timed runs or trials).
- Consumable items such as tyres, oils, linings etc.
- Cosmetic damage such as paint chips or wheel scuff that are not a consequence of a direct and obvious impact.
- Extra costs involved in repairing specialised paintwork and logos unless specifically agreed.
- Shipping / Transportation / Recovery costs.

You must take all reasonable steps to:

- (1) prevent or reduce loss or damage and
- (2) observe any legal condition, by-law or other regulation.



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Other Exclusions: We will not pay claims arising from:

1. any fraudulent, dishonest or criminal act.
2. damage due to wear and tear or gradual deterioration.
3. loss of items which are not standard fittings on your bike
4. loss or damage which is insured by any other existing insurance including and not limited to motor or household insurances.
5. loss of use, delay or consequential loss of any description including confiscation or abandonment.
6. loss of computer logging systems.
7. loss of or damage to the bike whilst being worked upon.
8. loss from any form of mechanical or electrical breakdown or damage, ingress of water, rust, oxidization, latent Defect or inherent vice.
9. loss or damage to overalls, race suit, leathers, helmet, boots or gloves.
10. Personal Injury. (Note cover can be purchased separately, or as an extension to insurance you have arranged).

SAMPLE



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DEFINITIONS: Depending on the type of cover you choose

TOTAL LOSS ONLY COVER:

When damage to structural components (not the "pretty bits" – see below) means that the cost of repairs or replacement would exceed the market value of the bike. This would result in the bike being written off and the insured would be paid the market value of the bike less the policy excess.

GROUND UP COVER:

The cost of repairs or replacement of structural components (again, not the "pretty bits" - see below) is covered, up to the point that insurers decide that the bike is uneconomical to repair when the bike will be written off and the market value paid less the excess, as above.

STRUCTURAL COMPONENTS:

Think of what is called a "naked bike". Every component is necessary – the mirrors, handlebars, levers, speedo & tach, footrests, exhaust and silencers, forks & suspension, steering yokes, frames & subframes, wheels and all associated components, discs & calipers, master cylinders, tank, tail-lamps etc. Otherwise they are:

PRETTY BITS (Bodywork & Fairings):

Top fairings, cowlings, seat cowls & fairings, side panels, infills, windshields and fairing screens, belly pans, air ducts, inspection panels, undertrays, huggers and any other components that could be described as such.

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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.

Policy Changes

If the date(s) / circuit(s) and / or organiser(s) have changed you can advise us by clicking on to "My Dates". Please read the instructions carefully. All other changes are to be notified to us directly. Please also refer to "Our Fees" above. Sorry, but insurers will not accept changes or cancellations retrospectively

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 original admin. Fee) and will be less a £15 cancellation fee. Should there have been a claim there will be no return of premium.

Underinsurance / Average:

This policy requires that the vehicle is insured for the correct market value. If you are under insured, in the event of a claim insurers will pay less and their settlement figure will be proportionate to the amount of under insurance.

Market Value:

This policy is based upon market value and is NOT an "Agreed Value" policy.

Salvage:

In the event a claim is settled as a total loss the insurers retain the rights to salvage.



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CLAIMS (Bike Damage)

In the event of a claim, or in the event of an accident which could give rise to a claim it is warranted that:

- a) Photographs are taken of the damaged car PRIOR to removal from circuit. Photographs should show all damage.
- b) **Notify us online within 48 hours of the accident.**

Estimates may be obtained but no repair work is to be undertaken without prior permission from insurers.

Claims Procedure (*In respect of vehicle Damage*)

We MUST be notified online within 48 hours of an accident which may give rise to a claim unless you have a good reason for not being able to do so. This should be done directly on the MORIS website by clicking on 'Claims Notification'. This must be submitted to formally notify us of your claim. Insurers may repudiate your claim if this initial notification is late.

Accident Statement:

Insurers require an independent statement from a circuit official confirming the location, date and time of the accident. This form can also be downloaded from our website. Insurers will repudiate your claim if you are unable to provide this.

Loss Adjuster:

Your Insurers may require that the processing of your claim is overseen by an independent third party and may engage the services of a loss adjuster. This is to ensure your claim is treated effectively and fairly if there are areas of discussion. Correspondence relating to your claim should be sent directly to MORIS unless notified otherwise.

A report will be submitted from the loss adjuster to MORIS for onward transmission to insurers.

Claim payment will come directly from London Special Risks Ltd (LSR) unless advised otherwise.

Photographs:

PHOTOGRAPHS must be taken at the circuit and PRIOR to any repairs to the car. Photographs should be taken from all four sides of the car regardless of damage. It is your responsibility to prove your loss. **This is a REQUIREMENT on your policy.** The Insurers have absolute right to repudiate a claim if you fail to comply with the above stipulations. Photographs should be sent directly to MORIS either digitally on line or by post.

Repairs: No repair work is to be undertaken without prior permission from insurers.

Disposal of Parts: Damaged parts should NOT be disposed of until you have permission to do so.

Fraud: Insurers have absolute right to refuse a claim should it become evident that the claim be false or fraudulent as regards to amount or otherwise.

Insurers

Your policy for **Trackday Accidental Damage** to your vehicle, your insurance is provided through London Special Risks Ltd and placed with certain underwriters at Lloyd's under Agreement xxxxx UMR (Unique Market Reference) xxxx

In respect of **Personal Injury Insurance** this is written 100% at Lloyd's of London by xxxxx



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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: compliance@londonspecialrisks.com

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

OTHER GREAT OFFERS YOU MAY BE INTERESTED IN



**Vehicle recovery from
£14.99** per day

Cover whether you have an accident or engine blow up when you buy trackday insurance



**Personal Injury from
£10** per day

£100,000 death and disability available per day from **£10** per £25,000. Save 50% when you insure your trackday car or bike



Trackday Travel Insurance
**from
£5.99** per day

MORIS has arranged with BenGo a unique travel policy that has been specifically extended to include up to £100,000 emergency medical expenses should you have an accident during the course of your trackday.

£5

EARN a FIVER

Tell a friend about MORIS and you can BOTH earn £5 on your next purchases over £150 premium*



**Storage and Transit from
£64.99** per annum

Fire & Theft Insurance for competition bikes for ACU licence holders.

**Personal Injury from
£89.90** per season

ACU Competition licence holders. Insure yourself for loss of income and up to £100,000 disability

MORIS Promotional Clothing Range



Softshell Jacket

£54.25



Baseball Cap

£10.32



Fleece

£25.00



SupraFleece Hat

£9.50



T-Shirt

£12.28



Hoodie

£22.05

For more information just go to:

