

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) B0544SM000002m

Type of insurance

This insurance provides cover for your insured car for accidental damage during track day events.

Benefits

- Cover for accident damage to your car during track day events.
- The costs for repairing your car or the market value of the car if the insurers decide it is a total loss.

Exclusions, this insurance does not cover the following

- use on the road or public place as required by the Road Traffic Act 1988.
- injury to other persons, passengers or damage to other peoples property.
- any excess on the policy and the claims handling fee of £125.
- internal damage to the engine or gearbox / transmission caused by mechanical derrangement.
- For cosmetic damage such as paint chips or wheel scuff that are not a consequence of a direct and obvious impact.
- For competitive driving, including racing and timed runs.
- For fire unless caused by impact on track day events.
- For transportation or recovery costs unless this option has been bought.
- For use by persons not on the policy.
- For labour costs in excess of £80 per hour including VAT.

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

Duration of the policy

This insurance is provided on a daily basis or for a specified number of days.

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 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

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 or telephone 0800 678 1100 or 0207 7741 4100.