



Policy Summary

Personal Accident Insurance for Amateur Motorsports

This is for guidance only. Full terms and conditions are contained in the policy wording which you should read.





About this Document

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the Insurance Policy document.

Insurer

This Insurance Policy is underwritten by Certain Underwriters at Lloyd's. Your insurer(s) (as detailed on your Schedule) are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk.

Indigo Underwriters Limited (trading as IndigoUnderwriters) underwrites and administers this contract on behalf of certain Underwriters at Lloyd's.

Our registered address is: 32 Threadneedle Street, London EC2R 8AY.
Registered in the UK, Company number: 07085778

Indigo Underwriters Ltd. is regulated by the Financial Conduct Authority, our registration number is 514818

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/financial-services-register or by contacting the FCA on +44 (0) 800 111 6768.

Type of Insurance and Cover

Personal Accident Insurance.

You can choose the options of cover which you require. Please read your schedule of insurance carefully to ensure the cover selected meets your needs.

Period of Insurance

The insurance offered normally expires on the 31st December. You may renew your cover on the 1st January for a 12 month contract or you may apply for a new contract at any time during the year.

Renewal or a new contract will be subject to the terms and conditions that apply at the time of renewal or the purchase of a new contract.

Section 1

Features & Benefits

Personal Accident

We will pay up to the sum insured selected and shown in the schedule if, during the period of insurance, an insured person suffers bodily injury caused by an accident during the 'operative time' whilst competing, practising, testing or taking part on a trackday in a vehicle (including Kart) or on a motor bike at an event operating under permit/licence issued by governing bodies such as the MSA (Motor Sport Association), ACU (Auto Cycle Union), AMCA (Amateur Motor Cycle Association) or the equivalent European governing bodies, which results in any of the following:

- Death.
- Loss of sight in one or both eyes.
- Loss of a limb.
- Permanent total disability.
- Temporary total disability. We will pay the weekly benefit shown in the schedule for as long as an insured person continues to be disabled, up to 52 weeks from the date of an accident less the deferment period.



Section 1

Features & Benefits (contd...)

Permanent Partial Disability

An option is available, on payment of an additional premium, to include other permanent disabilities such as total loss of use of fingers, shoulder, elbow, toes, hip, knee and ankle. Please refer to your insurance adviser for further details.

'Operative time' for this section of the policy means that the insured person is covered by this insurance whilst competing, practising, testing or taking part on a trackday in a vehicle (including Kart) or on a motor bike at an event operating under permit/licence issued by governing bodies such as the MSA (Motor Sport Association), ACU (Auto Cycle Union), AMCA (Amateur Motor Cycle Association) or the equivalent European governing bodies during the period of insurance.

The insured person can also be covered whilst travelling, during the period of insurance, from their normal place of residence to the track and the return journey back to their normal place of residence if they have selected this option as shown and confirmed in the schedule.

Significant or Unusual Exclusions or Limitations

We will not pay the following:

- The sum insured for death if the bodily injury does not lead to death within 52 weeks of an accident.
- The sum insured for loss of sight in one or both eyes or loss of a limb if the loss results in death within 52 weeks of an accident.
- The sum insured for permanent total disability if the disability results in death within 52 weeks of an accident.
- The deferment period (the initial period during which we do not pay benefit) of any claim under temporary total disability, for each insured person.
- Any claim under temporary total disability for a period after 52 weeks from the date that an accident happened.
- For temporary total disability, any amount over 60% of an insured person's gross weekly wage.
- Any claim arising whilst the insured person is travelling from their normal place of residence to the track and/or the return journey back from the track to their normal place of residence unless they have selected this option as shown and confirmed in the schedule.
- The death benefit for persons under the age of 16 years is limited to £2,500.

Section 2

Features & Benefits

Medical and Additional Expenses

1. We will pay up to the sum insured stated in the schedule to each insured person for the following expenses should an insured person suffer bodily injury caused by an accident during the 'operative time' whilst competing, practising, testing or taking part on a trackday in a vehicle (including Kart) or on a motor bike at an event operating under permit/licence issued by governing bodies such as the MSA (Motor Sport Association), ACU (Auto Cycle Union), AMCA (Amateur Motor Cycle Association) or the equivalent European governing bodies.



Section 2

Features & Benefits (contd...)

Medical and Additional Expenses

2. Normal and necessary expenses incurred outside the United Kingdom for medical or surgical treatment including specialists' fees, emergency dental treatment up to £500 for the immediate relief of pain only, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges.
3. Reasonable additional accommodation and repatriation expenses incurred by the insured person and any one member of their family or travel party who has to remain or travel with the injured or ill insured person.
4. Reasonable travel and accommodation expenses of one person to travel from the United Kingdom if their presence with the injured or ill insured person is necessary on medical grounds.
5. Reasonable expenses incurred in transporting the remains or ashes of the insured person to their former home in the United Kingdom or reasonable funeral expenses incurred abroad.
6. Expenses incurred with the prior consent and authorisation of the 24-hour emergency service company appointed by us, whose full details are given within the claims procedure section of this insurance, for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate the seriously ill or injured insured person to the United Kingdom.

Extension

If an insured person has not returned to the United Kingdom before the end of a trip for reasons which are beyond their control, this insurance will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium, but in the event of an insured person being hijacked, cover will continue whilst such insured person is subject to the control of the person(s) or their associates making the hijack and during travel direct to their home and/or original destination, up to 12 months from the date of the hijack.

'Operative time' for this section of the policy means the insured person is covered by this insurance whilst competing, practising, testing or taking part on a trackday in a vehicle (including Kart) or on a motor bike at an event operating under permit/licence issued by governing bodies such as the MSA (Motor Sport Association), ACU (Auto Cycle Union), AMCA (Amateur Motor Cycle Association) or the equivalent European governing bodies and including whilst travelling to and from and competing in an event, during the period of insurance, which has a destination outside the United Kingdom if they have selected this option as shown and confirmed in the schedule. Cover starts from the time of leaving the United Kingdom and will continue until arrival back in the United Kingdom.

The maximum duration of any one trip is 60 days. Each trip is considered to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions.



Section 2

We will not pay the following:

Significant or Unusual Exclusions or Limitations

- Any claim due to an insured person being refused travel (or having travelled) against a carrier's policy on carrying passengers or contrary to the health and safety restrictions of a carrier or any other publicly licensed sea vessel, train or coach, or their handling agents.
- Any claims for surgery or treatment that is intended to prevent an illness or condition (other than necessary surgery or treatment recommended by a suitably qualified medical specialist to prevent the insured person developing a potentially life threatening disease), elective or cosmetic surgery, the reversal of cosmetic surgery or any corrective treatment as a result of previous cosmetic surgery or treatment or surgery that is not medically necessary.
- The first £250 of each and every loss for each insured person.
- The costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip.
- Any claims arising from any health condition of the insured person where such condition has already been the subject of a claim under this insurance in respect of any earlier trip.
- Any expenses incurred more than twelve months after the date the first expense was incurred or any continuing expenses incurred after the insured person is fit to travel to the United Kingdom.
- Any loss that is also covered by any other valid and collectable insurance, of which you are the policy-holder.

General Exclusions
(applies to the whole of the insurance)

The following is a list of the most significant exclusions and limitations of this insurance. The details of the cover, terms and conditions and a full list of the exclusions can be found in the insurance policy document.

This insurance does not cover death, loss, disability or expense caused or contributed to by, resulting from, or in connection with the following:

- You or an insured person flying, other than as a fare paying passenger.
- You or an insured person's suicide, attempted suicide, intentional self-injury.
- You or an insured person having neuroses, psychoneuroses, psychopathy or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type.
- You or an insured person having a chronic pain syndrome including but not limited to Chronic or Complex Regional Pain Syndrome, or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body).
- You or an insured person being under the influence of alcohol or drugs.
- Any surgery or treatment that is not medically necessary, cosmetic surgery, the reversal of cosmetic surgery or any corrective treatment as a result of previous cosmetic surgery.
- Any pre-existing condition.
- Any claims for an insured person who is over 64 years of age at the commencement of the period of the insurance.
- Any part of any trip that is booked or commenced by an insured person knowing that a trip will be longer than 60 days.



General Exclusions

(applies to the whole of the insurance)

- The insured person engaging in manual work or while working as a driving or riding instructor.
- Any claim arising from or in any way related travel to:
 - › Countries where the Foreign & Commonwealth Office advise against all but essential travel to the country for leisure trips
 - › Any leisure travel to specific parts of a country where the Foreign & Commonwealth Office advise against all but essential travel to specific parts of the country.
- Any trip which is booked or commenced by an insured person:
 - › contrary to medical advice, or
 - › to obtain medical treatment, or
 - › after a terminal prognosis has been made.

This insurance will not pay a benefit or any portion of a benefit for disablement arising from the interaction between bodily injury and another medical condition.

Cancellation

Your right to change your mind if you are a private Policy-holder.

You can cancel this insurance at any time by contacting your broker or insurance intermediary.

We have the right to cancel your policy at any time by giving you 28 days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for you and will set out the reason for cancellation in our letter.

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 the later.

If you cancel this insurance within the cooling off period then, provided you have not made a claim, we will refund in full any premium you have paid.

If this insurance is cancelled outside the cooling off period then, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.

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

How to Claim

If a claim occurs you must report it as soon as possible to:

Claims Settlement Agencies Ltd

308-314 London Road

Hadleigh

Benfleet

Essex

SS7 2DD

Email: CanopiusClaims@csal.co.uk



What to do in a serious medical or other emergency

Contact: Intana Global
Sussex House, Perrymount Road, West Sussex, RH16 1DN
Tel: +44 (0) 20 7902 7405
Fax: +44 (0) 20 7928 4748
Email: operations@intana-global.com

Complaints

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:
32 Threadneedle Street, London EC2R 8AY
Email: complaints@moris.co.uk

The address of the Complaints team at Lloyd's is:
Complaints, Lloyd's, One Lime Street, London EC3M 7HA
Tel: 020 7327 5693 Fax: 020 7327 5225
Email: complaints@lloyds.com
Website: 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 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
Tel: 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

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.

If you have purchased your policy online you can also make a complaint via the EU's Online Dispute Resolution (ODR).

Financial Services Compensation Scheme (FSCS)

Your insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if they are unable to meet their obligations to you under this insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk.

Law applying to the insurance

Unless specifically agreed to the contrary this policy will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.