



moris

motorsport & track day insurance

Motorsport Personal Accident Insurance (Bike)

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover and the terms and conditions.

What is this type of insurance?

This insurance covers death, disability or expense that occurs whilst competing in amateur motor sports.



What is insured?

- ✓ Death following accident (up to £100,000).
- ✓ Total Disability following accident (up to £100,000).
- ✓ Permanent Partial Disability (see policy for scale).
- ✓ Temporary Total Disablement (Loss of Weekly Income up to £1,000 per week).
- ✓ Medical Expenses (outside of UK up to £100,000).



What is not insured?

- ✗ Any cover for illness.
- ✗ Pre-existing conditions.
- ✗ Accidents that may occur outside of your motorsport / track day activities. Except for when you have also selected cover travelling to / from an event.
- ✗ Loss of weekly income for the first 28 days.



Are there any restrictions on cover?

- ! Accidents are covered only during the course of motorsport / track day activities (and where specifically requested – accident travelling to / from and event).
- ! Only death or disability within 12 months of the date of the accident are covered.
- ! We will not pay benefit for Temporary Total Disability for an initial period shown in your schedule.
- ! If bodily injury causes death before we have paid any claim for loss or disability, we will only pay the death benefit.



Where am I covered?

- ✓ Any specified UK or European track day or competitive motorsport meetings.



What are my obligations?

- You must take care when answering any questions, we ask by ensuring that any information provided is accurate and complete.
- You must check that information in the schedule is accurate and it reflects the coverage sections you have requested.
- You must notify us of any inaccuracies in the information contained in the schedule, or of any changes to that information.
- You must take reasonable care to prevent any loss or bodily injury.
- You must tell us of any claim as soon as possible and comply with the claims procedure set out in the policy.



When and how do I pay?

Payment can be made either through your online account where your quotation will be saved, or we can take payment from you over the telephone.



When does the cover start and end?

All policies expire 31st December in line with competition licenses. This is as stated on your policy.



How do I cancel the contract?

There is a 14-day cooling off period, from the date you receive the documentation or the start of the policy, whichever is the later. If you cancel within this 14-day period, you will receive a full refund of premium, provided you have not made a claim. If you cancel outside this 14-day period, you will be entitled to a refund of premium subject to a deduction for any time for which you have been covered, provided you have not made a claim.