



**moris**

motorsport & track day insurance

## Personal Accident Insurance

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 £250,000).
- ✓ Total Disability following accident (up to £250,000).
- ✓ Permanent Partial Disability (see policy for scale).
- ✓ Temporary Total Disablement (Loss of Weekly Income up to £2,500 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.