



## Storage & Transit Insurance for Competition Karts

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 competition karts while in storage and transit.



#### What is insured?

- ✓ Annual Storage & Transit Cover.
- ✓ Competition karts, spares and engines insured.
- ✓ Up to £15,000 any one risk.
- ✓ Includes while being transported to / from race meetings.
- ✓ Paddock cover included.



#### What is not insured?

- ✗ No cover while insured vehicle is under its own power (being driven).
- ✗ Mysterious disappearance.
- ✗ Damage caused while being worked upon.
- ✗ Storm damage to awnings.
- ✗ Third party property or personal injury.
- ✗ For use on the road or public place as required by the Road Traffic Act 1988.
- ✗ Mechanical and electrical breakdown caused by the ingress of water. Theft of racewear, tools, spares, tyres or crash helmets, unless contained in a locked motor vehicle, room, cabinet or whilst inside your private residence.



#### Are there any restrictions on cover?

- ! Theft covered following a forced and / or violent act.
- ! Values are NOT "Agreed Values".
- ! You need to be a resident in the United Kingdom.
- ! Cover is for licensed motorsport competitors and track day participants engaging in events operated under permit / licence issued by the MSA (Motor Sport Association).
- ! Insured track and competition karts must be Data tagged.
- ! Storage location must be built of brick, stone or concrete.
- ! Building must be well maintained and in good state of repair.
- ! You have not had a break-in or attempted breaking within the last three years.



#### Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



## 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?

Your policy is effective for 12 months and is renewable on an annual basis.



## 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.