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Policy Summary

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This insurance is provided through MORIS.co.uk a trading name of Indigo Underwriters Ltd (Indigo). Indigo is an underwriting agency and Lloyd's coverholder regulated by the United Kingdom Financial Conduct Authority (FCA) under firm reference 514818. Your certificate of insurance is underwritten by certain underwriters at Lloyd's under UMR (Unique Market Reference) B0775RCB00818 entered into between underwriters and Indigo. Indigo Underwriters Ltd, a company registered in England and Wales under the company registration number 7085778 at registered office 32 Threadneedle Street, London EC2R 8AY.

Datatag

Please note that theft cover under this policy is conditional upon and only available if the insured items are datatagged. Accordingly, all the insured items must be datatagged and the necessary Datatag Certificate must be returned to DATATAG within 21 days of the policy inception. Failure to do so will result in all theft cover being suspended until such time the items have been datatagged and the certificate has been returned to DATATAG.

Thatcham Approved Alarm

Where property is kept within a motor vehicle during the course of travelling to / from a race meeting or other circuit activity or where staying overnight the vehicle must be alarmed with a Thatcham approved alarm system and all the vehicles security devices are to be put into full and effective operation. Please note that theft cover under this policy is conditional upon and only available if the insured items are alarmed with a Thatcham approved alarm system and all the vehicles security devices are to be put into full and effective operation.

Type of insurance

This is an annual storage policy designed to provide cover for your vehicle, engine, spares, trailer and ancillary equipment which are listed on the policy should they be damaged or destroyed as a result of accidental damage, fire or theft.

Benefits

- Accidental Damage, Fire and Theft of the insured items from the specified premises and whilst in storage and transit to and from a track day / race meeting / while attending a race meeting as per Confirmation of Cover.

Exclusions, this insurance does **NOT** cover the following

- For use on the road or public place as required by the Road Traffic Act 1988.
- Loss / damage arising from insured car(s) being driven under own power.
- For all injury to other persons, passengers or damage to other peoples property.
- 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.
- Where you have failed to tag the equipment with Datatag.

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



Duration of the policy	Your policy is effective for 12 months and is renewable on an annual basis.
Cancellation	<p>You have a statutory right to cancel your policy within 14 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later.</p> <p>If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund calculated on a proportional basis.</p> <p>You can cancel by calling 020 3427 5960 (Mon-Fri 9am to 5.30pm) or on our website or via email on info@moris.co.uk or in writing to;</p> <p>MORIS.co.uk C/O Indigo Underwriters Ltd 32 Threadneedle Street, London EC2R 8AY</p> <p>If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.</p> <p>For your cancellation rights outside the statutory cooling off period, please refer to the policy terms and conditions.</p> <p>In the event your policy is cancelled by you then you are entitled to a refund of your premium calculated on a pro-rata basis. Any return premium will exclude the original policy Admin Fee and there is a further £15 cancellation charge.</p>
Claims	<p>In the event of a claim, please contact us as soon as possible, ideally within 7 days, on 020 3427 5960 (Mon-Fri 9am to 5.30pm) or via email on claims@moris.co.uk or in writing to:</p> <p>MORIS.co.uk C/O Indigo Underwriters Ltd 32 Threadneedle Street, London EC2R 8AY</p> <p>We will need a formal online notification at: https://trackday.moris.co.uk/MORIS-Claims/Track-Day-Claim-Notification</p>
Complaints	<p>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.</p> <p>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.</p> <p>The address of MORIS.co.uk C/O Indigo Underwriters Ltd is: 32 Threadneedle Street, London EC2R 8AY Email: complaints@moris.co.uk</p> <p>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</p> <p>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.</p>



Complaints (contd.)

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).

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

Tel: 0800 678 1100 or 0300 123 9123 from a mobile.