



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

**keyfacts**®

## 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) B0775RCB00817 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 No 1 Royal Exchange, London EC3V 3DG.

## Type of insurance

This is an accidental damage policy designed to cover your bike in the event you have an accident on the circuit or another participant causes damage to your bike.

## Benefits

- Cover for external damage to your motorbike during track day events.
- The costs for repairing your motorbike or the market value of the motorbike as per the Confirmation Of Cover if the insurers decide it is a total loss.

## Exclusions, this insurance does NOT cover the following

- Competitive riding, including racing and timed runs.
- Use on the road or public place as required by the Road Traffic Act 1988.
- Injury to other persons, passengers or damage to other people's property.
- Any excess on the policy.
- Internal damage caused by mechanical failure to the engine, gearbox or transmission, unless damage is a consequence of a direct and obvious impact covered under this insurance.
- Cosmetic damage such as paint chips or wheel scuff that are not a consequence of a direct and obvious impact.
- Fire unless caused by impact on track day events.
- Transportation or recovery costs.
- Use by persons not named on the policy.
- Labour costs limited to £80 per hour unless specifically agreed otherwise.

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

## Duration of the policy

This insurance is provided on a daily basis or for a specified number of days as per your Confirmation of Cover.



## Cancellation

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.

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. The later will only apply where your insurance policy covers multiple track days.

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](mailto:info@moris.co.uk) or in writing to;

MORIS.co.uk C/O Indigo Underwriters Ltd  
No 1 Royal Exchange, London EC3V 3DG

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.

For your cancellation rights outside the statutory cooling off period, please refer to the policy terms and conditions.

## Claims

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](mailto:claims@moris.co.uk) or in writing to:

MORIS.co.uk C/O Indigo Underwriters Ltd  
No.1 Royal Exchange, London, EC3V 3DG

We will need a formal online notification at:

[trackday.moris.co.uk/MORIS-Claims/Bike-Damage-Claims-Notification](https://trackday.moris.co.uk/MORIS-Claims/Bike-Damage-Claims-Notification)

## 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:

No 1 Royal Exchange, London EC3V 3DG  
Email: [complaints@moris.co.uk](mailto: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](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://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](http://www.lloyds.com/complaints) and are also available from the above address.



## 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](mailto: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](http://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.