



## Your Policy Document

UPDATED (11) 26 November '25

# Trackday Insurance CARS

It is **VERY IMPORTANT** to understand this is NOT motor insurance. This means:

1. The exclusions & limitations are different on a trackday policy compared to a motor policy. (Read pages 12 and 17).
2. Priority is given to repairing cars wherever possible (subject to warranties not being invalidated).

**BEFORE you take to the track:**

It is a **CONDITION** that you read and understand your policy. This is **YOUR** responsibility.

Our policy is easy to read. You are entitled to a **FULL** refund if you decide this is not right for you.





Thank you,

We appreciate you have a choice as to your insurance provider so we are delighted you have placed your faith in us to look after you.

Motorsport Race&Rally Insurance Services (MORIS) is a trading name of Indigo Underwriters Ltd - a specialist underwriting agency and Lloyd's coverholder.

MORIS has a strong motorsport pedigree and was originally the creation of a team who had a prevalent understanding of the world of insurance for motorsport and trackdays.

MORIS remains the world's first on-line insurance provider for the motorsport and trackday community. We have been delivering insurance faster than anyone else since 2004.

MORIS has received insurance award nominations of E-Business and Innovation.

OUR aim is to make it easy for you to enjoy your passion by offering great value, high quality products and a personal service when you need us. We believe in treating you as a friend so you are assured of the fairest of treatments and care. Our business and grown predominantly by word of mouth and recommendation so any dissatisfaction we take to heart and seek to improve our service to you. We take feedback as a positive.

We provide an increasing range of products for the two and four-wheel sport competitive and trackday aficionados so please do consider us first for any other track or motorsport competition needs.

**Want to earn £10 for you and a friend?** A simple way for you AND a friend to earn a £10 rebate on your next individual purchase over £100. All you need to do is tell us who your friend is. This will trigger an automatic Promotional Code which will be emailed to both you and your friend. You will need this code to re-claim your £10. <https://trackday.moris.co.uk/tell-a-friend/details-and-faq>

Wishing you safety and fun ahead.

## Ways to contact us:

Tel: 020 3427 5960

Moris C/O Indigo Underwriters Ltd  
6th Floor, Duo Building, 280 Bishopsgate,  
London EC2M 4RB

Email: [helpme@moris.co.uk](mailto:helpme@moris.co.uk)

Web: [trackday.moris.co.uk](http://trackday.moris.co.uk)



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## COVER WILL CEASE IN THE EVENT OF A CLAIM

No refunds for any unused trackdays are provided in the event of a claim

### In the event of ACCIDENT damage to the insured car:



**IMMEDIATELY** obtain a signed accident statement (see back of this policy document or download from our website) from a circuit official.



**TAKE PHOTOS** of the damaged car showing all four sides of the vehicle.



**NOTIFY US WITHIN 48 HOURS** online at <https://trackday.moris.co.uk/claims/claim-notification>



### For RECOVERY from circuits in England, Scotland or Wales only:

**EITHER** you can use the recovery service provided by Auto Rescue Logistics (ARL) [www.autorescuelogistics.co.uk](http://www.autorescuelogistics.co.uk). You will need to have your Insurance Policy to hand as evidence you have the Vehicle Recovery option operative at the circuits you have specified.

Call ARL 020 4571 1326 and quote account MORIS.co.uk.

**ALTERNATIVELY** you can make your own arrangements and bear your own costs. Subject to original receipts, insurers will reimburse you for 90% of these costs up to a maximum of £750 (within England, Scotland or Wales) or for recoveries within Europe, up to a max. of £1,500.

#### Very Important Limitation for Territories outside of England, Scotland or Wales and within Europe:

ARL undertake to recover your vehicle back to the UK shores (Dover, Kent). Depending on the car / damage it may be possible for local repairers to assist in repair estimations. You will however be liable for any onward recovery costs. You are not bound to use ARL for this, but it may be preferable.

#### **Service Standards of Recovery Company:**

This is an outsourced service and your car can be recovered from the circuit in the event of an accident or breakdown. MORIS have NO direct control over the service standards of ARL - we just do "insurance" not "recovery". Please bear in mind tracks / circuits can sometimes be in remote locations or a considerable distance from your home. Standards may vary in terms of the level of service ARL are able to provide.

## Type of Insurance Cover



This is a **Trackday** Accidental Damage **policy** designed to cover damage to **your car** in the event **you** have an accident on the **circuit** during the course of **your trackday**. You are covered if:

- ✓ **You** lose control and crash into the barrier, armco or surrounding scenery.
- ✓ Another participant crashes into **you** causing damage to **your car**.
- ✓ **You** damage **your car** by crashing into another participant.
- ✓ **You** suffer accident damage (as described above) should **you** suffer sudden mechanical failure.

### Trackday Definition

A **trackday** is a strictly non-competitive\*\* day at a race **circuit** (or similar) where road registered or purpose-built track **cars** can be driven by individuals who hold a full driving licence on a race **circuit** (or similar) without speed restriction. Drivers must adhere to all safety briefings provided at the beginning of each **trackday** by the respective organiser.

\*\* "Non-competitive" means there is no cover for competition driving, pace-making or timing. "Timing" is also deemed to include any dashboard-mounted device providing a real time display that can be viewed while driving.

**Trackday Insurance is a limited cover and does not follow all of the conditions of standard motor insurance.**

### Operative Boundaries

Cover only applies "trackside" and does not extend to any loss or damage occurring in the pit garage, paddock or other similar areas of the **circuit**.

### Recommendation

We strongly urge **you** to take photographs of the insured **car** from all four sides BEFORE taking to the track. This can help in the event of a claim.

## Basis of Cover



This insurance is being provided on the basis you have confirmed when purchasing this insurance that the following statements are correct:

### In respect of car details, you have advised/confirmed:

- that **you** are the legal owner of the **car** or have stated the formal owner and **your** relationship with owner.
- **you** have a valid licence to drive on the public highway.



This is a **Trackday** Accidental Damage **policy** designed to cover **your car** in the event **you** have an accident on the **circuit** or another participant causes damage to **your car** during the course of **your** trackday.

## Policy Summary

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

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 as detailed below under the UMR (Unique Market Reference) shown on your policy schedule 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 6th Floor, Duo Building, 280 Bishopsgate, London EC2M 4RB.

## Type of insurance

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

## Benefits

- Cover for accidental damage to **your car** during non-competitive **trackday** events.
- The costs for repairing **your car** or the **market value** of the car if the **insurers** decide it is a total loss.

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

- **Timing of any sort, or competitive driving.**
- Use on the road or public place as per 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 trackday events.
- Transportation or recovery costs unless this option has been purchased.
- Use by persons not named on the policy.
- For labour costs in excess of £100 per hour including VAT.

This is not a complete listing, please consult **your policy** wording for full list of exclusions (page 18).

## 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.

If **you** have a **multi-day policy**, **your** last **trackday** must be within 364 days of the date of purchase.

## COVER WILL CEASE IN THE EVENT OF A CLAIM.

No refunds for any unused trackdays are provided in the event of a claim.



## Cancellation

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 less a cancellation fee. Alternatively, if **you** wish to cancel a multi-day policy after cover has commenced (and **you** have selected to protect **your** premium), **you** will be entitled to a refund calculated according to our Cancellation Scale (refer to pages 16 & 17). **We** exclude our original Admin Fee.

**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  
6th Floor, Duo Building, 280 Bishopsgate, London EC2M 4RB

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.

## Claims

We will need a formal online notification at:

<https://trackday.moris.co.uk/claims/claim-notification>

In the event of any difficulties, 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  
6th Floor, Duo Building, 280 Bishopsgate, London EC2M 4RB

## 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:

6th Floor, Duo Building, 280 Bishopsgate, London EC2M 4RB  
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).

### 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.





<b>Car*</b>	The insured <b>car</b> including any <b>modifications</b> that can be proved by <b>you</b> at the time of the loss (photos and/ or receipts). The value of <b>your modifications</b> must be included in the value of <b>your car</b> declared to <b>us</b> . (See also "Definitions (extended)" P.10 – Purpose Built Cars & Kit Cars and P. 13 "Change of Car")
<b>Circuit</b>	The track of the <b>circuit</b> described on the <b>Trackday</b> Insurance Details Document under section 'Track Date'. Cover only applies whilst <b>your car</b> is on the track and does not extend to any loss or damage occurring in the pit garage, paddock or other similar areas of the <b>circuit</b> or outside of the <b>circuit</b> .
<b>Co-Insurance*</b>	The risk & claim are shared between the policyholder and insurer. See also 3 "Definitions (extended)" P.10)
<b>Endorsement(s)</b>	A change to the terms of <b>your policy</b> . An endorsement replaces the standard insurance wording and is shown in <b>your</b> Confirmation of Cover / Schedule of Insurance.
<b>Excess</b>	The minimum amount of any damage to make a claim and for which you will have to pay.
<b>MORIS, Our, Us, We</b>	<b>MORIS</b> is the trading name of Indigo Underwriters Limited. Indigo is an underwriting agency regulated by the United Kingdom Financial Conduct Authority (FCA) under firm reference 514818. Indigo Underwriters are a Lloyd's Coverholder with active binding authorities to various Lloyd's Syndicates.
<b>Market Value</b>	The cost of replacing <b>your car</b> with one of the same make, model, specification, age, mileage and general condition as <b>your car</b> immediately before the loss or damaged happened.
<b>Modification(s)</b>	<b>Modifications</b> are any changes made to <b>your car</b> since it left the production line that increase its value or theft appeal. These include any changes made by a <b>car</b> dealership, <b>you</b> or any previous owner.
<b>Policy</b>	This document, detailing the terms and conditions of <b>your</b> contract of insurance.
<b>Salvage</b>	The insurer's right to ownership of the damaged parts or complete car once a claim has been paid.
<b>Sum Insured</b>	The maximum amount / limit <b>the insurer</b> will pay in the event of a claim (before <b>excess</b> deduction). This may be less than the stated <b>Market Value</b> on some policies and will NOT cover repair costs that exceed the <b>sum insured</b> .
<b>The Insurer(s)</b>	The insurance company or Lloyd's syndicate, which is shown on <b>your Trackday</b> Insurance Details Document, that is providing insurance cover to <b>you</b> .
<b>Timing</b>	This includes dashboard mounted devices that display a live time visible to the driver.
<b>Trackday</b>	A <b>trackday</b> is a strictly non-competitive (no timing, pace-making or racing) day at a race <b>circuit</b> where road registered <b>cars</b> as well as track <b>cars</b> can be driven by individuals holding a full driving licence or Motorsport UK Competitor Licence on a race <b>circuit</b> without speed restriction. <b>You</b> must adhere to all safety briefings provided at the beginning of each <b>trackday</b> .
<b>You, Your</b>	The person described in the Confirmation of Cover & Schedule of Insurance / <b>Trackday</b> Insurance Details document, that is providing insurance cover to <b>you</b> .

\* See P.10 Definitions (extended)



## Car

### Purpose Built, Converted Production of Kit Cars

Cars such as Radicals, Ginettas are cars built specifically for the track even though they may have been considered for road use.

Cars converted from a production base which have been fitted with after market suspension, brakes, and other related components, as well as kit cars with track use and ultimate performance in mind, may still be road registered or considered for use on the public highway, but no longer conform to the original manufacturers specifications.

In all cases the degree of preparation in respect of “set up”, tuning and balance, for example, will be significant to the performance on track and it is recognised that pre-event preparation is a key factor in performance.

Consequently, all such cars require a higher level of maintenance than a regular road car. In the event of a claim the insurers loss adjuster / engineers / claims representatives will give greater consideration to general maintenance levels, more so than a regular road registered car.

## Co-Insurance

### About Co-Insurance

Co-insurance means “splitting” (sharing) the risk between you and the insurer.

Co-insurance is used either by an insurer to limit their exposure, or you can elect your own level of co-insurance to reduce your premium.

#### Example:

*20% co-insurance, means the insurers are limited to paying 80% of your claim and you are liable for the other 20%. You will also benefit from your proportionate share of any salvage (less 10% of the realised price plus necessary expenses incurred from your proportion (See also P.13. Conditions (Salvage)).*

# Your Obligations



## Your Responsibilities

1. To read and make sure you understand your policy BEFORE taking to the track.
2. Under the Consumer Insurance (Disclosure and Representations) Act 2012, if you do not provide complete and accurate answers to questions asked by us, we or the insurer may cancel your policy or the insurer may void your policy and the insurer may impose an additional premium along with additional policy terms. This may result in the insurer rejecting or only paying in part claims you make. This responsibility extends to you being mindful of any increases to the total market value of your car.

## You must take all reasonable steps to:

1. Prevent or reduce loss or damage and
2. Observe any legal condition, by-law or other regulation.

# Demands & Needs



- In choosing this product and the level of cover, **you** have not received any personal recommendation from **MORIS**.
- The information on **your** Confirmation of Cover & Schedule of Insurance details the insurance **you** have selected.
- The choices **you** will have made depend on **your** personal circumstances.



## Our Fees



### Date Change Fee

This is FREE and **you** can do this in **your** MORIS account.

If you have a Multi-Day policy and have not yet notified us of your dates, we do NOT charge for updating your trackday log.

### Change of Circuit Fee

**We** do NOT charge any fees, however some **circuits** are more hazardous than others and if **you** change **circuits** after **you** have bought a **policy** there may be an additional premium to pay. This typically is when changing to the most hazardous circuits. This **you** can do online at [moris.co.uk/mydates.asp](https://moris.co.uk/mydates.asp).

### Any other changes to your policy

Notwithstanding any adjustments to **your** premium (additional premium or return of premium) in the event **you** need to amend **your policy** details during the course of the **policy** period **we** charge our normal admin fee for each **endorsement** to cover **our** administrative costs.

### Cancellation Fee

*Refer also to P.16 (Cancellation & Refunds).* In the event **your policy** has to be cancelled because **you** are unable to attend the planned **trackday**, or the **trackday** is cancelled by the organiser, Single Day policies over a £100 premium are subject to a Cancellation Fee.

Want to understand more about our fees?

<https://trackdayinsurance.elevio.help/en-gb/articles/25>

## Information You have given to Us



In deciding to accept this policy and in setting the terms and premium, **we** have relied on the information **you** have given to **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this policy as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your policy** and any claim. For example, **we** may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your policy** in accordance with the Right to Cancel condition below.

**We** will write to **you** if **we**:

- intend to treat **your policy** as if it never existed; or
- need to amend the terms of **your policy**.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **us**, **your** broker, as soon as practicable.



## WHAT YOUR TRACKDAY POLICY COVERS:

- Accident damage (i.e. impact) to the **car** only whilst engaged in the specified **trackday** activity.
- Fire damage but only if directly following an accident (i.e. impact).
- The costs of repairing the **car** or, if **insurers** decide, an amount in full settlement. Any amount paid cannot be more than the **car's market value** at the time of the accident and all claims are subject to an **excess/ deductible** as shown on the **Trackday** Insurance details.
- Labour costs up to £100 per hour including VAT (unless **we** have specifically agreed to increase this).

The insurance guarantees that car repairs will be carried out according to the standards and regulations of the country selected by the policyholder as their place of residence. Additionally, the policy covers vehicle storage costs for up to 20 days, unless more restrictive conditions are specified in the policy.

**Under Insurance / Average** This **policy** requires that **you** have declared the correct full **market value**, regardless of the **Sum Insured**. In the event of a claim, **insurers** will pay less and their settlement figure will be proportionate to the amount of under insurance.

**Market Value** This policy is based upon market value and is NOT an "Agreed Value" policy. Where your car has been modified for trackday use the loss adjuster will accept these modifications have a bearing on the market value based upon similarly modified cars.

It is your responsibility to be mindful of any increase to the market value. Insurers cannot be liable for any such increases that have not been specifically agreed.

**Salvage** In the event a claim is settled as a total loss the **insurers** will retain their rights to **salvage**. Where the **sum insured** is limited or restricted to a value less than the **market value** insurers retain the rights to dispose of **salvage**. You will be offered the opportunity to buy back any **salvage**. Any proceeds of **salvage** will be shared on a proportional basis but insurers will deduct 10% of the agreed realised price plus necessary expenses incurred from your proportion.

**Change of Car** Subject to our / insurers agreement, you are permitted to change the insured car if the Market Value / Sum Insured is the same or less. The insurers also have to consider changes to car type & performance. It may be that a separate policy is necessary if the risk is deemed to have changed.





## 1. Insurance of your excess

(ONLY available as an option on policies with car values up to £60,000).

**Recommendation:** Take photographs of the insured car BEFORE taking to the track. This is provided on an insurance “Franchise” basis. This works in a similar way to an **excess** but there is a significant difference. The **excess** stated is the minimum amount of damage which must be attained before **insurers** become liable. Only when damage exceeds the amount of **your policy excess** are the **insurers** liable to pay this amount in full. Where damage remains below the stated **excess** there is no claim.

*Example: If your excess is £2,000 this is the franchise limit. The damage to the car must be over £2,000 before insurers are liable for the full amount of £2,000. If the damage is under £2,000 you will receive nothing.*

## 2. Vehicle Recovery (Get you home)

This extension is operative in the event **you** are unable to drive the insured **car** home due to (1) Accident OR, (2) Mechanical breakdown.

**EITHER** **you** can use the recovery service provided by Auto Rescue Logistics (ARL) [www.autorescuelogistics.co.uk](http://www.autorescuelogistics.co.uk). **You** will need to have **your** Insurance Policy to hand as evidence **you** have the Vehicle Recovery option operative at the circuits you have specified.

Call ARL 020 4571 1326 and quote account MORIS.co.uk.

**ALTERNATIVELY** **you** can make **your** own arrangements and bear **your** own costs. Subject to original receipts, insurers will reimburse **you** for 90% of these costs up to a maximum of £750 (within England, Scotland or Wales) or for recoveries within Europe, up to a max. of £1,500.

This is a get you home service from the circuit paddock / pits area. This service does NOT cover any costs charged by a circuit / organiser to recover **your** vehicle from the trackside and returned to the paddock - See 3 below.

**Very Important Limitation** for Territories outside of England, Scotland or Wales and within Europe: ARL undertake to recover your vehicle back to the UK shores (Dover, Kent). Depending on the **car** / damage it may be possible for local repairers to assist in repair estimations. **You** will however be liable for any onward recovery costs. **You** are not bound to use ARL for this, but it may be preferable.

### Costs & Limitations

	Within England, Scotland & Wales	Europe
<b>ARL</b>	FREE	Free throughout Europe - but once at UK shores you will need to organise and pay for any further recovery home.
<b>Reimbursement</b>	90% of your costs are covered up to £750.	90% of your costs are covered up to £1,500.

## 3. Armco / Barrier Cover & Circuit Truck Attendance

Where a **circuit** seeks reimbursement for the repair of damage to the **circuit** (including catch fencing, safety barriers and safety vehicles or the cost of **circuit** recovery to the pits / paddock), subject to original receipts, we will reimburse **you** for 90% of these costs up to a maximum of **£3,000**.

## 4. Premium Refund

In the event you cannot complete all your track days, you are able to claim a refund as per the Cancellation scale on page 17. This is subject to no claims.



## COVER WILL CEASE IN THE EVENT OF A CLAIM

No refunds for any unused trackdays are provided in the event of a claim

### Dates and Circuits

It is **your** responsibility to ensure **we** are aware in advance of **your** track dates and the **circuit(s)** **you** will be driving on. If **you** have a policy pre-fixed "TDO" **you** will need to update **your** account online using "Log Dates & Circuits".

**You** will receive a system generated email confirming **we** are aware of any updates/changes. Do NOT assume **you** are covered if **you** do not receive confirmation emails from **us**. **We** cannot pay claims where there is no formal acknowledgement from **us**.

**We** do NOT charge any fees for when **you** log online.

#### Date Change Fee

If **you** update online yourself this is FREE.

If **we** are to do this for **you** we charge our usual admin fee.

#### Change of Circuit Fee

When **you** update online yourself this is FREE.

Please note that depending on the **circuit** chosen as a replacement an additional premium may apply.

### Policy Duration

**Your** policy will automatically cease / lapse (1) in the event of a claim (2) after **your** final track date or (3) 364 days after PURCHASE - whichever comes first.

### Unused Trackdays

In the event **you** do not use all of **your** dates, if you selected the premium refund option at the time of purchase, **we** will treat **your** policy as if being cancelled and (subject to there being no claims) **we** will rebate a proportion of **your** premium calculated as per the Cancellation scale on page 17.





## COVER WILL CEASE IN THE EVENT OF A CLAIM

No refunds for any unused trackdays are provided in the event of a claim

### Options & Refunds

You are entitled to cancel your **policy** at any time by calling 0207 3427 960 or on **our** website or via email on [helpme@moris.co.uk](mailto:helpme@moris.co.uk) or in writing to:

MORIS.co.uk C/O Indigo Underwriters Ltd  
6th Floor, Duo Building,  
280 Bishopsgate,  
London  
EC2M 4RB

The timing, reason for cancellation and whether **you** have opted to protect **your** premium (Multi-Day policies) determine how **we** process refunds.

**1. After buying the policy, but you have not had the benefit of any cover:**

If the **policy** is not right for **you** or **you** do not wish to maintain this **policy**, **we** will refund the premium IN FULL. This excludes **our** original Admin Fee, and Cancellation Fee is deducted.

**2. Your Track Day was terminated early:**

If the car has exited the pit lane, the insurers deem the premium for that day to be "fully earned" and they cannot provide refunds.

**3. You have failed a noise test or the weather is so bad that you cannot go on track:**

Email [helpme@moris.co.uk](mailto:helpme@moris.co.uk) or call **us** (depending on hours) before the track opens.

- **Single Day** policies **you** can either cancel **your policy** and have a FULL refund of premium OR **you** can elect to keep the **policy** open for a further 60 days (£20) pending a replacement date. After 60 days **we** will cancel **your policy** and refund the premium. Cancellations exclude **our** original Admin Fee, and Cancellation Fee is deducted.
- **Multi Day** policies we can update **your** log and provide a new date for future use.

**4. You have not been able to complete the stated number of track days on your MULTI-DAY policy:**

If **you** selected the premium refund option at the time of purchase, **we** will treat the **policy** as a Cancellation and (subject to no claims), return premium as per the Cancellation Scale below. This excludes **our** original Admin Fee.

**5. We can cancel this insurance** at any time in writing.

**We** will only do this for a valid reason (examples of valid reasons are as follows):

- Non payment of premium.
- A fundamental change to the risk, such as change in value, or make of car or the circuit, which means that **we** can no longer provide **you** with insurance cover.
- Non-cooperation or failure to supply any information or documentation **we** request.

**We** will process refunds as per the Cancellation Scale. This excludes **our** original Admin Fee but there is no Cancellation Fee.

# Cancellation Scale



## Premium Refund Option

If you selected the premium refund option at the time of purchase, we will treat the **policy** as a Cancellation and (subject to no claims), return premium as per the Cancellation Scale below. This excludes our original Admin Fee.

		Booked Days										
		1	2	3	4	5	6	7	8	9	10	
Used Days	0	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	1	0%	46%	63%	71%	75%	78%	81%	83%	84%	86%	
	2		0%	31%	47%	54%	60%	64%	68%	71%	74%	
	3			0%	23%	33%	41%	48%	53%	58%	61%	
	4				0%	13%	24%	33%	40%	45%	50%	
	5					0%	13%	23%	31%	38%	43%	
	6						0%	12%	21%	28%	34%	
	7							0%	10%	19%	26%	
	8								0%	9%	17%	
	9									0%	9%	
	10										0%	

Example: If a **policy** for 8 days is cancelled and 5 days have been used, 31% of **your premium** will be refunded (subject to no claims).

Note: A cancellation fee is deducted from the above calculation. Our original admin fee is not included.





## COVER WILL CEASE IN THE EVENT OF A CLAIM

No refunds for any unused trackdays are provided in the event of a claim

### YOUR TRACKDAY INSURANCE DOES NOT COVER:

1. Bikes.
2. Internal damage to the engine / gearbox or transmission, unless it is a consequence of a direct impact / a direct consequence of an accident on the **circuit** or with another participant.
3. Damage caused directly to, or by mechanical, electrical or computer breakdown, however caused.
4. Fire damage that is not the direct result of an accident.
5. Liability to other participants, to any third parties or to passengers or any property damage.
6. Injury or damage caused by or resulting from the driving of or use of the **car** on a road or public highway within the meaning of the Road Traffic Act.
7. Any incident caused by or due to the effects of or under the influence of alcohol and/or drugs.
8. Accident damage caused due to any form of competitive driving. This includes any form of **timing**.
9. Consumable items such as tyres, oils, linings etc.
10. Minor cosmetic damage such as paint chips or wheel scuff that are not a consequence of an accident on the **circuit** or with another participant.
11. Shipping / Transportation costs.
12. "Birdstrike" or damage directly caused to **your car** as a consequence of animals straying into **your** path on track.

The following exclusions can be modified if requested (additional premiums may apply)	Online	Endorsements
13. <b>Paintwork:</b> Costs involved for specialised paintwork and logos		✓
14. Recovery costs.	✓	
15. <b>Labour costs</b> exceeding £100 per hour (including VAT).		✓
16. Damage caused as a direct result of airbag deployment.		✓
17. <b>Personal Injury.</b> (This is a separate policy)	✓	

18. Loss or damage to the **car** whilst being driven by any person other than those specifically agreed by us.
19. Any fraudulent, dishonest or criminal act.
20. Damage to items/components due to wear and tear and gradual deterioration.
21. Loss or damage which is insured by any other existing insurance including and not limited to motor or household insurances.
22. Loss of use, delay or consequential loss of any description including confiscation or abandonment.
23. Loss of computer logging systems.
24. Loss of or damage to the **car**, as a consequence of a negligent act, whilst being worked upon.
25. Loss from any form of mechanical or electrical breakdown or damage, ingress of water, rust, oxidization, latent defect or inherent vice.
26. Loss or damage to overalls, race suit, helmet, boots or gloves.
27. Diminution of the **market value** following repair.



## Think carefully about who you choose to drive your car:

One common denominator we have learnt over the years is the really BIG accidents are caused when the “Additional Driver” is behind the wheel. We are not saying all Additional Drivers are bad – but what we are saying is most of the VERY BIG claims are caused by the “additional driver”. Frankly it has amazed us that people have been able to walk away from some of the accidents we have seen. Think about it!

### Cover for Additional Drivers

There is NO cover for Additional Drivers unless we have specifically agreed to this.

### Dangerous Circuits

We may not agree to cover Additional Drivers at Nurburgring, Goodwood, Castle Combe or Spa Francorchamps. Alternatively there may be special terms imposed.

### Why are some Additional Drivers accident prone?

Driving on a circuit CANNOT be compared with driving on the road. Circuits tend to be fast open places where speed – especially to the uninitiated - is not fully appreciated - until it is all going horribly wrong!

If a driver is not familiar with your car the above is exacerbated.

Combine the above points with drivers who feel they somehow want to “better” you in an attempt to demonstrate “how it’s really done” then this is an accident waiting to happen....

Overheard in the pits: *“Just focus on enjoyment not embarrassment. About learning not blundering. We suspect some father & son / “friend” relationships must have been seriously tested over the years”*

Unsure if you should let someone else drive? We don’t want to put you off, but it really is a different environment so don’t be afraid of asking for some professional instruction first.





- Accident Statement** Insurers require an independent statement from a **circuit** official confirming the location, date and time of the accident. A form is attached to this **policy** wording (last page) but can also be downloaded from **our** website (see “Notification” below).  
Insurers will repudiate **your** claim if you are unable to provide this.
- Claims Procedure** Please notify **us** online, if possible and unless **you** have a good reason, within 48 hours of any accident which may give rise to a claim unless **you** have a good reason for not being able to do this.  
This should be done directly on the **MORIS** website:  
<https://trackday.moris.co.uk/claims/claim-notification>  
In the event of any difficulties, 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  
6th Floor, Duo Building, 280 Bishopsgate, London EC2M 4RB
- Loss Adjuster** **Your Trackday** Insurers may require that the processing of **your** claim is overseen by an independent third party and may engage the services of a loss adjuster. This is to ensure **your** claim is treated effectively and fairly if there are areas of discussion.  
Correspondence relating to **your** claim should be sent directly to **MORIS** unless notified otherwise.  
A report will be submitted from the loss adjuster to **MORIS** for onward transmission to insurers.  
Claim payment will come directly from Indigo Underwriters Ltd unless advised otherwise.
- Photographs** PHOTOGRAPHS must be taken at the **circuit** and BEFORE any repairs to the **car**. Photographs should be taken from all four sides of the **car** regardless of damage. It is **your** responsibility to prove **your** loss. This is a REQUIREMENT of **your policy**. The Insurers have absolute right to refuse a claim if **you** fail to comply with the above stipulations. Photographs should be sent directly to **MORIS** either digitally online or by post.
- Removal of Parts** Under NO circumstances should **you** remove any parts (modified or otherwise) without prior agreement from insurers or loss adjuster.
- Repairs** **You** must get **our** / insurers' permission before any repair work is done, unless it is to make the **car** roadworthy.
- Disposal of Parts** Damaged parts should NOT be disposed of until **you** have permission to do so.
- Fraud** Insurers may have the right to refuse a claim should it become evident that the claim be false or fraudulent as regards to amount or otherwise.

## Your Insurers



**Your policy for Trackday Accidental Damage to your car** is provided through **MORIS.co.uk** a trading name of Indigo Underwriters Ltd (Indigo). Indigo Underwriters Ltd, a company registered in England and Wales under the company registration number 7085778 at registered office 6th Floor, Duo Building, 280 Bishopsgate, London EC2M 4RB.

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 by Canopus, Syndicate 4444, as detailed below under the UMR (Unique Market Reference) shown on your policy schedule entered into between underwriters and Indigo.

### Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

## Choice of Law & Jurisdiction



This contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.





**We** try **our** very best to promote straight forward uncomplicated insurance services, however **we** recognise that occasionally there may be feedback which expresses displeasure. This feedback is important to **us** and in the first instance **we** would request that **you** please contact us on 020 3427 5960 or [complaints@moris.co.uk](mailto:complaints@moris.co.uk).

If **you** are not satisfied with **our** response, **you** may refer **your** complaint to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone 0800 023 4567 or 0300 123 9123 from a mobile.

**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:  
6th Floor, Duo Building, 280 Bishopsgate, London EC2M 4RB

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  
E-mail: [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.

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).

Should we be unable to resolve **your** complaint by the end of the following working day, **we** will send **you** notification of this and **your** complaint will be investigated by a senior member of staff, independent of the original cause of the complaint and will be overseen by the compliance officer. **We** will keep you informed of the progress of **your** complaint and aim to inform **you** at the latest eight weeks after **you** have made **your** complaint of the outcome of **your** complaint. Should **you** be unhappy with **our** decision, **you** may refer **your** complaint to the Financial Ombudsman Service. This is an independent body set up by law to mediate and adjudicate on complaints. There is no cost to **you** to use this service. **You** may contact them at:

The Financial Ombudsman Service, Exchange Tower,  
Harbour Exchange Square, London E14 9SR.  
Telephone 0800 023 4567 or 0300 123 9123 from a mobile.

# Car Trackday Accident Report Form



To be completed and signed by an official / organiser of the trackday.

*Note: The intention of this form is to create an independent statement confirming the date and time of the accident to assist in the process of a trackday insurance claim.*

## COVER WILL CEASE IN THE EVENT OF A CLAIM

No refunds for any unused trackdays are provided in the event of a claim

### Details of Accident

Date:

Approx. Time:

Circuit:

Corner:

### The Trackday

Name of Organising Club:

Event:

### The Car / Driver

Vehicle:

Registration:

Driver's Name:

### Official Details

Name of Official:

Position:

Signature:

Date:

Once completed please email this form to [info@moris.co.uk](mailto:info@moris.co.uk) or post to:

**MORIS C/O Indigo Underwriters Ltd, 6th Floor, Duo Building, 280 Bishopsgate, London EC2M 4RB**

This will form part of the necessary paperwork to process your claim. If in doubt as to the correct procedure please refer to our Trackday Claims Procedure, which can be located on the website.