

# Insurance Product Information Document

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trackday insurance

## Track Day Insurance (Cars under £200,000)

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 accidental damage to your vehicle while on a non-competitive track day event.



#### What is insured?

- ✓ Single or multiple day (max 10) cover for vehicles up to £200,000.
- ✓ Flexibility to change dates and/or circuits in advance (subject to additional fees).
- ✓ Accident Damage to your car (whether your fault or not) while on a non-competitive track day event.
- ✓ Fire damage covered following accident.
- ✓ Cover for all European Circuits.
- ✓ Damage to the race circuit/barriers (if bought as an optional extra).



#### What is not insured?

- ✗ Any Third-Party Liability.
- ✗ 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 or damage caused by running over kerbs.
- ✗ Damage caused as a direct result of airbag deployment, unless added as an endorsement.
- ✗ Competitive driving, including racing and timed runs.
- ✗ Use on the road or public place as required by the Road Traffic Act 1988.
- ✗ Use by persons not named on the policy.



#### Are there any restrictions on cover?

- ! There is a cap of £100 per hour labour charge, but we can increase this if specifically requested.
- ! Cover is limited to damage caused while on the designated circuit but does not extend to cover damage caused in areas such as the Pit Garage or Paddock.
- ! The cover cannot exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more.
- ! Cover under this policy will cease once a claim has been paid.



#### Where am I covered?

- ✓ All UK and European circuits.



#### 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 valid for the number of days specified on your policy schedule. It will expire after your last day or 365 days after purchase, whichever comes first.



### How do I cancel the contract?

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 as per our cancellation scale.

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 by writing to us.