



moris
motorsport & track day insurance



Your Policy Document

Annual Storage & Transit Insurance

- ✓ Competition Cars
- ✓ Circuit Karts
- ✓ Bikesport
- ✓ Track Day Cars / Bikes



Welcome



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 track days.

MORIS remains the world's first on-line insurance provider for the motorsport and track day 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 track day aficionados so please do consider **us** first for any other track or motorsport competition needs.

Want to earn £5 for you and a friend? A simple way for **you** AND a friend to earn a £5 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** £5. <https://trackday.moris.co.uk/TELL-A-FRIEND/Details-and-FAQ's>

Wishing **you** safety and fun ahead.

Justin Everitt



Ways to contact us:

Tel: 020 3427 5960

Moris C/O Indigo Underwriters Ltd
32 Threadneedle Street
London EC2R 8AY

Email: helpme@moris.co.uk

Web: www.moris.co.uk



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In the event of fire, theft or malicious damage, including attempted theft:



IMMEDIATELY
report it to the police



Note the date and time
of the incident



Get details of anyone
involved or witnesses



Get the police officer's
details

CRN012345

Take the Crime
Reference Number



Report it to MORIS as
soon as possible

As soon as reasonably possible after any loss or damage, **you** or **your** legal personal representatives must give **the insurer** full details of the incident. Any further information **you** receive about the incident should be sent to **the insurer** immediately.

The insurer requires full discretion in the conduct of any proceedings or the settlement of any claim. **You** must give **the insurer** or their representative all the information and assistance necessary to achieve a settlement.

All practical steps must be taken to minimise the loss, to protect against further loss and, where possible, assist in the recovery of **your competition vehicle**.

Information, evidence and assistance as required together with (if required) a statutory declaration of the truth of the claim and of any matters connected with it are to be at **your** own expense.

Type of Insurance Cover



This is an annual storage **policy** designed to provide cover for **your competition vehicle(s)**, engine(s), spares, **trailer** and ancillary equipment should they be damaged or destroyed at the **risk address** as a result of accidental damage, **fire** or **theft**. This includes loss or damage caused by **fire**, earthquake, explosion, aircraft or other aerial devices (or articles dropped therefrom), **malicious damage**, impact, storm, flood, bursting or overflowing or leakage of water pipes or apparatus, **theft** (subject to the conditions and exclusions as stated herein) whilst at the **risk address** described in **your** Confirmation of Cover / Schedule of Insurance.

Where stated the **policy** cover is extended to operate while in transit travelling to and from motorsport venues and while attending competition and track events within the United Kingdom.

Basis of Cover



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

1. In respect of the risk address you have confirmed:

- it is built of brick, stone or concrete
- it has a roof built of slate, tile, asphalt or concrete
- is in a good state of repair and will be maintained in this state
- is not a listed building
- it has never been damaged by flood
- it has never been damaged by subsidence, heave or landslip

2. In respect of any previous Off Track / Storage & Transit policies you have not:

- made a claim, suffered any loss or damage in respect of previous competition vehicle(s) within the last 3 years
- had any break-in or attempted break-ins at the risk address being proposed within the last 3 years
- had insurance cancelled, refused or renewal refused in respect of the items to be insured
- been asked to pay an increased premium (other than normal rate increases) or asked to accept any special conditions or had any special terms imposed
- been convicted of any offence involving dishonesty, fraud, violence, criminal damage, arson, drugs nor is any prosecution or police enquiry pending
- received a police caution in connection with an insurance **policy** / claim

Should any of the above be incorrect please call **us** immediately on 020 3427 5960 or email **us** at info@moris.co.uk stating **your policy** number.



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** 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) B0775RCB00820B 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 **insured 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 **vehicle's** 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 **vehicle's** 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 competition 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 race meeting circuit / while attending a race meeting as per Confirmation of Cover.

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

- Road Risks Insurance as required by the Road Traffic Act 1988.
- Loss / damage arising from **competition vehicle** being driven under own power.
- For all injury to other persons, passengers or damage to other people's 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.

*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

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.

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;

MORIS C/O Indigo Underwriters Ltd
32 Threadneedle Street London EC2R 8AY

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.

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.

Claims

We will need a formal online notification at: <https://motorsport.moris.co.uk/claims.asp>

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 or in writing to:

MORIS C/O Indigo Underwriters Ltd
32 Threadneedle Street London EC2R 8AY

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** C/O Indigo Underwriters Ltd, or the Complaints team at Lloyd's.

The address of **MORIS** C/O Indigo Underwriters Ltd is:
32 Threadneedle Street London EC2R 8AY
Email: 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
Website: 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 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).



Complaints (contd.)

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

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

Telephone 0800 678 1100 or 0300 123 9123 from a mobile.





Competition Vehicle	The insured competition / track day car(s) or motorbike(s) or race kart(s) specified in the Confirmation of Cover / Schedule of Insurance Document.
Datatag	The Datatag Motorsport / Off Road security marking system obtained from Datatag Ltd.
Endorsement(s)	A change to the terms of your policy . An endorsement replaces the standard insurance wording and is shown in your Confirmation of Cover / Schedule of Insurance.
Excess	The initial amount of any claim you will have to pay.
Fire	Fire , self-ignition, arson, lightning, explosion and damage caused by smoke.
Insured Property	Competition vehicle(s), engine(s), trailer, tools , spares and racewear .
MORIS, Our, Us, We	MORIS is a 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.
Malicious Damage	Deliberate damage caused by a third party to your motorcycle without your consent.
Market Value	The cost of replacing your competition vehicle or insured property to the same make, model, specification, age and general condition as immediately before the loss or damaged happened.
Motor Vehicle	The road registered vehicle that is used for towing/transporting the insured property .
Policy	This document, detailing the terms and conditions of your contract of insurance.
Racewear	Your specialist clothing, footwear and helmet and protective equipment used solely for the purpose of motor sport / track day activities.
Risk Address	The address within the United Kingdom where your competition vehicle is being stored and conforms to the statements in this document under section 'Basis of cover'.
Standard Construction	A building that is built of brick stone or concrete and roofed with slate tiles or concrete.
Theft	Theft or attempted theft caused by forcible and/or violent means. This is an act that would cause physical damage as a consequence of forcible and violent actions (entry by the use of any force accompanied by a violent physical act) for the theft cover to apply.
The Insurer	The insurance company or Lloyd's syndicate, which is shown on your Confirmation of Cover / Schedule of Insurance.
Tools	Mechanics' tools and equipment not used for business purposes.
Trailer(s)	The trailer(s) being used for the transportation of the competition vehicle(s).
You, Your	The person described in the Confirmation of Cover & Schedule of Insurance / Insurance document, that is providing insurance cover for you .

Your Obligations



Your Responsibilities

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.

Please make sure that **you** read **your** documents thoroughly and ensure that any information that **you** have provided to **us** is accurate, true and correct.

If any of the information shown on **your** documents is not accurate then please call **MORIS** immediately on 020 3427 5960.

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 document details the insurance **you** have selected.
- The choices **you** will have made depend on **your** personal circumstances.

Our Fees



Any 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 £19.95 for each amendment to cover **our** administrative costs.

Cancellation Fee

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 where cancellation is outside the 14 day cooling off period.

Want to understand more about our fees?

<https://motorsport.moris.co.uk/Information/Our-Fees>



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.





Theft

1. Datatag

Please note that **theft** cover under this **policy** is conditional upon and only available if the competition vehicle's items are datatagged. Accordingly, 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**.

2. 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 motor vehicle must be alarmed with a Thatcham approved alarm system and all the vehicle's security devices are to be put into full and effective operation.

Please note that **theft** cover under this **policy** is conditional upon the motor vehicle being alarmed with a Thatcham approved alarm system and all the motor vehicle's security devices are to be put into full and effective operation.

3. Theft is not covered from a trailer or motor vehicle left in an isolated or abandoned location without attendance or security.

Basis of Valuations

The sum insured of the insured property shown by such items as stated in the Confirmation of Cover shall be accepted as the actual indemnity value thereof, subject to the Average Clause stated below.

Average Clause

If any of the **insured property** stated in the Confirmation of Cover is less than the cost of replacement then, after **we** have taken into account wear and tear, **we** will reduce the amount claimed proportionately.

Non Contribution Clause

We will not pay any claim where **you** can claim off another insurance **policy**.

Salvage Clause

In the event of any loss or damage, **you** will allow **us** reasonable access to assist with **your** claim and to deal with any salvage issues. Salvage becomes the property of **insurers** at the time a signed Acceptance Form is returned to **insurers'** representatives.

Fraudulent Claims

If **you** shall make any statement, claim or representation knowing it to be false or fraudulent as regards amount or otherwise, this insurance may become invalid and **your** claim refused.



You can cancel this insurance at any time 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:

MORIS C/O Indigo Underwriters Ltd
32 Threadneedle Street
London EC2R 8AY

We can cancel this insurance by giving **you** 30 day's notice 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 location or significant increase in the insured values, which means that **we** can no longer provide **you** with insurance cover.
- Non-cooperation or failure to supply any information or documentation **we** request.

Refund of Premium

This insurance has a cooling off period of fourteen (14) days from either:

- the date **you** receive this insurance documentation, or
- the start of the period of insurance, whichever is later.

If this insurance is cancelled then, provided **you** have not made a claim **you** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis.

If **you** cancel this insurance outside the cooling off period, there will be an additional charge of £15 to cover administrative costs.

If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

Your Cancellation Rights. Cooling off Period

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.

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;

MORIS C/O Indigo Underwriters Ltd
32 Threadneedle Street
London EC2R 8AY

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 (**Policy** Cancellation above).



1. Loss or damage to third party property or personal bodily injury.
2. **Theft** or losses arising from unattended **motor vehicles** or **trailers** that have been left in an isolated or abandoned location without attendance or security.
3. Loss or damage arising from the use of the **competition vehicle** when being driven / ridden under its own power.
4. Impact damage caused by another **competition vehicle** in circumstances where **you** may have retired from an event "trackside" and **your competition vehicle** remains in a position where it could be hit by other participants.
5. All other personal property (excluding **racewear** – otherwise insured under this **policy**) which is not a fixture or fitting of the **competition vehicle** or used for motorsport / track day events.
6. Loss of use, delay or consequential loss of any description.
7. Loss resulting from confiscation or abandonment of the **competition vehicle**.
8. Loss or damage caused by a mechanic or team member whilst the **competition vehicle** is being worked upon.
9. Any loss or damage to computer logging systems attached to the **insured property**.
10. Mechanical or electrical derangement or breakdown or damage caused by overheating mechanical components.
11. Wear, tear and gradual deterioration, latent defect.
12. Mysterious disappearance or unexplained shortage of **insured property** from a know location, including **insured property** that has been stolen from within an awning.
13. **Theft** of **tools**, spares, tyres or crash helmets and **racewear**, unless contained in a locked **motor vehicle**, room, cabinet or whilst at the **risk address**.
14. Accidental damage to crash helmets.
15. Storm damage to awnings.
16. Any costs incurred through the transportation of salvage or damaged Insured Items within the United Kingdom unless otherwise at **the Insurer's** request.



1. **DATATAG** SECURITY

Insured equipment is to be marked with **Datatag** security markings as per instructions within the **Datatag** kit. This must be completed within 21 days of **policy** inception in order for **theft** cover to continue being provided under this **policy**. The **Datatag** registration form must be completed and returned to **Datatag** within this time.

How do I get hold of a Datatag Motorsport / Off-Road System?

You will need to purchase your **Datatag** system on-line directly from **Datatag** at <https://datatag.myshopwired.com>

Datatag can also be called directly on 01784 778 310 or 0345 00700 440 and ask for their Motorsport / Off Road System.

The kit costs £59.99



- In respect of **insured property** left unattended, unless kept in a locked garage or workshop of **standard construction**, must be secured to the vehicle in which it is kept or by means of a closed shackle padlock and stout chain and, if the **trailer** is enclosed, the door to the **trailer** must be secured by means of a closed shackle padlock.
- Trailer(s)** must be immobilised by means of a wheel clamp and towing lock when left unattended.
Note: **We** accept that where a brief stop for fuel at a service station is concerned it is not practical to attach the wheel clamp whilst in a fuel filling area, but **ANY** other time and especially where the **trailer** is out of sight the wheel clamp and towing lock must be attached / operative. (It is staggering just how opportunist thieves can be).
- Where the **insured 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.
- Insured property** not in use and or being stored temporarily at the premises or any representatives must be of **standard construction** (see "Definitions").
- All protections at the storage location(s) workshop or garage, including alarms must be put into full and effective use when the premises are left unattended.



Any occurrence which may result in a claim being made under this insurance must be reported to **MORIS** as soon as possible, ideally within 7 days. This can be done by emailing or calling **us** or by going directly to **our** online claim notification form: <https://motorsport.moris.co.uk/claims.asp>

Full details of the loss and substantiation of the claim must follow within thirty days.

All practical steps must be taken to minimise the loss or recover the missing property.

Information, evidence and assistance as required together with (if required) a statutory declaration of the truth of the claim and of any matters connected with it are to be at **your** own expense. **You** must provide all information and assistance to insurers or their representatives and must not negotiate, pay, settle, admit or repudiate any claim without the written consent from insurers.

You are responsible for costs incurred through the transportation of the damage and insured goods, parts and/ or chassis, engine and transmission to the United Kingdom unless **we** request otherwise.

In the event of **theft** or **malicious damage**, immediate notice must be given to the police. Insurers require that **you** obtain a crime reference number.

In the event of an **accident on the road** involving collision by a third party **you** must obtain the third party's details being:

- (a) name of their insurance company
- (b) their vehicle registration
- (c) their address and phone number





Please read this notice as it explains how **your** personal information is used. Please show this notice to anyone else **you** have given information about because it will also apply to them. For the purpose of this section (Data Protection), all references to '**we, us and our**' also refer to **our** agents acting on **our** behalf and the term '**the insurer**' also includes their agents and reinsurers.

Personal Information

Your personal information ('Personal Information') means any information held about **you** and anyone else connected to **your** insurance enquiry, quote or **policy**. **Your** personal information will be held for a reasonable time, on computer, paper file or other format, to ensure that a clear and complete history of insurance enquiries, quotes, **policy** records and transactions is maintained. It may also be used for research and analysis.

The Data Protection Act 1998 sets out the requirements for the control of **your** personal information. For the purposes of the Data Protection Act 1998, the Data Controller in relation to **your** personal information is Indigo Underwriters Ltd (trading as **MORIS**). **We** will share **your** personal information with **the insurer**, statutory bodies, regulatory authorities and other authorised bodies.

We and **the insurer** may research, collect and use data about **you** from publicly available sources (including Electoral Register, County Court Judgements, bankruptcy, repossession information, social media and networking sites) and industry registers. **We** may do this at any time to assist in providing **you** with a quote, arranging **your policy**, making a mid-term adjustment, renewing **your policy**, reporting an incident or handling a claim.

For more information on the Data Protection Act **you** may also write to the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Telephone number 01625 545745.

Your personal information may also be used or disclosed to regulators for the purposes of monitoring and keeping to any regulation. Occasionally, **your** personal information may be disclosed to selected third parties who are helping **us** to improve **our** services.

Sensitive Personal Data

Some of **your** personal information may include 'Sensitive Personal Data', such as information about health issues and criminal convictions. **We** and/or **the insurer** use sensitive personal data to provide **you** with quotes, arrange and manage **your policy** and to provide the services to **you**, including claims. Sensitive personal data will not be used for marketing purposes.

Credit Searches

We or **the insurer** may ask Credit Reference Agencies to provide information to assess **your** application or renewal. This information helps to confirm **your** identity, allows **us** to give **you** a quote and decide which payment options to offer **you**, for example, monthly instalments. **You** will see a record of this search if **you** request a credit report. No other organisation who may conduct credit searches will be able to see it. The search will not affect **your** credit record or credit rating in any way.

Information from Insurance Industry Registers

Under the conditions of **your policy**, **you** must tell **us** about any incident, such as an accident or **theft**, which may give rise to a claim (even if it was not **your** fault) and whether or not **you** claimed for them.

We or **the insurer** may check various registers to validate **your** claims history or that of any other person or property associated with **your policy** or claim.



How your personal information is used

We or the insurer may search a range of registers, including:

- Claims and Underwriting Exchange (CUE) Register run by Insurance Database Services Limited (IDS Ltd)
- Hunter Database, run by Experian and
- Motor Insurance Anti Fraud and **Theft** Register (MIAFTR), run by the Association of British Insurers (ABI).

When **you** tell **us** or **the insurer** about an incident, **we** or **the insurer** may pass this information to the registers.

1. Insurance Administration, Renewal and Claims Handling

We will use **your** personal information to arrange and manage **your policy** and issue documents and information to **you**. **The insurer** will use **your** personal information to assess **your** insurance application, handle underwriting and claims. Information may also be shared with other **insurers** either directly or via those acting for **the insurer** such as loss adjusters or investigators.

If **you** move to a new broker or **insurer**, **we** may confirm certain details about **your policy** to them. **We** will only do this if **we** are sure it is a genuine request.

If **you** have given **us your** credit or debit Card details, **we** may use this information to automatically renew **your policy** unless **you** have asked **us** not to.

2. Preventing and Detecting Crime and Fraud

We and **the insurer** may use **your** personal information to detect and prevent fraudulent applications and claims. The savings **we** make help **us** to keep premiums down.

We and **the insurer** may check **your** information against a range of registers and anti-fraud databases for completeness and accuracy.

We and **the insurer** may also share **your** information with law enforcement agencies, other organisations and public bodies.

If **we** or **the insurer** suspect fraud or find that false or inaccurate information has been given to **us**, appropriate action will be taken, which may include passing details to fraud prevention and law enforcement agencies.

We, **the insurer**, and other organisations, including those from other countries, may use information recorded by fraud prevention agencies to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance; or
- checking details of job applicants and employees



3. Telling **You** about Other Products and Services

We will never sell or pass **your** information to third parties for marketing purposes.

We may contact **you** about other products and services that may be of interest to **you**, or for market research, unless **you** have asked not to.

We may contact **you** by post, telephone, text message, email or other appropriate means.

We may use **your** information after **your policy** has lapsed. If **you** do not wish **your** information to be used for these purposes please let **us** know.

Further Information

If **you** would like further information on, or wish to complain about the way **we** or **the insurer** use **your** personal information, please contact **us**.

You are entitled to receive a copy of **your** personal information that **we** hold. If **you** would like a copy, please contact **our** Data Protection Officer. **We** may charge a fee for providing a copy. Upon notification, **we** will correct or remove any information that is inaccurate and confirm this to **you**.

If **we** change the way that **we** use **your** personal information, **we** will let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

Dealing with others on your behalf

If **your** spouse, civil partner, partner or any other person (who **we** reasonably believe to be acting for **you**) call **us** and can answer **our** security questions, **we** will allow them to help **you** manage **your policy** or **your** claims.

For **your** protection only **you** can cancel **your policy** or change the contact address, unless **we** have agreed with **you** or, in the event of **your** death, the executors of **your** estate.

Monitoring and recording

We and **the insurer** may record or monitor calls for training, quality control and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Your Insurers



Your policy for Annual Storage & Transit Insurance is provided through MORIS 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 32 Threadneedle Street London EC2R 8AY.

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 UMR (Unique Market Reference) B0775RCB00820B 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.

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** C/O Indigo Underwriters Ltd, or the Complaints team at Lloyd's.

The address of **MORIS** C/O Indigo Underwriters Ltd is:

32 Threadneedle Street London EC2R 8AY

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

Website: 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 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

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).

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.



Trailer Security

By taking every possible precaution to protect **your trailer**, all will benefit by helping insurers to keep **your premiums** down, plus do **you** really want the hassle of losing **your trailer** and anything in it?.

Trailer theft is a big problem and it's getting worse! To a thief, an unsecured **trailer** is simply money on wheels that is just asking to be stolen.

There are steps **you** can take that will go some way to deter an opportunist thief since the vast majority of them are looking for an easy heist. If presented with an effective **theft** deterrent the thief will invariably move on to easier targets.

The two biggest enemies for a thief are:

- **time** and
- **noise**.

Anything **you** can do to slow a thief down and make them generate noise will improve **your** chances of keeping **your** property. Here are some simple steps **you** can take:

- Park **your trailer** where it is least visible to people passing by. If it's out of site, it's out of mind.
- Don't park **your trailer** with the front pointing towards the street/road / escape route.
- Remove one or all of the **trailer** wheels. Take the lug nuts too. Thieves frequently carry spares with them.
- Use a chain or cable to secure **your trailer** to some stationary solid object.

Obviously, **you** may not want to take the time to remove a wheel every time **you** park **your trailer** so the use of some sort of **trailer** security device is the answer. When you're on the road with **your trailer**, using a security device is the only answer. **Trailer** security devices fall into two basic categories.

1) Hitch locks

2) Wheel locks

Although hitch locks provide some measure of **theft** deterrence, thieves can defeat them reasonably easily and with very little noise.

Insurers recommend wheel locks because if thieves cannot move **your trailer** because one of the wheels is properly secured, it's going to be tough to steal **your trailer**. Remember....time....noise.

A wheel lock must automatically prevent removal of the wheel on which it is installed. Many wheel locks available today just clamp onto the wheel and are not designed to prevent wheel removal. Those type wheel locks are very easy to defeat.

Helpful Tip: Always install the wheel lock on the "driver's side" of **your trailer** because:

1. If potential thieves back their tow vehicle to **your trailer**, as they open the driver's door of the tow vehicle they will probably see the wheel lock and be put off.
2. Installing **your** wheel lock on the driver's side of the **trailer** helps remind **you** to remove the wheel lock before using **your trailer**.

- **Remember....time....noise.**
- **Secure it and keep it.**
- **Ignore it and lose it.**
- **Don't wait until it's too late.**



Your personal data protection

Who we are

We are the underwriter(s) identified in the contract of insurance and/or in the certificate of insurance.

The basics

We collect and use relevant information about **you** to provide **you** with insurance cover or the insurance cover that benefits **you** and meets **our** legal obligations.

This information includes details such as **your** name, address and contact details and any other information that **we** collect about **you** in connection with the insurance cover from which **you** benefit.

This information may include more sensitive details such as information about **your** health and any criminal convictions **you** may have.

In some instances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health and any criminal convictions **you** may have). If **we** need **your** consent, **we** will ask **you**. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or if **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover which may be favourable to **you** and this may prevent **us** from providing cover for **you** or handling **your** claims.

The insurance works in such a way that **your** information may be shared with, and used by, many third parties in the insurance sector such as insurance companies, insurance agents or insurance brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, the Crime Prevention Council and mandatory insurance databases. **We** will only disclose **your** personal information in connection with the insurance cover that **we** provide and to the extent required or permitted by law.

Other people's details

Where **you**, **your** agent or broker provide **us** with details about other people, **you** must give this notice to them.

Contacting us and your rights

You have rights in relation to the information **we** hold about **you**. This includes the right to access **your** information. If **you** wish to exercise **your** rights, discuss how **we** use **your** information or request a copy of **our** full privacy notice(s), please contact **us**, or the agent or broker that arranged **your** insurance who will provide **you** with **our** contact details at:

Name: Data Protection Officer

Email: helpme@moris.co.uk

Address: 32 Threadneedle Street, London EC2R 8AY