



be moto

For bikers who love biking

Your Policy Document

TRACKDAY INSURANCE

Welcome

TO THE UK'S MOST PASSIONATE MOTORCYCLE INSURANCE BROKER

BeMoto is a specialist motorcycle insurance broker, run by bikers exclusively for enthusiasts. We offer products for all types of bikes and collections, whether used on the road, ridden on the track or at home resting in the garage.

As bikers, we believe in treating bikers fairly, offering excellent value for money with a first class experience. Our purpose 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.

MOTORCYCLE TRACKDAY INSURANCE

This policy has been designed for bikers who wish to insure their motorcycle whilst being used on track at an organised trackday for accidental damage.

This policy is not for competitive riding or racing and does not provide any cover for injury to any third party or damage to any third party property. There is no cover under this policy for the motorcycle to be ridden off the circuit; whether on public or private land.

OTHER OFF ROAD PRODUCTS AVAILABLE FROM BEMOTO

- Fire & Theft insurance for any bike not in use and locked in a garage, including non road legal track bikes, dirt bikes, SORN & laid-up road bikes or even kids motorbikes

Thank you for choosing BeMoto.



Nick Fenton, Director



Mathew Long, Director



Ben Blake, Director

WAYS TO CONTACT US



01733 907000



helpme@bemoto.uk



www.bemoto.uk/contactus



BeMoto, PO Box 1338, Peterborough PE1 9RU



@bemotouk



www.facebook.com/bemoto.uk

*For our joint protection, calls may be monitored and recorded.
Please refer to www.bemoto.uk for our opening hours.*

ALL COVER UNDER THIS POLICY WILL CEASE AFTER A SUCCESSFUL CLAIM IS SETTLED

No refunds will be given for unused 'Track Dates' if you have purchased a multi-day policy.

CLAIMS: 0203 427 5960

In the event of an incident:



IMMEDIATELY
get a statement from
a circuit official



The statement **MUST**
include the time &
date of the incident



The statement **MUST**
include the location of
the incident



Take photos of the
damage at the circuit
PRIOR to removal



CALL the claims
helpline
within **48 hours**



DO NOT start any
repairs without the
insurers approval

IMPORTANT

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

CLAIMS

In the event of a claim, or in the event of an accident:

- Photographs are taken of the damaged motorcycle **PRIOR** to removal from circuit. Photographs should show all damage.
- The insurer requires an **independent statement from a circuit official** confirming the location, date and time of the accident.
- You will notify us within **48 hours**, unless you have good reason.

Estimates may be obtained but no repair work is to be undertaken without prior permission from the insurer.

THIS IS A SUMMARY OF YOUR COVER

Please refer to your Trackday Insurance Details Document which shows the level of cover you have chosen, details of your insurer, details of the circuit and details of the date(s) of your trackday(s).

For full details of all policy terms & conditions please refer to the relevant sections of this document and your Trackday Insurance Details Document (which includes details of the excesses that applies to your policy).

Summary of Features & Benefits	Details & Limits	Section
<p>This product is for non-competitive trackdays only and covers external accident damage to your motorcycle, caused by you or by another participant, whilst on track at a specified circuit and date.</p> <p><i>Please refer to your Trackday Insurance Details Document to see whether or not you have included cover for 'Pretty Bits' (Bodywork & Fairings).</i></p>	<p>Significant features and benefits The insurer at their discretion will, either:</p> <ul style="list-style-type: none"> • pay for your motorcycle to be repaired; • replace your motorcycle up to its market value (including declared modifications value) at the time of the incident; or • pay the amount of the loss or damage to your motorcycle. <p>Significant exceptions and conditions</p> <ul style="list-style-type: none"> • Any loss or damage to the motorcycle other than as a result of an incident whilst on track at the specified circuit. • Riding the motorcycle off the circuit; whether on public or private land. • Cover for the motorcycle whilst in transit. • Personal injury. • Competitive riding or racing. • Liability to other participants, to any third parties or to passengers or any property damage. • Internal damage to the engine or to the gearbox or transmission. • Loss or damage to overalls, race suit, leathers, helmet, boots or gloves. • Damage due to wear and tear or gradual deterioration. • Mechanical, electrical or computer breakdown. • Consumable items such as tyres, oils, linings etc. • Cosmetic damage such as paint chips or wheel scuff that are not a consequence of a direct and obvious impact. • Extra costs involved in repairing specialised paintwork and logos unless specifically agreed. • Shipping / Transportation / Recovery costs. 	<p>Trackday Insurance Details Document & Cover Provided [Page 10].</p> <p>Cover Provided [Page 10] and General Exclusions [page 11].</p>
<p>Excess</p>	<p>Your policy is subject to an excess, the amount you must pay in the event of a claim.</p>	<p>Trackday Insurance Details Document</p>

Changes to specified Trackday date(s) or Circuit(s)

You have the right to change the date of the trackday or change the circuit. Please refer to page 16 for full details, including our fees for making the change.

Cancellation rights

You have the right to cancel this policy prior to the first 'Track Date' that you specified (stated on the Trackday Insurance Details Document under the heading 'Track Dates'). The premium will be returned to you in full; less a cancellation fee detailed on page 16.

If you have purchased a multi-day policy then no refunds are due after the first 'Track date'. You can ask us to change the dates or circuits for future days booked, subject to a Date Change Fee or Circuit Change Fee detailed on page 16.

Policy Summary

Claims

All cover under this policy will cease after a successful claim is settled. No refund will be given for unused 'Track Dates' if you have purchased a multi-day policy.

Please see the 'Claims Checklist' at the front of this document for details of what to do in the event of an accident or incident. Further claims handling information can be found on page 12.

The insurer requires an independent statement from a circuit official confirming the location, date and time of an accident or incident and photographs to be taken of the damaged motorcycle PRIOR to removal from circuit. Photographs should show all damage.

Complaints

If your complaint relates to marketing, please address your concerns to BeMoto who will be pleased to assist you. If your complaint relates to the quote and sales process, the insurance product, underwriting or claims, please address your concerns to Edge Brokers (London) Limited (EBLL). Please refer to 'Complaints' (page 17) for contact details.

We will aim to resolve your complaint within 24hrs. If we need more time and your complaint is not resolved to your satisfaction within 24 hours, we will send you a written acknowledgement of your complaint together with the next steps we will be taking to resolve it.

Most complaints can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, we will keep you updated on our progress and estimated date of resolution.

If after eight weeks of making your complaint, we are still not in a position to issue you with a final response, we will send you a letter explaining the reason for the delay and advise you of your right to complain to the Financial Ombudsman Service (FOS).

If you remain dissatisfied after our final written response, you may refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the Financial Ombudsman Service. Their address is Exchange Tower, London, E14 9SR and their telephone number is 0800 023 4567 or if calling from a mobile or a non BT line then the telephone number is 0300 123 9123. Or simply log on to their website at www.financial-ombudsman.org.uk

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Please note that the Financial Ombudsman Service will only deal with your complaint if you have already given us, BeMoto and the insurer the opportunity to resolve it.

Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the scheme if the insurer cannot meet their obligations. If you are eligible to claim from the FSCS, compensation is available as follows:

- compulsory classes of insurance (such as Third Party Motor Liability), are covered for 100% of the claim without any upper limit.
- other classes of business are covered for 90% of the claim without any upper limit.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or by calling 0207 7414100, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Contents

Welcome		2
Claims Checklist		3
Policy Summary	Key Facts	4
Definitions	Words with special meaning in this document	7
Important Legal Information	Your responsibilities	8
Type of Insurance		9
Cover Provided		10
General Exclusions	The exclusion that apply to whole of this policy	11
Claims	Important information and claims process	12
Data Protection	Show this to anyone else you have given information about	13
Cancelling Your Policy		16
Fees		16
Complaints		17

Definitions

The following words and terms have the definition set out here wherever they appear in bold font in this document:

BeMoto

BeMoto is a trading name of Moto Broking Limited, registered in England and Wales, company number 09676058, registered address: Ruthlyn House, 90 Lincoln Road, Peterborough, PE1 2SP. (FCA No. 715903).

Circuit

The track of the circuit described on the **Trackday Insurance Details Document** under section 'Track Date'. Cover only applies whilst **your motorcycle** 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 circuit or outside of the circuit.

EBLL, Our, Us, We

Edge Brokers (London) Limited, registered in England and Wales, company Number 03721499, registered address: Minster House 3rd Floor, 42 Mincing Lane, London, EC3R 7AE. (FCA No. 610898).

Excess

The amount of any claim **you** will have to pay (this is in addition to a Claims Administration fee of £125).

Modification(s)

Modifications are any changes made to **your motorcycle** since it left the production line that increase its value or theft appeal. These include any changes made by a motorcycle dealership, **you** or any previous owner.

Motorcycle(s)

The insured motorcycle including any **modifications** that can be proved by **you** at the time of the loss (photos and/or receipts). The value of **your modifications** must be included in the value of **your motorcycle** declared to **us**.

Policy

This document, detailing the terms and conditions of **your** contract of insurance.

Pretty Bits (Bodywork & Fairings)

Top fairings, cowlings, seat cowls & fairings, side panels, infills, windshields and fairing screens, belly pans, air ducts, inspection panels, undertrays, huggers and any other components that could be described as such.

Structural Components

Think of what is called a "naked bike". Every component is necessary – the mirrors, handlebars, levers, speedo, footrests, exhaust and silencers, forks & suspension, steering yokes, frames & subframes, wheels and all associated components, discs & calipers, master cylinders, tank, tail-lamps etc.

The Insurer

White Oak Underwriting Agency Limited, registered in England and Wales, company Number 06832820, registered address: 12 Leadenhall Street, London, England, EC3V 1LP. (FCA No. 510331).

Trackday

A **trackday** is a strictly non-competitive (no timing, pace-making or racing) day at a race circuit where road registered bikes as well as track bikes can be ridden by individuals holding a full driving licence on a race circuit without speed restriction. Riders must adhere to all safety briefings provided at the beginning of each **trackday**.

Trackday Insurance Details Document

The document specifying details about **you**, **your motorcycle** and the level of cover **you** have chosen. The **trackday Insurance Details Document** is only valid if **you** have paid for this insurance **policy** in full prior to taking part on the **trackday**.

You, Your

The person described on the **Trackday Insurance Details Document** under section 'Your Details'.

Important Legal Information

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. **We** may also charge an administration fee to make any changes.

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 **BeMoto** immediately on 01733 907000 to advise.

CONTRACT

Your policy, if paid for in full, is a legal contract between **you** and **the insurer** and is made up of this document together with **your Trackday Insurance Details Document** (which details the level of cover **you** have chosen).

If the details that **you** have provided to **us**, detailed on **your Trackday Insurance Details Document**, are correct and up to date, as well as all payments due, **the insurer** will provide **you** with the insurance cover specified in this document.

It is important that **you** read all documents as they contain useful and important information about **your policy**.

You must keep to **our** Terms of Business (available on **our** website), or **we** may cancel **your policy**.

CONTRACTS (RIGHTS OF THIRD PARTIES ACT)

No person, company or business who is not named on **your policy** shall have any rights to enforce any terms or conditions of **your policy**. This will not affect any other rights that person, company or business has apart from under this Act.

CHOICE OF LAW

Your policy will be governed by and managed in line with the law of England and Wales unless **you** live in Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case the law of that country will apply. This is unless **you** and **the insurer** agree otherwise.

USE OF LANGUAGE

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be expressed in English.

DEMANDS AND NEEDS

In choosing this product and the level of cover, **you** have not received any personal recommendation from **us**. The choices that **you** will have made depend on **your** personal circumstances.

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

This **policy** does NOT cover **you** for ANY riding that may be deemed “competitive” (this includes any form of timing).

Cover only applies whilst **your motorcycle** 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 **circuit** or outside the **circuit**.

IMPORTANT

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

Type of Insurance Cover

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

This **policy** is for private individuals only and does not provide any cover for **motorcycles** kept in relation to commercial purposes.

This **policy** does not provide any cover for injury to any third party or damage to any third party property and there is no cover under this **policy** for **your motorcycle** to be ridden off the **circuit**; whether on public or private land.



Other specialist insurance products available from BeMoto

Cover for bikes used on the road (including multi-bike policies):

- Rated 5-star by Defaqto, an independent market research company
- Titanium Cover includes 90-days EU cover and full UK & EU breakdown cover from the RAC, worth over £200

Cover for motorcycles when locked in storage (including non-road track bikes):

- Fire & Theft cover for any type of motorcycle when not in use and in a locked garage; and
- Malicious Damage cover (including attempted theft) when in storage.

Visit www.bemoto.uk for details.

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Cover Provided

This **policy** covers the cost of repairs or replacement of “Structural Components”.

If specified on **your Trackday Insurance Details Document** under heading ‘Insurance Details’ the **policy** is extended to cover “**Pretty Bits**”.

Cover is provided up to the point that **the insurer** decides that **your motorcycle** is uneconomical to repair when **your motorcycle** will be written off and the market value paid less a claims fee as specified in Section ‘Fees’.

Structural Components

Think of what is called a “naked bike”. Every component is necessary – the mirrors, handlebars, levers, speedo, footrests, exhaust and silencers, forks & suspension, steering yokes, frames & subframes, wheels and all associated components, discs & calipers, master cylinders, tank, tail-lamps etc.

Otherwise they are:

Pretty Bits’ (Bodywork & Fairings)

Top fairings, cowlings, seat cowls & fairings, side panels, infills, windshields and fairing screens, belly pans, air ducts, inspection panels, undertrays, huggers and any other components that could be described as such.

For the avoidance of doubt, if **your motorcycle** is road-legal and is insured on a ‘**Structural Components**’ only basis it does not necessarily cover **your motorcycle** being returned to road-legal status.

WHAT YOUR POLICY COVERS

- External accident damage (i.e. impact) to **your motorcycle** only whilst engaged in the specified **trackday** activity.
- Fire damage but only if directly following an accident (i.e. impact).
- The costs of repairing **your motorcycle** or, if **the insurer** decides, pay **you** or the legal owner (should **your motorcycle** be subject to hire purchase or lease) an amount in full settlement. Any amount paid cannot be more than the market value of **your motorcycle** at the time of the accident and all claims are subject to a claims fee as specified in Section ‘Fees’. Where **your motorcycle** is insured for the full market value, in the event the claim is settled as a total loss **the insurer** has the right to decide to keep the salvage. **The insurer** can choose either of these alternatives.

WHAT YOUR POLICY DOES NOT COVER

- Internal damage to the engine or to the gearbox or transmission.
- Mechanical, electrical or computer breakdown, howsoever caused.
- Liability to other participants, to any third parties or to passengers or any property damage.
- Competitive riding (in other words, whilst racing or on timed runs or trials).
- Consumable items such as tyres, oils, linings etc.
- Cosmetic damage such as paint chips or wheel scuff that are not a consequence of a direct and obvious impact.
- Extra costs involved in repairing specialised paintwork and logos unless specifically agreed.
- Shipping / Transportation / Recovery costs.

General Exclusions

The exclusions below apply to the whole of your policy

WHAT IS NOT COVERED

GENERAL EXCEPTIONS

The Insurer will not pay claims arising from:

1. Any fraudulent, dishonest or criminal act.
2. Damage due to wear and tear or gradual deterioration.
3. Loss or damage to additional or supplementary parts of **your motorcycle** not directly related to its function as a **motorcycle**. These include, but are not limited to tank bags, satellite navigation systems, data logging equipment and any items that are deemed easily removable and have not been declared to **us** and accepted by **the insurer**. For the avoidance of doubt **we** do cover **modifications to your motorcycle** if they were included in the value of **your motorcycle** declared to **us** and can be proved by **you** at the time of the loss (photos and/or receipts).
4. Loss or damage which is insured by any other existing insurance including and not limited to motor or household insurances.
5. Loss of use, delay or consequential loss of any description including confiscation or abandonment.
6. Loss of computer logging systems.
7. Loss of or damage to **your motorcycle** whilst being worked upon.
8. Loss from any form of mechanical or electrical breakdown or damage, ingress of water, rust, oxidization, latent defect or inherent vice.
9. Loss or damage to overalls, race suit, leathers, helmet, boots or gloves.
10. Personal Injury.
11. Loss or damage occurring in the pit garage, paddock or other similar areas of the **circuit** or outside the **circuit**.
12. The first amount of any claim specified under **excess** detailed in the **Trackday Insurance Details Document**.

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

Important Claims Information

POLICY TERMINATION AFTER A CLAIM

All cover under this **policy** will cease after a successful claim is settled. No refunds will be given for unused 'Track Dates' if **you** have purchased a multi-day **policy**.

ACCIDENT STATEMENT

The insurer requires an independent statement from a **circuit** official confirming the location, date and time of the accident. Please note that **the insurer** will repudiate **your** claim if **you** are unable to provide this.

PHOTOGRAPHS

Photographs must be taken at the **circuit** and PRIOR to any repairs to **your motorcycle**. Photographs should be taken from all four sides of **your motorcycle** regardless of damage. It is **your** responsibility to prove **your** loss. This is a REQUIREMENT on **your policy**. **The insurer** has absolute right to repudiate a claim if **you** fail to comply with the above stipulations. Photographs should be sent directly to **us** either digitally or by post.

LOSS ADJUSTER

The insurer 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 **us** unless notified otherwise.

A report will be submitted from the loss adjuster to **us** for onward transmission to **the insurer**. Claim payment will come directly from Edge Brokers (London) Limited unless advised otherwise.

REPAIRS

No repair work is to be undertaken without prior permission from **the insurer**.

DISPOSAL OF PARTS

Damaged parts should NOT be disposed of until **you** have permission to do so.

FRAUD

The insurer has absolute right to refuse a claim should it become evident that the claim be false or fraudulent as regards to amount or otherwise.

UNDERINSURANCE/AVERAGE

This **policy** requires that **your motorcycle** is insured for the correct market value. If **you** are under-insured, in the event of a claim **the insurer** 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**.

SALVAGE

In the event a claim is settled as a total loss (also known as a 'write-off') **the insurer** retains the rights to salvage.

HOW TO MAKE A CLAIM

If **you** wish to notify **us** of a claim, please contact Edge Brokers (London) Limited (EBLL) on 0203 4275960.

In the event of a claim, or in the event of an accident, which could give rise to a claim it is warranted that:

- a. Photographs are taken of the damaged motorcycle PRIOR to removal from **circuit**. Photographs should show all damage.
- b. **You** will notify **us** within 48 hours, unless **you** have good reason for not being able to do so.
- c. Estimates may be obtained but no repair work is to be undertaken without prior permission from **the insurer**.

Data Protection

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 (including **BeMoto**), 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 Edge Brokers (London) (**EBLL**). **We** will share **your personal information** with **BeMoto, 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.

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.

HOW YOUR PERSONAL INFORMATION IS USED

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 **BeMoto** Products and Services

We and **BeMoto** will never sell or pass **your** information to third parties for marketing purposes. **BeMoto** 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. **BeMoto** may contact **you** by post, telephone, text message, email or other appropriate means. **BeMoto** 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.

OVERSEAS TRANSFER OF DATA

We or **the insurer** may process **your personal information** for the purposes mentioned above in countries outside of the European Economic Area which may not have laws to protect **your personal information** but in all cases it will be kept securely and will only be used for the purposes described.

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 (see **our** Terms of Business) 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.

Cancelling Your Policy

CANCELLING YOUR POLICY

You have the right to cancel this **policy** prior to the first 'Track Date' that **you** have specified (stated on the **Trackday Insurance Details Document** under the heading 'Track dates'. The premium will be returned to **you** in full; less a **Trackday Insurance Policy Cancellation Fee** as specified below.

If **you** have purchased a multi-day **policy** then no refunds are due after the first 'Track date'. **You** can ask **us** to change the dates or **circuits** for future days booked, subject to a Date Change Fee or **Circuit Change Fee** as specified below.

REFUNDS ON CANCELLATIONS

If **you** are due a refund, **we** will send this to **you** within 30 days of **you** telling **us** that **you** would like to cancel.

POLICY CHANGES

If the date(s) / **circuit(s)** and / or organiser(s) have changed please call **BeMoto** on 01733 907000 to advise.

PLEASE NOTE: **The insurer** will not accept changes or cancellations retrospectively.

Fees

ALL FEES ARE NON-REFUNDABLE

In addition to premiums charged by **the insurer**, **we** may apply the following fees for arranging and administering **your** insurance.

Administration Fee:

Refer to your **Trackday Insurance Details Document**

Date Change Fee:

£16.95

Circuit Change Fee:

£16.95

Trackday Insurance Policy Cancellation Fee:

£20.00 for a single **trackday policy**

£40.00 for a multi-day **trackday policy**

Credit Card Fees:

2.5% of any total purchase (Debit Cards are FREE)

Provide a copy of the information **we** hold about **you**:

£10.00

Complaints

OUR PROMISE OF SERVICE

We aim to provide the highest standard of service to every customer, but **we** recognise that things do go wrong occasionally. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. **We** take all complaints seriously and **we** aim to resolve problems quickly.

We will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

WHAT TO DO IF YOU ARE UNHAPPY AND WISH TO MAKE A COMPLAINT

If **your** complaint relates to marketing, please address **your** concerns to Moto Broking Limited (**BeMoto**) who will be pleased to assist **you**. Telephone: 01733 907000 Email: complaints@bemoto.uk

If **your** complaint relates to the quote and sales process, the insurance product, underwriting or claims, please address **your** concerns to Edge Brokers (London) Limited (**EBLL**).

Our complaints handling procedure meets the standards set by the Financial Conduct Authority. The Financial Conduct Authority has published guidance on how to make a complaint. If after discussion with **BeMoto** and/or **EBLL** **you** remain dissatisfied please write to **our** Compliance Officer as shown below:

Compliance Officer, Edge Brokers (London) Limited, Minster House, 42 Mincing Lane, London, EC3R 7AE.
Telephone: 020 7459 9200 Fax: 020 7459 9300 Email: ph@edge-gb.com

Please always state **your** quote, policy or claim number, where this is available.

If **your** dissatisfaction is with **the insurer**, **you** may approach a senior executive of **the insurer**. Full details of the name and address are available from **our** Compliance Officer at the above address.

If **you** remain dissatisfied and **you** are insured by a member of Lloyds' of London, **you** may write to:
Policyholder and Market Assistance, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN Website: www.lloyds.com/complaints/policyholders
Telephone: 020 7327 5693 Fax: 020 7327 5225 Email: complaints@lloyds.com

We will aim to resolve **your** complaint within 24 hours. If **we** need more time and **your** complaint is not resolved to **your** satisfaction within 24 hours, **we** will send **you** a written acknowledgement of **your** complaint together with the next steps **we** will be taking to resolve it.

Most complaints can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, **we** will keep **you** updated on **our** progress and estimated date of resolution.

If after eight weeks of making **your** complaint, **we** are still not in a position to issue **you** with a final response, **we** will send **you** a letter explaining the reason for the delay and advise **you** of **your** right to complain to the Financial Ombudsman Service (FOS).

Whether **you** are insured by a member of Lloyd's of London or any other insurer, if **you** remain dissatisfied after a final written response, **you** may refer **your** case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service. Their address is Exchange Tower, London, E14 9SR and their telephone number is 0800 023 4567 or if calling from a mobile or a non BT line then the telephone number is 0300 123 9123. Or simply log on to their website at www.financial-ombudsman.org.uk

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Please note that the Financial Ombudsman Service will only deal with **your** complaint if **you** have already given **BeMoto**, **us** and **the insurer** the opportunity to resolve it. Following the complaints procedure does not affect **your** right to take legal action.

COMPENSATION

The insurer is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **the insurer** cannot meet their obligations.

If **you** are eligible to claim from the FSCS, compensation is available.

- compulsory classes of insurance (such as Third Party Motor Liability), are covered for 100% of the claim without any upper limit.
- other classes of business are covered for 90% of the claim, without any upper limit.

You can find more information about the scheme on the FSCS website [fscs.org.uk](https://www.fscs.org.uk), or by calling 0207 741 4100, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.



be free

This policy document and other associated documents are available in large print. If you need any of these please contact us on 01733 907000.

BeMoto Trackday Insurance is arranged and administered by Edge Brokers (London) Limited, [registered company no 03721499, Minster House, 42 Mincing Lane, London, EC3R 7AE]. Edge Brokers (London) Limited is authorised and regulated by the FCA, [610898]. Underwritten by White Oak Underwriting Agency, authorised and regulated by the FCA [510331]. Registered in England (Ref No. 510331) Registered Office: 12 Leadenhall Street, London, England, EC3V 1LP.

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