

Motorcycle Trackday Damage Insurance

Insurance Product Information Document (IPID)



Company: Moto Broking Limited

Registered Office: Ruthlyn House, 90 Lincoln Road, Peterborough, PE1 2SP.

BeMoto is a trading name of Moto Broking Limited, registered in England and Wales number 09676058. Moto Broking Limited is authorised and regulated by the Financial Conduct Authority (FCA number 715903).

Product: BeMoto Motorcycle Trackday Damage Insurance (TD)

This document provides a summary of the key information relating to this insurance policy. It should be read together with the Policy Schedule and the Policy Booklet (together the "Policy Documents"). Please refer to the Policy Documents and our Terms of Business for details of the insurer, how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

This policy provides cover for accident damage to your motorcycle, caused by you or by another participant, whilst participating in a non-competitive trackday at a specified circuit and date. This policy does NOT meet the requirements of the Road Traffic Acts.



WHAT IS INSURED?

- ✓ Accidental damage to your bike (whether your fault or not) while on a non-competitive track day event.
- ✓ Fire damage to your bike following an accident (whether your fault or not) while on a non-competitive track day event
- ✓ Modifications are covered as long as they are included in the bikes value and you have evidence to support a claim, i.e. receipts and/or photographs.



WHAT IS NOT INSURED?

- ✗ Any loss or damage to your motorcycle other than as a result of an incident whilst on track at the specified circuit.
- ✗ Riding your motorcycle off the circuit; whether on public or private land (this policy does NOT meet the requirements of the Road Traffic Acts).
- ✗ Any liability to other participants, to any third parties or to passengers or any property damage.
- ✗ Any personal injury.
- ✗ Cover for your motorcycle whilst in transit.
- ✗ 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 scuffs that are not a consequence of a direct and obvious impact.
- ✗ Extra costs involved in repairing specialised paintwork and logos unless specifically agreed.
- ✗ Competitive riding or racing.
- ✗ Shipping / Transportation / Recovery costs.



ARE THERE ANY COVER RESTRICTIONS?

- ! You will be responsible for the first part of any claim – this is known as the "Excess". Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your Policy Schedule.
- ! Loss or Damage caused in areas such as the Pit Garage or Paddock (cover is for accidents whilst being ridden on the circuit only).
- ! You must take photographs of the insured motorcycle(s) from all sides BEFORE taking to the track to show your motorcycles pre-accident condition.
- ! When claiming your insurer will require an independent statement from a circuit official confirming the location, date and time of the accident.
- ! For multi-day policies, all cover will cease after a successful claim is made with no refunds for unused trackdays.



WHERE AM I COVERED?

- ✓ At the declared circuit within the UK or Europe.



WHAT ARE MY OBLIGATIONS?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.
- You must also tell us about changes to your motorcycle which may result in the need to increase amounts insured or the policy limits.
- Cover is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy.
- Premiums must be paid on time.
- If you need to make a claim you must provide us with full details as soon as possible.
- You must tell BeMoto about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused.



WHEN AND HOW DO I PAY?

You can pay your premium annually using Visa or Mastercard (debit or credit card). Monthly instalment plans are NOT available for this policy (single event cover only).



WHEN DOES THE COVER START AND END?

The policy covers you for specific dates only, shown on your Policy Schedule. The policy is for events on specified dates only and is not renewable.



HOW DO I CANCEL THE CONTRACT?

You have the right to cancel your policy at any time by calling BeMoto on 01733 907000 (calls may be recorded).

If you cancel your Trackday Insurance policy you may be entitled to a refund of premium. To work out your refund, move along the table below and find how many days you booked, then move down to the number used so far and see what your refund % will be returned from the insurer (before our fees). Our Admin Fee is shown in the "Premium Summary" table on page-1 of this document and is non-refundable. After your statutory 14-day cooling-off period we may also charge a Cancellation Fee.

		Days Booked									
		1	2	3	4	5	6	7	8	9	10
Days Used	0	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	1	0%	40%	57%	65%	70%	73%	75%	75%	75%	75%
	2		0%	23%	40%	50%	57%	61%	65%	68%	70%
	3			0%	15%	30%	40%	47%	53%	57%	60%
	4				0%	10%	23%	33%	40%	46%	50%
	5					0%	7%	19%	28%	34%	40%
	6						0%	5%	15%	23%	30%
	7							0%	5%	12%	20%
	8								0%	5%	10%
	9									0%	5%
	10										0%

BeMoto's Administration Fee is non-refundable. You may also have to pay a Cancellation Fee as set out in BeMoto's Terms of Business available at www.bemoto.uk

For multi-day policies, all cover will cease after a successful claim is made with no refunds for unused trackdays.



01733 907000 (sales & service)



www.bemoto.uk/contactus



01733 907000 (claims)



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