

Policy Summary

Ryan Motorsport Insurance

150 Minorities, Suite 117,
London, EC3N 1LS.

Ryan Motorsport Insurance Limited is an appointed representative of Independent Broking Solutions Limited, 150 Minorities, Suite 117, London, EC3N 1LS. Independent Broking Solutions Limited is authorised and regulated by the Financial Conduct Authority (Financial Services reference number 312026).

1. Policy Summary Contents

This policy summary does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the policy document.

2. Name of the Insurance Undertaking

The Insurer is – Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Ltd.
1 Great St. Helen's, London, EC3A 6HX.

3. Type of insurance and cover

On Track Insurance provides cover for the declared insured vehicle for a specific period or event.

4. Features and benefits of the insurance cover

If the vehicle is damaged, Insurers may decide to either:
A) Pay for the insured vehicle to be repaired at a mutually agreed facility.
B) Replace the insured car.
C) Pay in cash the amount of the damage.
Cover applies to the cost of replacement parts, repair of parts, and repairing labour.

5. Significant and unusual exclusions or limitations

Excess - please note that you will be responsible for the excess as stated on the Schedule of Insurance.
Mechanical breakdown – loss or damage caused to parts by mechanical or electrical breakdown.
Any legal liability from death or injury to persons or damage to property.
Foreseeable damage to the insured vehicle or parts as a result of wear and tear, paint damage, Scratches or dents.
Shipping and/or Transportation costs of any kind.

6. Duration of the insurance contract

The contract of insurance is only valid for the agreed duration as specified in the Schedule of Insurance.

7. Cancellation Rights

If this policy does not match your requirements, you have the right to cancel cover.

- In excess of 24 hours notice – full refund less a £30 administration fee.
- Less than 24 hours notice – full refund less an administration fee of £30 or 7.5%, whichever is the greater.
- No cancellation refund is applicable once the event has begun.

8. Claim Notifications

Claims should be notified within 48 hours by completing on online claim form at www.ryanmi.com
If it is not possible to complete the online claim form within 48 hours, please call Ryan Motorsport Insurance on +44 (0)1799 524202 or +44 (0)7976 841821 or email info@ryanmi.com

9. What to do if you have a complaint

If you wish to register a complaint, please contact Ryan Motorsport Insurance:

By email Email - info@ryanmi.com

In writing Write to - Unit 2 Kildegaard Business Park, Easthorpe Road, Easthorpe,
Colchester, Essex, CO5 9HE.

By phone Telephone – +44 (0)1799 524202

Ryan Motorsport Insurance will respond to your complaint in writing unless the complaint can be satisfactorily dealt with to both parties satisfaction within 24 hours of the claim receipt. A copy of our internal Complaints Handling Procedures can be made available on request.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

10. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.