

Notice of Variation to your Bennetts Motorcycle Insurance Policy Document

This document highlights very important changes to your Bennetts Motorcycle Insurance Terms and Conditions. You should take some time to read this to ensure you understand the new Terms and Conditions and that the cover provided by the policy meets your needs. For a full copy of our latest Policy Document booklet, please visit Bennetts.co.uk/policydocument or call us on 0344 412 2171.

CHANGES TO OUR POLICY DOCUMENT

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Welcome to Bennetts	<p>Previous: Our dedicated bike claims team provide a high quality claims service – after all, that’s why you have insurance. And we make sure that we are there for you when you need us the most, so our claims service is available to you 24 hours a day, 7 days a week.</p> <p>Current: That’s why we work with a specialist bike claims team provide a high quality claims service – after all, that’s why you have insurance. And we make sure that we are there for you when you need us the most, so this claims service is available to you 24 hours a day, 7 days a week.</p>	=	June 2023
Reporting an incident	<p>Previous: If you have been involved in an accident, or your bike has been stolen or damaged, you can call our helpline, 24 hours a day, on 0330 018 9166. We appreciate experiencing an accident or theft can be distressing and inconvenient; our specialist teams are in place to guide you through the process. We will capture the information while you are on the phone and provide you with support and advice in respect of the next steps.</p> <p>Current: If you have been involved in an accident, or your bike has been stolen or damaged, you can call the helpline, 24 hours a day, on 0330 018 9166. We appreciate experiencing an accident or theft can be distressing and inconvenient; that’s why we work with a specialist team who are in place to guide you through the process. They will capture the information while you are on the phone and provide you with support and advice in respect of the next steps.</p>	=	June 2023
Reporting an incident	<p>Previous: After a road accident you should, where possible, do the following:</p> <ul style="list-style-type: none"> • call our helpline to report the details on 0330 018 9166 <p>Current: After a road accident you should, where possible, do the following:</p> <ul style="list-style-type: none"> • call the helpline to report the details on 0330 018 9166 	=	June 2023

CHANGES TO SECTION 1:

• LOSS OR DAMAGE

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Loss or Damage	<p>Previous: Where an agreed value applies, we will offer a claim settlement based on the last valuation we agreed, not the value of your vehicle at the time of the claim.</p> <p>Current: Where an agreed value applies, they will offer a claim settlement based on the last valuation we agreed, not the value of your vehicle at the time of the claim.</p>	=	June 2023

CHANGES TO SECTION 7:

• GENERAL EXCEPTIONS AND GENERAL CONDITIONS

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
General Exceptions	<p>New:</p> <ul style="list-style-type: none">- Any death, bodily injury, loss or damage as a result of interference, malfunction or failure, either accidental or deliberate, with your bike's electronics, computer systems or artificial intelligence systems as a result of an act of cybercrime or a similar malicious act.	-	January 2024

CHANGES TO SECTION 8:

• MAKING A CLAIM

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Making a claim	<p>Previous: To report a claim please call the Bennetts Claims helpline on 0330 018 9166.</p> <p>Current: To report a claim please call the specialist Claims helpline on 0330 018 9166.</p>	=	June 2023
Making a claim	<p>Previous: Your insurer may delegate the management of the claim to the Bennetts Claims Team who will act on behalf of your insurer.</p> <p>Current: Your insurer may delegate the management of the claim to the specialist Claims Team who will act on behalf of your insurer.</p>	=	June 2023

CHANGES TO SECTION 9:

• ADDITIONAL INFORMATION

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Cancelling your policy	<p>Previous: If you cancel your policy within 14 days of the date you receive your policy documents, you will be refunded a percentage of the premium calculated on a daily pro-rata basis equivalent to the period of cover left unused, unless you have made a total loss claim in which case no refund of premium will be given and all premiums would be due.</p> <p>Current: If you cancel your policy within 14 days of the date you receive your policy documents, you will be refunded a percentage of the premium calculated on a daily pro-rata basis equivalent to the period of cover left unused, unless you have made a non-recoverable claim in which case no refund of premium will be given and all premiums would be due.</p>	=	June 2023
Cancelling your policy	<p>Previous: If you cancel your policy after the 14 day period, you will be refunded a percentage of the premium calculated on a daily pro-rata basis equivalent to the period of insurance left unused providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.</p> <p>Current: If you cancel your policy after the 14 day period, you will be refunded a percentage of the premium calculated on a daily pro-rata basis equivalent to the period of insurance left unused providing no claims have been made, unless you have made a non-recoverable claim in which case no refund of premium will be given and all premiums would be due.</p>	+	June 2023

CHANGES TO SECTION 10:

• MOTOR LEGAL PROTECTION

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Definitions	<p>Removed: Special Territorial Limits England, Wales, Scotland, Northern Ireland and Isle of Man</p>	-	January 2024
Definitions	<p>Previous: Territorial Limits Countries in the EU, EEA, Andorra, Isle of Man, Channel Islands and Switzerland</p> <p>Current: Territorial Limits England, Wales, Scotland, Northern Ireland and Isle of Man</p>	-	January 2024
Uninsured Loss Recovery	<p>Previous: 2.7 Any legal proceedings dealt with by a court or other body, outside the United Kingdom and/or which we have not agreed to.</p> <p>Current: 2.7 Any legal proceedings dealt with by a court or other body, outside the United Kingdom.</p>	-	January 2024
Uninsured Loss Recovery	<p>Previous: 3.5 Where proceedings are to be commenced in respect of an insured event occurring within the territorial limits and outside of the United Kingdom, the solicitor shall initiate proceedings within the courts of the United</p>	-	January 2024

	Kingdom. Current: 3.5 Where proceedings are to be commenced in respect of an insured event occurring within the territorial limits , the solicitor shall initiate proceedings within the courts of the United Kingdom.		
Replacement Vehicle and Vehicle Repair	Previous: 1.1 In addition to the cover provided by this policy, if the damage to the insured vehicle occurs within the special territorial limits , we may be able to offer the following additional services, independently from this policy Current: 1.1 In addition to the cover provided by this policy, if the damage to the insured vehicle occurs within the territorial limits , we may be able to offer the following additional services, independently from this policy	=	January 2024
Replacement Vehicle and Vehicle Repair	Previous: 2.10 No alternative hire vehicle may be used outside the special territorial limits . Current: 2.10 No alternative hire vehicle maybe used outside the territorial limits without written permission of the provider.	=	January 2024
Motor Prosecution Defence	Previous: - The insured vehicle was being used within the special territorial limits Current: - The insured vehicle was being used within the territorial limits	=	January 2024
Motor Legal Helpline	Previous: 1.1 If the insured requires legal advice relating to a motoring issue, our helpline is here to assist. This will cover advice relating to motoring legal problems arising within the special territorial limits . Current: 1.1 If the insured requires legal advice relating to a motoring issue, our helpline is here to assist. This will cover advice relating to motoring legal problems arising within the special territorial limits .	=	January 2024

CHANGES TO SECTION 10:

• RAC BREAKDOWN

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
All sections	Wording has been updated to simple English. No change in cover level.	=	June 2023
Contact Information	Previous: 0330 322 8465 Current: 0330 332 8465	=	August 2023
Section E4: Getting your bike home	Previous: he RAC will the passenger in the bike home under Section E3 (Onward Travel in Europe). Current: The RAC will the passenger in the bike home under Section E3 (Onward Travel in Europe).	=	August 2023

• **PERSONAL ACCIDENT**

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Complaints Procedure	Removed: If you have purchased the insurance policy online, you may also raise your complaint via the EU Online Dispute Resolution Portal at http://ec.europa.eu/consumers/odr/ . This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.	=	June 2023

• **HELMETS AND LEATHERS**

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Complaints Procedure	Removed: If you have purchased the insurance policy online, you may also raise your complaint via the EU Online Dispute Resolution Portal at http://ec.europa.eu/consumers/odr/ . This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.	=	June 2023