

# 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](http://Bennetts.co.uk/policydocument) or call us on 0344 412 2171.

## CHANGES TO OUR POLICY DOCUMENT

### CHANGES TO SECTION 2:

#### • LIABILITY TO THIRD PARTIES

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Exceptions to Section 2	<p>Previous: where liability for any claim or series of claims for loss or damage to property caused by one event exceeds £20,000,000, the most the <b>insurer</b> will pay for costs and expenses arising from damage to property is £5,000,000 for any claim or claims arising out of one incident</p> <p>Current: where liability for any claim or series of claims for loss or damage to property caused by one event, the maximum the <b>insurer</b> will pay is £20,000,000 for damage to someone else's property plus up to £5,000,000 for costs and expenses</p>	-	February 2022

### CHANGES TO SECTION 7:

#### • GENERAL EXCEPTIONS AND 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 Conditions	<p>Previous: If <b>Bennetts</b> do not receive this payment by the date shown in the letters sent to <b>you</b> by <b>your</b> premium credit suppliers, <b>Bennetts</b> will cancel this <b>policy</b> by giving <b>you</b> seven days' notice in writing.</p> <p>Current: If payment is not received by the date shown in the letters sent to <b>you</b> by <b>your</b> premium credit suppliers, <b>Bennetts</b> will cancel this <b>policy</b> by giving you notice in writing"</p>		

### CHANGES TO SECTION 9:

#### • ADDITIONAL INFORMATION

Section of cover	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change

<p><b>Cancelling your policy</b></p>	<p>Previous: If <b>you</b> are paying <b>your</b> premiums by instalments, <b>you</b> must still pay <b>us</b> any balance of premium due for time on cover, for example if <b>you</b> pay on the 1<sup>st</sup> of the month and cancel on the 18<sup>th</sup> <b>you</b> need to pay for the 18 days cover</p> <p>Current: If <b>you</b> are paying <b>your</b> premiums by instalments, <b>you</b> must still pay any balance of premium due for time on cover, for example if <b>you</b> pay on the 1<sup>st</sup> of the month and cancel on the 18<sup>th</sup> <b>you</b> need to pay for the 18 days cover</p>	<p>=</p>	<p>February 2022</p>
<p><b>Cancelling your Policy – Cancellation by you within the first 14 days</b></p>	<p>Previous: If <b>you</b> cancel your <b>policy</b> within 14 days of the date <b>you</b> receive your <b>policy</b> documents we will refund a percentage of the premium calculated on a daily pro-rata basis equivalent to the period of cover left unused, unless <b>you</b> 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 <b>you</b> cancel your <b>policy</b> within 14 days of the date <b>you</b> receive your <b>policy</b> documents <b>you</b> will be refunded a percentage of the premium calculated on a daily pro-rata basis equivalent to the period of cover left unused, unless <b>you</b> have made a total loss claim in which case no refund of premium will be given and all premiums would be due.</p>	<p>=</p>	<p>February 2022</p>
<p><b>Cancelling your Policy – Cancellation by you after the first 14 days</b></p>	<p>Previous: If <b>you</b> cancel your <b>policy</b> after the 14 day period, <b>we</b> will refund a percentage of the premium calculated on a daily pro-rata basis equivalent to the <b>period of insurance</b> left unused providing no claims have been made.</p> <p>Current: If <b>you</b> cancel your <b>policy</b> after the 14 day period, <b>you</b> will be refunded a percentage of the premium calculated on a daily pro-rata basis equivalent to the <b>period of insurance</b> left unused providing no claims have been made.</p>	<p>=</p>	<p>February 2022</p>
<p><b>Automatic Renewal</b></p>	<p>Previous: This section only applies if <b>you</b> pay by Direct Debit, Credit Card or Visa Delta card.</p> <p>Current: This section only applies if <b>you</b> selected continuous payment authority.</p>	<p>=</p>	<p>May 2021</p>
<p><b>Automatic Renewal</b></p>	<p>Previous: <b>We</b> will contact <b>you</b> before the end of the <b>policy</b> with <b>your</b> renewal offer. To ensure <b>you</b> stay covered and to save <b>you</b> time, <b>your policy</b> including any optional products taken will automatically renew unless <b>you</b> contact <b>Bennetts</b> after <b>you</b> receive <b>your</b> renewal offer. To opt out of the automatic renewal process, call Customer Services on <b>0344 412 2171</b>. If <b>you</b> have set up a continuous payment authority, <b>we</b> will use this to take any further payments that because due on <b>your policy</b> at renewal. <b>We</b> will always notify <b>you</b> of the payment in advance and <b>you</b> can cancel <b>your</b> continuous payment authority at any time by contacting <b>us</b>.</p> <p>Current: To make it nice and easy, and to ensure <b>you</b> have the opportunity to review and assess <b>your</b> new quote, <b>we</b> will contact <b>you</b> around 28 days before <b>your</b> renewal date with a new quoted premium for the following year.</p> <p>To ensure <b>you</b> have continuous insurance, <b>your policy</b> (including any optional products) will be set to automatically renew unless <b>you</b> contact <b>us</b> following receipt of <b>your</b> renewal offer. Where <b>you</b> have set up a continuous payment authority, <b>we</b> will use this to take any further payments that become due (such as at renewal or where amendments are made to the <b>policy</b>) to help ensure that <b>your insurance</b> cover continues uninterrupted. <b>We</b> will always notify <b>you</b> prior to any payments being deducted and <b>you</b> can cancel <b>your</b> continuous payment authority at any time via MyAccount or by contacting one of <b>our</b> webchat agents or by calling Customer Services on <b>0344 412 2171</b>.</p>	<p>=</p>	<p>December 2021</p>

<b>Service Standards</b>	<p>Previous:  <b>Bennetts</b> will aim to resolve <b>your</b> complaint over the phone within 24hrs. If <b>your</b> complaint is not resolved to <b>your</b> satisfaction within 24 hours, <b>Bennetts</b> will send <b>you</b> a written acknowledgement of <b>your</b> complaint together with the next steps <b>Bennetts</b> will be taking to resolve it.</p> <p>Current:  <b>Bennetts</b> will aim to resolve <b>your</b> complaint over the phone within 3 working days. If <b>your</b> complaint is not resolved to <b>your</b> satisfaction within 3 working days, <b>Bennetts</b> will send <b>you</b> a written acknowledgement of <b>your</b> complaint together with the next steps <b>Bennetts</b> will be taking to resolve it.</p>		
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## • 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
<b>RAC Policy cancellation</b>	<p>Previous:  At any time after the 14 day cooling off period referred to above, <b>you</b> may cancel <b>your RAC policy</b> by contacting <b>Bennetts</b>. <b>Your RAC policy</b> will be cancelled with immediate effect. <b>You</b> will receive a pro-rata refund of the premium <b>you</b> have paid, based on the cover <b>you</b> have had.</p> <p>Current:  At any time after the 14 day cooling off period referred to above, <b>you</b> may cancel <b>your RCA policy</b> by contacting <b>Bennetts</b>. <b>Your RAC policy</b> will be cancelled with immediate effect. <b>You</b> will receive a pro-rata refund of the premium <b>you</b> have paid, based on the cover <b>you</b> have had, if no claims have been made. If any claims have been made then no refund will be given.</p>	-	May 2021

## • 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
<b>Cancellation</b>	<p>Previous:  If <b>your</b> Personal Accident cover has been included in <b>your policy</b> as standard (this is stated on your <b>policy schedule</b>) this cover cannot be cancelled without cancelling <b>your</b> main <b>Bennetts</b> Bike Insurance Policy. Personal Accident cover must run alongside <b>your Bennetts</b> Bike Insurance Policy. If <b>you</b> cancel <b>your Bennetts</b> Bike Insurance Policy, all cover under this Personal Accident cover will cease from the date of cancellation.</p> <p>Current:  If <b>your</b> Helmets and Leathers cover has been included in <b>your policy</b> as standard (this is stated on your <b>policy schedule</b>) this cover cannot be cancelled without cancelling <b>your</b> main <b>Bennetts</b> Bike Insurance Policy. Helmets and Leathers cover must run alongside <b>your Bennetts</b> Bike Insurance Policy. If <b>you</b> cancel <b>your Bennetts</b> Bike Insurance Policy, all cover under this Helmets and Leathers cover will cease from the date of cancellation.</p>	=	December 2021

