

# 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

Section of cover	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
<b>Definitions Relating to your Policy</b>	The registered address for Bennetts has changed:  “ <b>Bennetts</b> is a trading name of Bennetts Motorcycling Services Limited, registered in England and Wales (company number 11453343) with its registered office at 27 Old Gloucester Street, London, WC1N 3AX.”	=	December 2020
<b>Modifications and Accessories</b>	We have ordered the modifications accepted as standard alphabetically and added the following: <ul style="list-style-type: none"><li>Exhaust (road legal)</li></ul>	+	June 2020

## 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
<b>Complaints Procedure</b>	The method of contacting the Bennetts Customer Relations Manager has changed:  “If <b>you</b> prefer to put <b>your</b> complaint in writing please send it to the <b>Bennetts</b> Customer Relations Manager, Bennetts, Unit 3, Swan Park, Kettlebrook Road, Tamworth, B77 1AG”	=	August 2020

## 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
<b>Motor Legal Protection Underwriter and Administrator</b>	<p>For policies commencing 1st March 2019, Motor Legal Protection cover will be underwritten by Financial and Legal Insurance Company Ltd, Registered No. 03034220. Registered office: No 1 Lakeside, Cheadle Royal Business Park, Cheadle, Manchester, SK8 3GW. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number 202915, and administered by <b>4th Dimension</b> Innovation Limited, Registered No. 04673404. Registered Office: Unit 5 Alpha Way, Thorpe Business Park, Egham, Surrey, TW20 8RZ. Authorised and regulated by the Financial Conduct Authority, Firm Reference Number 516498.</p> <p>For policies commencing and in force before this date, Motor Legal Protection cover will continue to be underwritten by <b>AmTrust</b> and administered by <b>Coral</b>.</p>	=	March 2019
<b>Motor Legal Helpline</b>	<p>The method of contacting the Bennetts Customer Relations Manager has changed:</p> <p>"Any enquiry or complaint regarding this policy may be addressed to: Bennetts Customer Relations Manager, Bennetts, Unit 3, Swan Park, Kettlebrook Road, Tamworth, B77 1AG."</p>	=	August 2020

### • 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>Caring for RAC customers</b>	<p>The method of contacting the Bennetts Customer Relations Manager has changed:</p> <p>"If <b>you</b> are dissatisfied with any other aspect of the services provided to <b>you</b> please contact customer services on 0344 412 2171. If <b>you</b> prefer to put <b>your</b> complaint in writing please send it to Bennetts Customer Relations Manager, Bennetts, Unit 3, Swan Park, Kettlebrook Road, Tamworth, B77 1AG."</p>	=	August 2020
<b>RAC Policy cancellation</b>	<p>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 Bennetts. <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>	=	November 2019

## • PERSONAL ACCIDENT COVER

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Your insurers	<b>Bennetts</b> Motorcycling Services Limited is authorised and regulated by the Financial Conduct Authority (reg no. 913949).	=	June 2020
Your insurers	<p>"This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.</p> <p>UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. <b>You</b> can check <b>our</b> details on the Financial Services Register <a href="https://register.fca.org.uk/">https://register.fca.org.uk/</a>.</p> <p>Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <a href="https://www.fsc.gi/">https://www.fsc.gi/</a></p> <p>As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. <b>You</b> can check this by visiting the Financial Services Register on the FCA website at <a href="https://register.fca.org.uk/">https://register.fca.org.uk/</a></p> <p>Details about the extent of its regulation by the Financial Conduct Authority are available on request."</p>	=	August 2020
Definitions	<p>Additional Definitions have been added:</p> <p><b>"Consultant</b> A medical specialist who is a member of an appropriate Royal College and recognised by that College as a medical specialist. The consultant must be registered and practising in the UK and must not be an <b>insured person</b> or a relative or employer of an <b>insured person</b>."</p> <p><b>"Loss of Limb(s)</b> The loss by physical severance at, or above, the wrist or ankle or the permanent, total <b>loss of use</b> of an entire arm or leg. This can include the total, permanent <b>loss of use</b>, whether by physical severance or not, of a limb below the wrist or ankle."</p> <p><b>"Loss of Hearing or Speech</b> The total, permanent and irrecoverable loss of hearing or speech.</p> <p><b>Loss of Sight</b> The permanent and total loss of sight which is consider as having happened: In both eyes, if an <b>insured person's</b> name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or In one eye if, after correction, the degree of sight an <b>insured person</b> has left in that eye is 3/60 or less on the Snellen Scale (meaning they can see at three feet what they should be able to see at 60 feet).</p> <p><b>Loss of Use</b> The total and irrecoverable loss of use of a limb where the loss is continuous for 12 months and such loss of use is deemed permanent and beyond possibility of improvement on the authority of a <b>consultant</b> specialising in that area"</p> <p><b>"Permanent Total Disablement</b> Disablement which entirely prevents an <b>insured person</b> from working in any business or occupation of any and every kind and which after a period of 12 months from the</p>	=	August 2020

	<p>date of disablement, is in the opinion of a <b>consultant</b>, shows no sign of ever improving."</p> <p><b>"Territorial Limits</b> England, Scotland, Wales, Northern Ireland, and the Isle of Man and for 90 days in any country within the European Union and any other country which has agreed to follow the EU Motor Insurance Directive (number 2009/103/EC) and the Channel Islands."</p> <p><b>"UK General Insurance Limited</b> UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited."</p>		
<b>Definitions</b>	<p>The registered address for Bennetts has changed:</p> <p><b>"Bennetts</b> is a trading name of Bennetts Motorcycling Services Limited, registered in England and Wales (company number 11453343) with its registered office at 27 Old Gloucester Street, London, WC1N 3AX."</p>	=	December 2020
<b>Exclusions</b>	<p>Additional bullet points have been added:</p> <p>"This Personal Accident benefit does not apply to:</p> <ul style="list-style-type: none"> <li>• anyone not wearing a helmet and appropriate article/s of protective equipment at the time of the <b>accident</b>, other than the <b>insured person</b> when mounting or dismounting the <b>bike</b>"</li> </ul> <p>"• any claim where the <b>insured person</b> was committing an offence or breaking the law at the time of an <b>accident</b>"</p> <p>"• Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.</p> <ul style="list-style-type: none"> <li>• Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.</li> <li>• Any direct or indirect consequence of: <ul style="list-style-type: none"> <li>a) Irradiation, or contamination by nuclear material; or</li> <li>b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or</li> <li>c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.</li> </ul> </li> </ul> <p>For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.</p> <p>For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.</p> <p><b>The following exclusions apply to the whole of this policy. Any other exclusions are shown in the section to which they apply. Notwithstanding any other provision herein, this insurance does not cover;</b></p> <p>Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:</p> <ul style="list-style-type: none"> <li>(a) Infectious or contagious disease;</li> <li>(b) any fear or threat of (a) above; or</li> <li>(c) any action taken to minimise or prevent the impact of (a) above</li> </ul> <p>Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means."</p>	-	August 2020

<b>General Conditions</b>	"If a <b>claim</b> is made which <b>you</b> or anyone acting on <b>your</b> behalf knows is false, fraudulent or exaggerated, <b>UK General Insurance Limited</b> will not pay the <b>claim</b> and cover under this insurance will end. Where appropriate, a toxicology, medical or other report needed to assess the claim may be requested."	-	August 2020
<b>Making a claim</b>	" <b>UK General Insurance Ltd</b> is an agent of Watford Insurance Company Europe Limited and in the matters of a claim act on behalf of Watford Insurance Company Europe Limited."	=	August 2020
<b>Complaints Procedure</b>	The method of contacting the Bennetts Customer Relations Manager has changed:  "For complaints regarding the sale or administration of the policy <b>you</b> should contact <b>Bennetts</b> Customer Service. The contact details are: <b>Bennetts</b> Customer Relations Manager, Bennetts, Unit 3, Swan Park, Kettlebrook Road, Tamworth, B77 1AG."	=	August 2020
<b>Compensation Scheme</b>	"If Watford Insurance Company Europe Limited cannot meet their obligations, <b>you</b> may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). <b>You</b> can get more information about compensation scheme arrangements from the FSCS or visit <a href="http://www.fscs.org.uk">www.fscs.org.uk</a> ."	=	August 2020

## • 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>Your insurers</b>	"This insurance is underwritten by <b>UK General Insurance Limited</b> on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at: P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. <b>UK General Insurance Limited</b> is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. <b>You</b> can check <b>our</b> details on the Financial Services Register <a href="https://register.fca.org.uk/">https://register.fca.org.uk/</a> . Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <a href="https://www.fsc.gi/">https://www.fsc.gi/</a> . As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. <b>You</b> can check this by visiting the Financial Services Register on the FCA website at <a href="https://register.fca.org.uk">https://register.fca.org.uk</a> . Details about the extent of its regulation by the Financial Conduct Authority are available on request."	=	August 2020
<b>Cancellation</b>	"There is no cancellation fee for cancelling within the first 14 days of receiving <b>your</b> policy. Where an additional premium has been paid for <b>Helmet and Leathers</b> cover and <b>you</b> cancel within the 14 day period <b>you</b> will only pay for time on cover. If however <b>you</b> cancel after the 14 day cancellation period has expired <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."	=	November 2019
<b>Definitions</b>	" <b>Territorial Limits</b> England, Scotland, Wales, Northern Ireland, and the Isle of Man and for 90 days in any country within the European Union and any other country which has agreed to follow the	=	August 2020

	EU Motor Insurance Directive (number 2009/103/EC) and the Channel Islands."  "UK General Insurance Limited UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited."		
<b>Definitions</b>	The registered address for Bennetts has changed:  "Bennetts is a trading name of Bennetts Motorcycling Services Limited, registered in England and Wales (company number 11453343) with its registered office at 27 Old Gloucester Street, London, WC1N 3AX."	=	December 2020
<b>Exclusions</b>	Additional exclusions have been added:  "j) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation."  "The following exclusions apply to the whole of this policy. Any other exclusions are shown in the section to which they apply. Notwithstanding any other provision herein, this insurance does not cover; Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly: (a) Infectious or contagious disease; (b) any fear or threat of (a) above; or (c) any action taken to minimise or prevent the impact of (a) above Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means."	-	August 2020
<b>Making a claim</b>	"UK General Insurance Ltd is an agent of Watford Insurance Company Europe Limited and in the matters of a claim act on behalf of Watford Insurance Company Europe Limited."	=	August 2020
<b>Complaints Procedure</b>	The method of contacting the Bennetts Customer Relations Manager has changed:  "For complaints regarding the sale or administration of the policy you should contact Bennetts Customer Service. The contact details are: Bennetts Customer Relations Manager, Bennetts, Unit 3, Swan Park, Kettlebrook Road, Tamworth, B77 1AG"	=	August 2020
<b>Compensation Scheme</b>	"If Watford Insurance Company Europe Limited cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk."	=	August 2020

## CHANGES TO DATA PROTECTION NOTICE

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
<b>Marketing and Market Research</b>	The method of contacting the Bennetts Data Protection Officer has changed:  "If you do not wish your information to be used for these purposes please email dpo@bennetts.co.uk."	=	December 2020

<b>Your rights</b>	<p>The method of contacting the Bennetts Data Protection Officer has changed:</p> <p>“<b>You</b> are entitled to request a copy of information <b>we</b> hold about <b>you</b>. If <b>you</b> have any questions or <b>you</b> would like to find out more about this notice please email <a href="mailto:dpo@bennetts.co.uk">dpo@bennetts.co.uk</a>.”</p>	=	December 2020
<b>UK General Insurance Ltd Privacy Notice</b>	<p>The method of contacting the UK General Insurance Data Protection Officer has changed:</p> <p>“Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, 3 Carrwood Park, Selby Road, Swilling ton Common, Leeds, West Yorkshire, LS15 4LG.”</p>	=	August 2020
<b>Watford Insurance Company Europe Limited Information Notice</b>	<p>“Personal Data provided in connection with this policy will be used and processed in line with the Privacy Policy. A copy of this is available at <a href="https://www.watfordre.com/privacy-policy">https://www.watfordre.com/privacy-policy</a>”</p>	=	August 2020