

# 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>Section 1 Loss or Damage</b>	<p>We have added the following:</p> <p><b>Replacement Lock and Keys</b></p> <p>Your insurer will pay up to £400 towards the cost of any necessary replacement of the ignition key and transponders, ignition, steering locks, seat locks and side panel locks for your bike if the keys are lost or stolen and have not been recovered.</p> <p>This cover applies:</p> <ul style="list-style-type: none"><li>• for policyholders with Comprehensive cover only;</li><li>• if care is taken to safeguard the keys from loss and where the keys were not left in, on or within close proximity to your bike whilst it was unattended;</li><li>• providing you notify the police as soon as is reasonably possible after discovery of the loss or theft and you provide the police incident reference number; and</li><li>• if it is likely that the address where your bike is kept would be known to the person(s) in possession of your keys or lock transponder.</li></ul> <p>You will not have to pay an excess for any claim under this section.</p>	+	August 2017

## 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

### • 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>	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.	=	November 2019

## • 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
<b>Cancellation</b>	There is no cancellation fee for cancelling within the first 14 days of receiving <b>your policy</b> . Where an additional premium has been paid for Personal Accident 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>Motor Legal Protection Underwriter and Administrator</b>	<p><b>Current:</b> This insurance has been accepted by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England no. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. UK General Insurance Limited and Bennetts are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at <a href="http://www.fca.org.uk/register">www.fca.org.uk/register</a> or by contacting 0800 1116768.</p> <p><b>New:</b> This insurance has been accepted by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.</p> <p><b>UK General Insurance Limited and Bennetts</b> are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.</p>	=	March 2019
<b>Your Insurers</b>	<p><b>Current:</b> This insurance has been accepted by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England no. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. UK General Insurance Limited and Bennetts are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at <a href="http://www.fca.org.uk/register">www.fca.org.uk/register</a> or by contacting 0800 1116768.</p> <p><b>New:</b> This insurance has been accepted by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.</p> <p><b>UK General Insurance Limited and Bennetts</b> are</p>	=	April 2017

	authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.		
<b>We, Us, Our Definition</b>	<p><b>Current:</b> We, Us, Our - UK General Insurance Limited on behalf of Ageas Insurance Limited.</p> <p><b>New:</b> UK General Insurance Limited - UK General Insurance Limited on behalf of Great Lakes Insurance SE.</p>	=	April 2017
<b>What is Covered – Exclusions</b>	<p><b>Current:</b> 5 bullets points of exclusions</p> <p><b>New:</b> Additional bullet points:</p> <ul style="list-style-type: none"> <li>Any accident that occurs when the insured person is riding a class of vehicle for which they do not hold a valid licence</li> <li>Claims where your bike is being used for any of the following: <ul style="list-style-type: none"> <li>A. dispatch, courier and messenger services, or food delivery</li> <li>B. racing, pace making or being in any contest or speed trial (road safety rallies and treasure hunts will be covered)</li> <li>C. riding on any race track, circuit or de-restricted toll roads</li> <li>D. trials (apart from where your bike is travelling on a road which the public has access to).</li> </ul> </li> </ul>	-	April 2017
<b>Making a Claim</b>	<p><b>Current:</b> UK General Insurance Limited is an insurer's agent and in the matters of a claim act on behalf of Ageas Insurance Limited.</p> <p><b>New:</b> UK General Insurance Limited is an insurer's agent and in the matters of a claim act on behalf of Great Lakes Insurance SE.</p>	=	April 2017
<b>Complaints Procedure</b>	<p><b>Current:</b> UK General Insurance Limited, c/o Direct Group Ltd, Customer Relations Department, Quay Point, Lakeside Boulevard, Doncaster, DN45PL. Telephone number: 0844 412 4296.</p> <p><b>New:</b> UK General Insurance Limited, c/o Direct Group Ltd, Customer Relations Department, Quay Point, Lakeside Boulevard, Doncaster, DN45PL. Telephone number: 0344 854 2072.</p>	=	April 2017
<b>Compensation Scheme</b>	<p><b>Current:</b> Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations.</p> <p><b>New:</b> Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations.</p>	=	April 2017

## • 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>	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>Your Insurers</b>	<p><b>Current:</b> This insurance has been accepted by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England no. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. UK General Insurance Limited and Bennetts are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at <a href="http://register.fca.org.uk">register.fca.org.uk</a> or by contacting 0344 854 2072.</p> <p><b>New:</b> This insurance has been accepted by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.</p> <p><b>UK General Insurance Limited</b> and <b>Bennetts</b> are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.</p>	=	April 2017
<b>We, Us, Our Definition</b>	<p><b>Current: We, Us, Our</b> - UK General Insurance Limited on behalf of Ageas Insurance Limited.</p> <p><b>New: UK General Insurance Limited</b> - UK General Insurance Limited on behalf of Great Lakes Insurance SE.</p>	=	April 2017
<b>Exclusions</b>	<b>New bullet point added:</b> h) any loss or damage sustained to any clothing when the <b>insured person</b> is riding a class of vehicle for which they do not hold a valid licence.	-	April 2017
<b>Making a Claim</b>	<p><b>Current:</b> UK General Insurance Limited is an insurer's agent and in the matters of a claim act on behalf of Ageas Insurance Limited.</p> <p><b>New:</b> UK General Insurance Limited is an insurer's agent and in the matters of a claim act on behalf of Great Lakes Insurance SE.</p>	=	April 2017

<b>Complaints Procedure</b>	<p><b>Current:</b> UK General Insurance Limited, c/o Direct Group Ltd, Customer Relations Department, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Telephone number: 0844 412 4296.</p> <p><b>New:</b> UK General Insurance Limited, c/o Direct Group Ltd, Customer Relations Department, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Telephone number: 0344 854 2072.</p>	=	April 2017
<b>Compensation Scheme</b>	<p><b>Current:</b> Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations.</p> <p><b>New:</b> Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations.</p>	=	April 2017

## CHANGES TO DATA PROTECTION NOTICE

Data Protection	Variation	Date of change
<b>Marketing and market research</b>	<p>Where you have given consent Bennetts may use your information to keep you informed by email, SMS, post or telephone of products and services which may be of interest to you, such as offers and competitions from Bennetts Rewards, events, customer research and insurance-related information.</p> <p>Your information may also be used for the above purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please write to the Data Protection Officer, The Saga Building, Middelburg Square, Folkestone, Kent, CT20 1AZ, or email <a href="mailto:marketing@bennetts.co.uk">marketing@bennetts.co.uk</a>.</p>	October 2017

