

# Motorcycle Insurance



## Insurance Product Information Document

Company: Bennetts

Product: Bennetts Motorcycle Insurance Policy

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This is a summary of your Motorcycle Insurance Policy. You'll find that the complete pre-contractual and contractual information about this product is provided in your Policy Booklet and other relevant documents, so please take the time to read these.

## What is this type of insurance?

Motorcycle insurance provides the compulsory cover you need to ride a motorcycle on a public highway. It also offers additional benefits (as set out below) depending on the cover you choose.



### What is insured?

#### Third party only

- ✓ Loss or damage to other people's property limited to £20,000,000, and compensation for causing injury or death to other people.
- ✓ Cover for riding in any country within the EU and any EU-approved countries, limited to 90 days in any period of insurance.

#### Third party, fire and theft

All of the above, plus:

- ✓ Loss or damage to your motorcycle by fire, theft or attempted theft up to the UK market value of your motorcycle, unless we have agreed a value with you which is detailed on your policy schedule.
- ✓ Loss or damage to permanently fitted accessories, limited to £400 in total per claim.
- ✓ Loss or damage to modifications.

#### Comprehensive

All of the above, plus:

- ✓ Cover if your motorcycle is damaged or destroyed up to the UK market value of your motorcycle, unless we have agreed a value with you which is detailed on your policy schedule.
- ✓ If you have owned your motorcycle from new and is less than 6 months old, it will be replaced with a new motorcycle of the same make and specification (subject to availability).
- ✓ Your No Claims Discount will not be reduced for a claim accepted as caused by an uninsured driver.
- ✓ Loss or damage to your motorcycle lock and keys, limited to £400.

#### Optional extras

- Protected No Claims Discount – we will not reduce your No Claims Discount unless you have more than 2 claims in any 5 year period.



### What is not insured?

- ✗ Your policy may be subject to excesses, the amount you must pay in the event of a claim. Please check your policy schedule under the Excess Details section.
- ✗ Damage arising from wear and tear, depreciation, mechanical breakdown or damage to tyres caused by braking.
- ✗ Loss or damage to helmet and protective clothing.
- ✗ Loss or damage arising from theft whilst the ignition keys have been left in or on your motorcycle.
- ✗ If the motorcycle is used for any purpose or being ridden by any person not stated as being covered on the policy.



### Are there any restrictions on cover?

- ! New motorcycle replacement is available when the cost of repair or damage exceeds 70% of your motorcycle's list price (including VAT) at the time of purchase, or your motorcycle is stolen and not recovered.
- ! For uninsured driver claims, you'll have to pay your policy excess until we have confirmed a valid claim.
- ! Permanently fitted accessories cover only includes panniers, side boxes, top boxes, grab rails and sport racks.
- ! Modifications must be declared to us and accepted by us.
- ! Your policy may be subject to endorsements which are detailed on your policy schedule.



## Where am I covered?

- ✓ United Kingdom
- ✓ Isle of Man
- ✓ Channel Islands
- ✓ Member countries of the EU and includes the Balearics, Canary Isles, Corsica, Gibraltar, Sardinia, Sicily, Andorra, Iceland, Norway, Serbia, Switzerland, Liechtenstein.



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy.
- You must tell us about any changes to the motorcycle(s) insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule.
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any accident, injury, loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery.



## When and how do I pay?

We offer annual premiums which can be paid by debit or credit card. In addition, we offer monthly premiums which can be paid by Direct Debit.  
Payment will be required when you take out the policy.



## When does this cover start and end?

From the start date until the end date as shown on your schedule.



## How do I cancel the contract?

You may cancel your policy at any time by phone on 0344 412 2171 or by post at Bennetts, Customer Services, PO Box 757, Folkestone, Kent, CT20 9HS.