

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

Who is the Insurer?

The insurer of this policy is Aviva Insurance Limited.

What is Premier Bike insurance?

This Premier Bike policy protects you and your motorcycle, comprising *Comprehensive or Third Party Fire and Theft or Third Party cover*, as selected by you when requesting the quote and itemised in your policy schedule. Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your policy schedule.

What are the benefits and features of Premier Bike cover?

Your policy includes the following significant features and benefits, which are explained in detail in your policy booklet:

Cover	Comprehensive	Third Party Fire and Theft	Third Party only
Loss or damage caused by Accident, Fire, Theft or attempted Theft	✓	Fire & Theft only	✗
Legal liability for damage to other people's property	✓	✓	✓
Legal liability for accident when riding your motorcycle resulting in death or injury to any persons, including pillion & side car passengers	✓	✓	✓
Legal liability for accident when riding a motorcycle not belonging to you resulting in death or injury to any persons, including pillion & side car passengers	Policyholders aged 25 & over only	✗	✗
Legal representation costs (incurred with our consent) in connection with fatal accident inquiries, coroner's inquests, defence against proceedings in a court of summary jurisdiction or court proceedings relating to death by careless or dangerous driving	✓	✓	✓
New bike replacement	✓	✗	✗
Driving abroad: Free cover in most European countries (not exceeding 3 months in any one trip)	✓	✓	✓
Accident recovery in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man	✓	Fire & Theft only	✗
Accident recovery elsewhere in the Territorial Limits	✓	Fire & Theft only	✗

Optional cover available

Cover extensions	Comprehensive	Third Party Fire and Theft	Third Party only
Bike Gold Breakdown Assistance provided by the RAC	✓	✓	✓
Personal Gold cover for the rider and their possessions	✓	✗	✗

What are the significant or unusual exclusions or limitations of Premier Bike cover?

Your policy excludes some situations. Please refer to your policy booklet Sections 1 to 7 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- Riding other motorcycles cover is only available on Comprehensive policies to riders who are aged 25 or more at the commencement or renewal of this policy. Your certificate will show if you have this cover.
- First part of any own damage, fire or theft claim – this is known as the “excess” (see Section 1). These are determined by the group rating of the motorcycle and are detailed below.

Motorcycle group rating excesses	
1 to 4	£100
5 to 9	£150
10 to 13	£175
14 to 16	£250
17	£500
Garage discount – theft excess	
These excesses will apply in place of the above where a garaging discount was applied but the bike was not garaged at the time of the theft and was in the vicinity of the your home:	
1 to 4	£150
5 to 9	£250
10 to 13	£350
14 & 15	£500

- Loss or damage arising from theft while the ignition keys of your motorcycle have been left in or on your motorcycle (see Section 1)
- Theft cover for group 16 & 17 motorcycles only applies between 22.00 and 06.00 hours if the motorcycle is kept in a locked building when the motorcycle is in the proximity of your private dwelling, house or any other address where the motorcycle is normally garaged and which has been agreed by us (see your policy schedule)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1)
- Loss of value following a repair (see Section 1)
- Confiscation or requisition or destruction by or under order of any Government or Public or Local Authority (see Section 1)
- The maximum amount that will be paid out for damage to a third party's property will be £20,000,000 (see Section 2).

Exclusions

Inappropriate use (refer to the "General Exclusions" section of your policy booklet)

We will not pay for any accident, injury, loss or damage while any motorcycle that is insured under this policy is being:

- used otherwise than for the purposes described under the “Limitations as to use” section of your certificate of motor insurance.
- ridden by or is in the charge of any person for the purposes of being ridden who;
 - is not described under the section of your certificate of motor insurance headed ‘Persons or Classes of Persons entitled to ride’, or

- does not have a valid and current licence to ride your motorcycle, or
- is not complying with the terms and conditions of the licence, or
- does not have the appropriate licence for the type of motorcycle.

How long does my Premier Bike insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

What are Aviva charges for policy amendment and cancellation?

If you cancel after cover has commenced, you will be entitled to a refund of premium paid less a proportionate deduction for the time we have provided cover and there will be an additional cancellation charge of up to £25 (plus Insurance Premium Tax, where applicable).

If we cancel for any reason set out in the ‘Our right to cancel’ section in the General Conditions section of your policy booklet, there will be a cancellation charge of up to £25 (plus Insurance Premium Tax, where applicable).

If you amend your policy we reserve the right to apply an administration charge of up to £10 (plus Insurance Premium Tax, where applicable).

How do I make a claim?

Should you need to make a claim under this policy, please contact us using the following telephone number: **0800 678999**.

Please quote your policy number.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Telephone call recording

For our joint protection telephone calls may be recorded and/or monitored.