



IMPORTANT INFORMATION FOR YOUR CLIENT

<p>This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which can be found in your policy booklet</p>	
Insurance Company	AXA Insurance UK plc.
Type of Insurance and cover	Private Motorcycle
Claims Address/Telephone	If a claim or possible claim occurs you must report it to us as soon as possible. Our Claims Address is AXA Claims, PO Box 6, 10 Temple Street, Birmingham B2 5BP, or you can claim by telephone : 08430 500585
Duration of Contract	This is a 12 month contract
Complaints Process	<p>If you have cause to complain about your insurance, please contact your intermediary who arranged the insurance for you.</p> <p>If your complaint refers to the Insurer or the Insurance policy, then please write to The Chief Executive Officer, AXA Insurance, 5 Old Broad Street, London, EC2N 1AD.</p> <p>If you remain dissatisfied then, You may be entitled to refer your complaint to the Financial Ombudsman Service (FOS) who can be contacted at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, Telephone Number 0800 023 4567.</p> <p>Europa Underwriting Limited are authorised and regulated by the Financial Conduct Authority. All insurers used by Europa Underwriting Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p> <p>These arrangements for the handling of complaints are entirely without prejudice to your rights in English Law and you are free at any stage to seek legal advice and take legal action. It is important to note that the procedures set out above do not affect your right to take legal actions against the authorised Insurer.</p>
Financial Services Compensation Scheme	In the event that AXA Insurance is unable to meet its obligations (e.g. Goes out of business or into liquidation or is unable to trade) You may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the compensation scheme arrangements is available at www.fscs.org.uk .
Cooling Off Period	<p>It is important that you are happy with your policy. If having examined your policy you decide not to proceed, you have 14 days from the date you received your policy documentation, or when the policy was due to start, (whichever is the later) to cancel it and receive a refund of premium. This will be subject to a charge for the period of cover you have received, plus an administrative cost of up to £10.00 for providing the policy.</p> <p>No refund of premium will be given if you have made a total loss claim or an incident has occurred which may give rise to such a claim.</p> <p>To do this you should contact the Intermediary that sold your policy. Any refund will be subject to the return of your Certificate of Motor Insurance.</p>
Cancellation after the Cooling Off Period	<p>If you wish to cancel this policy after 14 days have elapsed, you must tell your intermediary in writing and at the same time return your Certificate of Motor Insurance. As long as you have not made a claim under the policy or an incident has not occurred which may give rise to a claim, we will refund part of your premium on a pro-rata basis, plus an administrative cost of up to £25.00 for providing the policy.</p> <p>The policy will only be deemed to be cancelled from the date we receive the Certificate of Motor Insurance.</p> <p>We or our authorised agent may cancel this policy by sending you seven days notice to your last known address. You should then send back your Certificate of Motor Insurance. As long as you have not made a claim under the policy or an incident has not occurred which may give rise to a claim, we will refund part of your premium on a pro-rata basis, plus an administrative charge of up to £25.00 for providing the policy.</p>

Significant Policy Features, Benefits and Exclusions

Please refer to your policy documentation and insurance schedule, which explain in detail the full features and exclusions of your policy.

The most significant are:

Ignition Keys	Refer to Exceptions to Section I (h) of your policy booklet. The policy will exclude any claim for loss or damage to your motorcycle arising from the theft while the ignition keys were left in or on your motorcycle
Excess	Refer to Exceptions to Section I (e) of your policy booklet. You must pay the first part of any claim for your own damage, fire or theft claims and this is known as the excess. The amount of the excess is shown in the schedule
Garaging	If it is a condition of your policy that the motorcycle is garaged whilst kept at your home address then this condition will be shown on the Insurance schedule.
Foreign Use	Refer to Section V of your Policy Booklet - The policy automatically allows the policyholder to travel within the European Community for up to one month in any one trip.
Driving Other Motorcycles	The policy may allow third party cover for the insured to drive a motorcycle in the UK that does not belong to them. Refer to the permitted drivers section of the Certificate to see if this is included. This only applies in the UK
Personal Effects	Refer to Exceptions to Section I (f) of your policy booklet - There is no cover for loss of or damage to helmets, protective clothing and other personal belongings
Looking after your Motorcycle	Refer to Exceptions to Section I (j) of your policy booklet. There is no cover for claims involving fraud or deception. Some examples are where you are selling your vehicle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have proper title to the vehicle because it has been 'ringed' (i.e. it has had its identity changed by criminals prior to you taking possession of it). We will not pay for damage resulting from an inappropriate type or grade of fuel being used.
Driving Licences	You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy