

Motorcycle Insurance Insurance Product Information Document

Company: Europa Underwriting Ltd

Product: Motorcycle Insurance

Insurer details: AXA Insurance plc. Registered in England No. 78950. 5 Old Broad Street, London, EC2N 1AD. A member of the AXA Group of Companies. Financial Services Register No. 202312. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This document is a summary of this motorcycle insurance policy's key information. To find full terms and conditions, please refer to the policy documents.

What is this type of insurance?

This is a comprehensive motorcycle insurance policy for riding on the public highway. The main benefits and limitations of this policy are detailed below.



What is insured?

- ✓ Loss by fire theft or accidental damage to your motorcycle.
- ✓ Spare parts and accessories are covered while they are on your motorcycle.
- ✓ Recovery of your motorcycle to an approved repairer following an accident.
- ✓ New motorcycle replacement – please refer to your schedule of insurance and policy booklet.
- ✓ Your legal responsibility to other people for death or bodily injury.
- ✓ Your legal responsibility for damage to other people's property up to £20 million.
- ✓ Riding other bikes – we will cover you to ride another motorcycle third party only. This only applies if shown on your certificate of motor insurance limited to third party only.

Optional Cover

- ✓ Pillion passengers – we will cover additional passengers on your motorcycle. This only applies if you have selected this option.
- ✓ No claims bonus protection – we will protect your no claims bonus following an incident under this policy. This only applies if you have selected this option.



What is not insured?

- ✗ Theft arising from leaving your keys on your motorcycle or in the ignition.
- ✗ Loss or damage to your motorcycle by a member of your family or household who is not insured on this policy.
- ✗ Loss or damage to any helmet and leathers or any personal belongings.
- ✗ Loss of value following repair.
- ✗ Any depreciation including any wear and tear of your motorcycle.
- ✗ Loss or damage to your motorcycle if it has been confiscated by any government, local or public authority.



Are there any restrictions on cover?

- ! You will have to pay the excess.
- ! The most we will pay for any claim is the market value of your motorcycle.
- ! Where you have stated your motorcycle is garaged, please refer to your schedule of insurance for any special terms.
- ! Your motorcycle will not be covered if the person riding does not have the correct motorcycle or driving licence.



Where am I covered?

- ✓ Comprehensive cover applies whilst riding your motorcycle in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ Comprehensive cover also applies in any EU country or country displayed on your certificate of motor insurance limited to 30 days per trip.



What are my obligations?

- Pay your insurance premiums.
- You must contact us as soon as possible about any incident that may lead to a claim.
- Co-operate with us during any claim investigation.
- You must take reasonable care to provide complete and accurate answers to the questions we ask.
- You must notify your broker of any changes to your circumstances.
- To provide any documentation requested by us or your broker.
- To ensure your motorcycle is taxed, has a valid MOT and is in a roadworthy condition.



When and how do I pay?

To confirm how and when you pay, please contact your broker for more information.



When does the cover start and end?

Your cover starts 19-09-201 and ends on 18-09-201.



How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later) you can cancel this policy and receive a refund (unless you have made a claim). You can also cancel your policy after the 14 day cooling off period. To cancel your policy please contact your broker.