

**This policy is Underwritten by:**  
**Highway Insurance Company Limited**  
 LV Brentwood, PO Box 9104, Frizzell House, County Gates, Bournemouth, BH1 9DB.

## Highway Motorcycle Insurance - Policy Summary

Some important facts about your Motorcycle insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

This policy is valid for a calendar year.

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>Third Party Cover</b> - Third party liability: Unlimited indemnity in respect of death or injury to third parties (including passengers). Limited cover for damage to other people's property.</p> <p><b>Legal Representation and Costs</b> - Reasonable legal costs and expenses for representing anyone we insure at an inquest or enquiry or defending charges of manslaughter or causing death by dangerous or reckless driving.</p> <p><b>Emergency Medical Treatment</b> – We will pay for emergency medical treatment after an accident involving the insured motorcycle.</p>	<p>Applies to all covers.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>• Any amount above £20,000,000 for damage to other people's property and any amount above £5,000,000 for costs and expenses incurred.</li> <li>• Loss or damage to the insured motorcycle.</li> <li>• Death or injury to the person riding the insured motorcycle.</li> </ul> <p>We will pay for emergency medical treatment up to the limits specified in the Road Traffic Acts.</p>	1
<p><b>Fire &amp; Theft Cover</b> – We will cover you for the loss or damage to the insured motorcycle, the standard fitted accessories and a sidecar if we have been told about it previously, by fire, lightning, explosion, theft or attempted theft.</p>	<p>Only applies to Comprehensive or Third Party Fire &amp; Theft cover.</p> <p>Must be the insured motorcycle for a claim to be made. The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred.</p> <p>You must keep your vehicle and its keys safe at all times for a claim to be valid. When leaving your vehicle at any time you must ALWAYS ensure it is safe, the steering lock is engaged and the vehicle keys are removed.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>• The excess, or any loss or damage up to the amount of the excess, that appears on the schedule.</li> <li>• Satellite navigation equipment unless fitted as standard.</li> <li>• Loss or damage if the insured motorcycle has been left unlocked and/or with the keys or other ignition control device left in, on or in the immediate proximity of the vehicle.</li> <li>• Loss or damage if the insured motorcycle is taken, or ridden, by any person who is not an insured rider but is a member of the policyholder's family or household, or by an employee or ex-employee unless you report the person to the police.</li> </ul> <p>When your vehicle is not in use your policy may stipulate that it is kept in a locked garage. If you fail to observe this policy condition a claim for theft may be refused.</p> <p>Policy is cancelled following a payment for a total loss claim.</p>	2

Features and benefits included automatically	Significant exclusions or limitations	Policy section Information can be found in
<b>Accidental Damage</b> – We will cover you for the loss or damage to the insured motorcycle, the standard fitted accessories and a sidecar if we have been told about it previously.	Only applies to Comprehensive cover. Excludes:- <ul style="list-style-type: none"> <li>Any exclusion or limitation applying to the Fire &amp; Theft section also applies to this section.</li> <li>Damage caused by frost.</li> <li>Damage caused by filling the insured motorcycle with the wrong fuel.</li> <li>Tyre damage caused by wear and tear, braking, punctures, cuts or bursts.</li> </ul> Policy is cancelled following a payment for a total loss claim.	3
<b>New Motorcycle Replacement</b> – If, within 6 months of you buying the insured motorcycle from new the motorcycle incurs damage that will cost more than 60% of the manufacturers list price then we will replace the insured motorcycle with a new one of the same make, model and specification.	Only applies to Comprehensive cover. You must be the first registered owner of the motorcycle. If you wish to have the claim settled on a cash basis the most we will pay is the current market value of the insured motorcycle. We are not liable for any loss arising from the delay of getting the replacement motorcycle. Any payment will be subject to the excess that appears on the schedule.	3
<b>Foreign Use</b> – Policy cover automatically extended to member countries of the European Union, Andorra, Iceland, Norway and Switzerland for up to a quarter of the Period of Insurance.	No cover applies to any country which is not a member state of the European Union, or Andorra, Iceland, Norway or Switzerland. Excludes any period in excess of a quarter of the Period of Insurance.	4
<b>Replacement Locks</b> - If the keys for the insured motorcycle are lost or stolen, we will pay up to £400 towards the cost of any necessary replacement of the keys and locks for the insured motorcycle.	Only applies to Comprehensive cover. Subject to our being satisfied that any person who may have the keys knows the identity or the location of your vehicle.	6

Optional or additional features and cover	Significant exclusions or limitations	Policy section information can be found in
<b>Riding other private motorcycles</b> – Cover as for third party for any motorcycle you do not own that you ride with that owner's permission.  Cover is given at Underwriters discretion	Excludes:- <ul style="list-style-type: none"> <li>Any exclusion or limitation applying to the Third Party section also applies to this section.</li> <li>Use of a motorcycle unless there is a current and valid policy of insurance in force for the vehicle being ridden under this Section.</li> </ul> This extension is given in accordance with underwriting rules, which may vary. Your Certificate of Insurance will display this cover if applicable. You should not assume you have this cover until you are in possession of your Certificate of Insurance and this cover is displayed.	1

#### Cancellation rights

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy or from the start date of your policy, whichever is latest, without giving any reasons by providing confirmation to your insurance adviser and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. If that happens, we will charge you pro rata, subject to a minimum fee of £25 + Insurance Premium Tax, for the cover provided from the beginning of the contract until the policy is cancelled unless we are required to make a total loss payment under the policy, under which circumstances a refund of the premium is not payable.

You may cancel this insurance outside of the 14-day period by providing confirmation to your insurance adviser and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. We will work out the refund on a pro-rata basis. If a refund is paid and the policy is in its first year, a premium charge of £25 + Insurance Premium Tax to cover our administration costs will be deducted from the refund. If you cancel your policy following a claim there will be no refund of premium.

#### Changes which may affect your cover

You must tell your insurance adviser as soon as possible if any of the details on your proposal form or statement of fact change and you should contact your insurance adviser for advice if you are not sure whether a change will affect your cover.

If you do not tell your insurance adviser of a change we will be entitled to do one or both of the following:

- Reject or reduce payment of your claim.
- Cancel the policy and/or treat it as though it never existed.

When you advise of any permanent or temporary changes to your policy during the period of insurance which we agree to, or request duplicate documents, a premium adjustment charge of £10 + Insurance Premium Tax will be made in addition to any other change in premium to cover our administration costs. This charge is in addition to any administration fees charged by your intermediary.

If your change of circumstances means that we can no longer provide cover, we or our authorised agent will give you notice of cancellation in accordance with the Cancelling your Policy (Outside the Cooling-off Cancellation Right) section of your motor insurance policy.

#### **Making a claim**

If you wish to report an accident or theft or wish to make any claim please call our Contact Centre (UK) on 0800 028 9655 as soon as possible following any incident.

#### **Complaints**

If you have a complaint about your policy or the service you have received, please contact the broker, intermediary or agent that arranged it. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with the service provided by Highway please contact us by phone on 0800 028 9822 (For TextDirect please dial 18001 first. Opening hours Mon-Fri 9am-5pm). If you prefer to write, please address your letter to The Customer Care Department, LV Brentwood, PO Box 9104, Frizzell House, County Gates, Bournemouth, BH1 9DB. Email: [customercare@highway-insurance.co.uk](mailto:customercare@highway-insurance.co.uk).

When contacting us please ensure you quote your policy or claim number as appropriate. A copy of our internal complaints procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines) Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). Website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal action.

#### **Financial Services Compensation Scheme**

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 90% of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Telephone 0207 741 4100 or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

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