

# Be Wiser Helmet & Leathers Insurance

## Insurance Product Information Document

**Company:** URIS Group Limited

**Product:** Helmet & Leathers Insurance

URIS Group Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 307332.

This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This policy provides cover for the cost of repair or replacement, if damaged beyond repair, of motorcycle clothing and helmets as a result of a road traffic accident.



#### What is Insured?

- ✓ The cost of repair or replacement, if damaged beyond repair, of motorcycle clothing (leather and synthetic clothing, helmet, boots and gloves specifically designed for use whilst riding a motorcycle), as a result of a road traffic accident up to a limit of £1,000.



#### What is not Insured?

- ✗ Any damage to the motorcycle clothing that occurred before the start date of the policy.
- ✗ Direct or indirect loss or damage to the motorcycle clothing caused by, contributed to, or arising from the following:
  - wear and tear or rot of any kind;
  - any gradually operating cause including but not limited to fungus, mildew, insect or vermin;
  - theft;
  - accidental damage (other than as a result of a road traffic accident);
  - loss of value of the item.
- ✗ Any loss of value after we made a payment to settle a claim.
- ✗ Any loss of or damage sustained to any clothing or other property belonging to any other person, including your passengers.
- ✗ The cost of replacing any undamaged motorcycle clothing forming part of a pair or set of the same type, colour or design if the damage happens to a particular area or specific part and a replacement cannot be matched.
- ✗ Motorcycle clothing where insured under another policy.
- ✗ Claims where the insured motorcycle is being used for any of the following:
  - Dispatch, courier and messenger services, or food delivery;
  - Racing, pace making or being in any contest or speed trial (Road safety rallies and treasure hunts will be covered);
  - Riding on any race track, circuit or de-restricted toll roads;
  - Trials (apart from where the insured motorcycle is travelling on a road which the public has access to).



#### Are there any restrictions on cover?

- ! We will not pay the first £50 of any claim.
- ! For claims in respect of motorcycle clothing excluding helmets, where over 12 months old, a deduction will be made for wear and tear.



## Where am I covered?

- ✓ UK, Channel Islands and Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



## When and how do I pay?

This insurance is provided free of charge with your Be Wiser motorcycle insurance policy.



## When does the cover start and end?

This policy will run concurrently with your motor insurance policy for a maximum of 12 months from the start date shown on your schedule, unless it is cancelled by us or you before then. If your motor insurance policy is cancelled all cover under this policy will also end.

Before the end date we'll write to you to let you know whether we can offer to renew your policy for another year. Provided we offer renewal, your policy will renew automatically unless you tell us otherwise.



## How do I cancel the contract?

You can cancel your policy at any time by or by writing to The Manager, Be Wiser Insurance Services Ltd, Barrett House, Savoy Close, Andover, Hants, SP10 2HZ.

Email: [admin@bewiser.co.uk](mailto:admin@bewiser.co.uk)

Telephone: 0333 003 3280 (all calls are recorded).

As you have not paid any premium for this policy, no refund will be applicable.

# Be Wiser Personal Accident Insurance

## Insurance Product Information Document

**Company:** URIS Group Limited

**Product:** Personal Accident Insurance

URIS Group Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 307332.

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This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This is a Personal Accident insurance policy which will cover you and any passengers riding with you on the insured motorcycle who are injured in an accident or involved in a malicious and unprovoked assault. This policy also covers you whilst you are riding or a passenger on any other motorcycle.



#### What is Insured?

- ✓ Accidental Death - £10,000
- ✓ Total Loss of Sight - £10,000
- ✓ Loss of Sight in one eye - £5,000
- ✓ Loss of Limb - £10,000
- ✓ Permanent Total Disablement - £10,000
- ✓ Hospitalisation - £100 per each completed 24 hour period of stay in hospital
- ✓ Emergency Dental Expenses – up to £250



#### What is not Insured?

- ✗ Anyone who is under 18 and aged 70 or older at the time of the motorcycle accident.
- ✗ Death or bodily injury caused by suicide or attempted suicide.
- ✗ Death or bodily injury while under the influence of drugs or alcohol.
- ✗ Any disability which occurred prior to the start date.
- ✗ Any claim for death or bodily injury, where the motorcycle accident was not the sole cause and where did not occur within 1 year of the motorcycle accident.



#### Are there any restrictions on cover?

- ! We will pay up to a maximum of £10,000 in the event of a claim.
- ! Hospitalisation benefit is capped up to a maximum of 30 days (£3,000 benefit).



## Where am I covered?

✓ UK, Channel Islands and Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



## When and how do I pay?

This insurance is provided free of charge with your Be Wiser motorcycle insurance policy



## When does the cover start and end?

This policy will run concurrently with your motor insurance policy for a maximum of 12 months from the start date shown on your schedule, unless it is cancelled by us or you before then. If your motor insurance policy is cancelled all cover under this policy will also end.

Before the end date we'll write to you to let you know whether we can offer to renew your policy for another year. Provided we offer renewal, your policy will renew automatically unless you tell us otherwise.



## How do I cancel the contract?

You can cancel your policy at any time by or by writing to The Manager, Be Wiser Insurance Services Ltd, Barrett House, Savoy Close, Andover, Hants, SP10 2HZ.

Email: [admin@bewiser.co.uk](mailto:admin@bewiser.co.uk)

Telephone: 0333 003 3280 (all calls are recorded).

As you have not paid any premium for this policy, no refund will be applicable.