

Motorcycle Insurance

Insurance Product Information Document

Company: Liberty Insurance

Product: Motorcycle Insurance Policy



Registered in Spain. Liberty Seguros, Compañia de Seguros Y Reaseguros, S.A, trading as Liberty Insurance is authorised by the General Directorate of Insurance and Pension Funds in Spain and is regulated by the Central Bank of Ireland for conduct of business rules. Authorisation number C33630.

This document provides a summary of the key information relating to our Motorcycle policy. Full Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation. You can find the policy booklet [here](#)

What is this type of insurance?

This is insurance for a motorcycle. The type of cover we offer is below:

- (a) **Comprehensive:** Gives you wide protection for accidental damage to or loss of your motorcycle.
- (b) **Third party, fire and theft:** Gives you a more basic protection, insuring damage to or loss of your motorcycle only as a result of attempted theft, theft or fire.
- (c) **Third party:** Gives you the minimum cover required by law and comes standard with both options above. Cover for damage to someone else's property is up to €10 million and unlimited cover in regards to a third party personal injury.



What is insured?

Comprehensive benefits:

- ✓ Accidental damage (the market value up to the sum insured shown in your schedule)
- ✓ Legal liability for damage to other people's property (up to €10 million)
- ✓ Death or injury to passenger(s) or third party individuals as a result of an accident by or in connection with the vehicle
- ✓ Breakdown assistance and home start
- ✓ Legal fees and costs to be paid with our consent, for a claim against your policy

Third party, fire and theft benefits:

- ✓ Fire, theft and attempted theft damage (the market value up to the sum insured shown in your schedule)
- ✓ Breakdown assistance and home start
- ✓ Legal liability to other people's property (up to €10 million)
- ✓ Death or injury to passenger(s) or third party individuals as a result of an accident by or in connection with the vehicle

Third party benefits:

- ✓ Legal liability to other people's property (up to €10 million)
- ✓ Death or injury to passenger(s) or third party individuals as a result of an accident by or in connection with the vehicle

Optional extras:

No claims discount protection

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet which can be found [here](#)



What is not insured?

- ✗ Any use of the vehicle for a purpose not stated on the certificate of insurance
- ✗ Any rider not holding a valid licence to drive the motorcycle or not meeting the conditions and any limits of the driving licence
- ✗ Theft or attempted theft if the motorcycle is left unattended and the keys to the ignition are left in or on the motorcycle
- ✗ Death or injury to the rider
- ✗ Personal effects, including helmets and protective clothing
- ✗ Damage to paintwork above the cost of replacing the manufacturer's standard paintwork
- ✗ Loss of or damage to the motorcycle while the rider is under the influence of drink or drugs



Are there any restrictions on cover?

You will not be covered for any of the following:

- ! The first amount of each claim (known as the excess), as shown in the schedule
- ! Any breakdown cost or help that has not been agreed through our 24-hour helpline, or falls outside the island of Ireland
- ! You must be with the motorcycle if you use our breakdown assistance or home start service



Where am I covered?

- ✓ Cover applies in the Republic of Ireland, the UK and other EU countries.



What are my obligations?

- You must answer any questions we may ask and disclose any pre-existing damage that you are aware of which may affect your insurance contract
- You must pay the premium(s) on time and in full
- You must disclose all relevant information which could influence our acceptance of the risk or the terms offered such as previous accident/claim, conviction or penalty point history
- You must notify us of any changes to the risk such as change of vehicle(s), driver(s) or change of address. Our online self-service option is the smartest way to make a change, simply log in [here](#)
- You must take all reasonable steps to prevent accidents, injuries, loss or damage
- You must ensure the vehicle is kept in a roadworthy condition
- You must report any accident, injury, loss or damage immediately or on the next working day by calling Lo-Call 1850 85 8530. For more information on how to make a claim please click [here](#)
- You must also inform An Garda Síochána immediately if any person is injured in an accident



When and how do I pay?

You can pay for your insurance when taking out the policy over the phone or online. Simply pay for your recent quote in 3 easy steps at www.libertyinsurance.ie/manage-my-policy. You can pay the premium by credit card, debit card or direct debit.



When does the cover start and end?

The start and end dates of this policy are stated on the policy schedule and on the certificate of insurance. The term of the policy is 12 months unless otherwise agreed with us.



How do I cancel the contract?

You can cancel the insurance contract at any time by writing to us and returning the certificate of insurance and insurance disc. If you want to cancel your policy within the first 14 days, we will refund your premium for any period of insurance remaining. If you want to cancel your policy after 14 days, we will work out your refund based on our cancellation rates as outlined in the policy booklet. An administration fee may apply.