

Motorcycle Policy Summary

Significant features and benefits

This is a summary of significant features and benefits of your policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

Cover	Comprehensive	Third party fire and theft	Third party only
Breakdown assistance – 24hour roadside assistance, home start, vehicle recovery and journey completion	✓	✓	✓
Legal liability for death or injury to any other person, including passengers	✓	✓	✓
Legal liability for damage to other people's property up to €10,000,000	✓	✓	✓
Legal fees and costs incurred with our consent, in connection with a claim against your policy	✓	✓	✓
Own damage, fire and theft claims	✓	✓ Fire and theft only	X
Foreign use (minimum cover required to travel in most European countries – see section two of the policy booklet)	✓	✓	✓
No claims bonus protection – available to policies with four or more years no claims bonus	Optional	Optional	Optional

Significant exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant exclusions are listed below. For full details, please refer to the relevant sections of the policy booklet.

The first amount of each claim for loss or damage (known as the “excess”). The excess will be shown in your schedule. (Refer to section one)

Rider who does not hold a valid licence to ride the motorcycle, or meet the conditions and any limits of their driving licence. (Refer to general exceptions)

Loss of value, depreciation, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts. (Refer to section one)

Loss or damage to personal belongings. (Refer to section one)

Theft of your motorcycle if unattended and the keys to the ignition are left with the motorcycle and/or not using a security device that you have told us is fitted to your motorcycle. (Refer to section one)

Damage to paintwork above the cost of replacing the manufacturer's standard paintwork. (Refer to section one)

Loss or Damage arising from the vehicle being filled with the wrong fuel. (Refer to section one)

Liability arising from radiation, or any nuclear equipment or part of it. (Refer to general exceptions)

Drink and drugs clause

We will not provide cover for loss of or damage to the motorcycle while the driver is under the influence of drink or drugs. (Refer to General conditions)

No claims bonus protection

For an extra premium you can protect your no claims bonus if you have four years or more no claims bonus. This means you will keep that no-claims bonus as long as no more than one claim arises during the period of insurance for which the extra premium applies. Although you can protect your no claims bonus, your premium may still be affected by any claims we pay.

Cancellation rights

You may cancel your policy at any time by notifying us in writing and returning the Certificate of Insurance. If you cancel your policy within the first 14 days, you will be charged for the time your policy was active. If you cancel your policy after 14 days please refer to your policy booklet for further details. If you cancel your policy following a claim there will be no refund of premium.

Making a claim

In the event of any accident or loss you should call our claims department on 1850 85 8530.