# Motorcycle Insurance

## Insurance Product Information Document (IPID)

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BeMoto is a trading name of Moto Broking Limited, registered in England and Wales number 09676058. Moto Broking Limited is authorised and regulated by the Financial Conduct Authority (FCA number 715903).
**Product:** BeMoto Motorcycle Insurance (for Carbon & Titanium Cover package benefits, please refer to each additional cover IPID).

This document provides a summary of the key information relating to this insurance policy. It should be read together with the Statement of Fact, Statement of Cover, Policy Schedule, Certificate of Motor Insurance and the Policy Booklet (together the "Policy Documents"). Please refer to the Policy Documents and our Terms of Business for details of the insurer, how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

**What is this type of insurance?**
All motorists are required, by law, to insure their vehicles in order to drive them on roads and in public places. This policy meets this requirement and provides financial protection in the event of an incident which causes damage or injury. The level of protection provided will depend on the cover you select, a summary of which is provided below.

### WHAT IS INSURED?

#### THIRD PARTY LIABILITY:

- ✓ **Injury & death to other people:** This policy covers you and any named riders for any liabilities (unlimited) arising from death or personal injury to any other person as a result of an incident involving your motorcycle.
- ✓ **Damage to other peoples property:** This policy covers up to £20,000,000 damage to any other person's property caused by an accident you, or any named rider is involved in whilst riding your motorcycle and up to £5,000,000 for the legal costs and other expenses of that person.
- ✓ Third party cover while riding your motorcycle in a number of European countries.
- ✓ Cover under the Road Traffic Act for emergency medical treatment.
- ✓ **Riding Other Motorcycles:** Please check your Certificate of Motor Insurance to see whether Riding Other Motorcycles applies to you. If so, the policyholder is also insured to ride with the owner's consent any motorcycle not belonging to them and not hired to them under a hire purchase or lease agreement and provided that the motorcycle is being used within the limitations listed on your certificate of motor insurance. This cover is restricted to Third Party Only (if applicable) and does not cover loss or damage to the motorcycle being ridden.

#### THIRD PARTY, FIRE & THEFT (TPFT) COVER:

- ✓ Loss of or damage to your motorcycle as a result of fire, theft and attempted theft.
- ✓ Extended to include TPFT cover for up to 90-days per trip within Europe.

#### COMPREHENSIVE COVER:

- ✓ Loss of, or damage to your motorcycle as a result of accident, flood, adverse weather, or vandalism.
- ✓ Extended to include Comprehensive cover for up to 90-days per trip within Europe.

#### OPTIONAL EXTRAS (IF APPLICABLE):

Please check your Policy Schedule to see whether the following benefits apply to you:

- **No Claims Discount (NCD) Protection:** If you have no more than 2 claims in any 5-year period, your NCD entitlement will be unchanged and your NCD will not be reduced. If you make 2 claims in any 5-year period your NCD protection will end, meaning that the third and any further claims will reduce your NCD as detailed in Section 5 of your Policy Document.

### WHAT IS NOT INSURED?

#### GENERAL EXCLUSIONS:

- × Cover will not apply if your motorcycle is used for any purpose other than specified on your Certificate of Motor Insurance or if it is being ridden by any person not a named rider on your policy.
- × The insurer will not cover loss, damage or liability arising from any deliberate act by you or a named rider.
- × Any consequence as a result of war or terrorism, other than where cover must be provided under the Road Traffic Acts.

#### COVER EXCLUSIONS:

- × Any loss of or damage to your unattended motorcycle if the keys (or any alternative electronic or mechanical device designed to operate the ignition systems of the motorcycle) are in, on, or in the immediate proximity of your motorcycle.
- × Any loss of, or damage to, your motorcycle if your motorcycle is being ridden by, or is in the charge of, any person who does not keep to the limitations of their driving licence.
- × Any mechanical, electrical, electronic or computer failure or breakdown.
- × Any wear and tear, depreciation, damage to tyres caused by braking, loss or damage to helmet and protective clothing.
- × Loss of your motorcycle by deception.
- × Loss of value following a repair.
- × The insurer will not cover loss of or damage to your motorcycle caused by any government, public or local authority legally taking, keeping or destroying your motorcycle.

#### OPTIONAL EXTRA EXCLUSIONS (IF APPLICABLE):

- × No Claims Discount (NCD) Protection does not guarantee that your premium will not increase.

### ARE THERE ANY COVER RESTRICTIONS?

- ! The most the insurer will pay for loss or damage claims, is the market value of your motorcycle at the time of the loss.
- ! An excess will apply to claims. Check your Policy Schedule for full details of your excesses.
- ! The cover detailed in your Policy Documents may be subject to additional terms, conditions or limitations. These will be listed on your Policy Schedule as "Endorsements".

## WHERE AM I COVERED?

**THIRD PARTY COVER** In keeping to EU directives your policy provides the minimum cover (third party only), while you or any other named rider are using your motorcycle, to meet the laws on compulsory insurance of motor vehicles in:

- ✓ any country which is a member of the European Union; and
- ✓ any country which the Commission of the European Communities is satisfied has made arrangements to meet Article 8 of EC Directive number 2009/103/EC on insuring civil liabilities arising from using a motor vehicle.

You can find more information on the countries that follow the above EU Directive by visiting www.mib.org.uk

**90 (NINETY) DAY COVER EXTENSION** The insurer will also provide the cover shown on your Policy Schedule during the period of cover while you or any other named rider are using your motorcycle within the countries referred to above. This applies as long as the trip is temporary and does not last longer than 90 (ninety) days.

The insurer will:

- ✓ pay customs duty if your motorcycle is damaged and the insurer decides not to return it after a valid claim on your policy; and
- ✓ provide cover while your motorcycle is being carried between ports or airports or railway stations within these countries, as long as this travel is by a recognised sea, air or rail route.

Cover only applies if your motorcycle is taxed and registered within the territorial limits and your main permanent home is within the territorial limits.

## WHAT ARE MY OBLIGATIONS?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.
- You must also tell us about changes to your motorcycle which may result in the need to increase amounts insured or the policy limits.
- Cover is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy.
- You must tell us about any accident, injury, loss or damage as soon as possible.

## WHEN AND HOW DO I PAY?

You can pay your premium annually using Visa or Mastercard (debit or credit card), or you may be offered a monthly instalment plan. Payment options should be discussed with your insurance adviser.

## WHEN DOES THE COVER START AND END?

The policy is for a period of one year starting from the date shown on your Certificate of Motor Insurance. The policy is renewable each year.

## HOW DO I CANCEL THE CONTRACT?

You have the right to cancel your policy at any time by calling BeMoto on 01733 907001 (calls may be recorded).

During the cooling off period - You have the right to cancel your policy up to 14 days after you receive your policy. If you wish to cancel and the insurance cover has not yet started, you will be entitled to a full refund of the premium paid. If you wish to cancel and the insurance cover has already started, you will be entitled to a refund of the premium paid less a proportionate deduction for the time the insurer has provided cover, so long as you have not made a total loss claim (also known as a 'write-off') or there has not been an incident where you could make a total loss claim.

After the cooling off period - Following the expiry of your 14 day statutory cooling off period, you continue to have the right to cancel your policy and any additional cover options at any time during the period of cover. If you do so, you will be entitled to a refund of the premium paid in respect of the cancelled cover less a proportionate deduction for the time the insurer has provided such cover, unless you have made a claim or there has been an incident where you could make a claim.

BeMoto's Administration Fee is non-refundable. You may also have to pay a Cancellation Fee as set out in BeMoto's Terms of Business available at www.bemoto.uk