

Motorcycle Insurance

Insurance Product Information Document

novitas
underwriting agency ltd

Company: Novitas Underwriting Agency Limited

Product: Motorcycle Insurance

Registered in England No. 03106533. Registered Office: 167 Turners Hill, Cheshunt, Hertfordshire, EN8 9BH. Trading from 28 Station Close, Potters Bar, EN6 1TL. Authorised and Regulated by the Financial Conduct Authority, firm reference 307931

This is a summary of our insurance policy. The full terms of your policy can be found, along with other important information, in your insurance documents.

What is this type of insurance?

This policy covers you to drive a motorcycle on the public highway. It also offers other benefits, depending on the cover you choose.



What is insured?

You and other drivers named on your Certificate of Motor Insurance:

Third Party Only

- ✓ To drive on the public highway in the UK.
- ✓ For the minimum cover needed to ride your bike in EU and certain non-EU countries to comply with the laws on compulsory insurance.
- ✓ Damage to other people's property, and compensation for other people's death or injury if you are at fault.

Third Party, Fire and Theft

- ✓ All the cover listed above under Third Party Only plus:
- ✓ Loss of, or damage to, your motorcycle by fire, theft or attempted theft
- ✓ The reasonable costs of recovery after a fire or theft to a suitable repairer, if your motorcycle is un-rideable

Comprehensive

- ✓ All the cover listed above Third Party, Fire and Theft, plus:
- ✓ Loss or damage caused by accidental or malicious damage to your motorcycle
- ✓ The reasonable costs of recovery after an accident to a suitable repairer, if your motorcycle is un-rideable



What is not insured?

See your policy documents for the full limitations on cover, the **main** exclusions are:

- ✗ Theft cover, where there isn't a secondary security device employed, in addition to the motorcycle's ignition and steering lock. Examples include D lock, disc lock, padlock and chain, immobiliser, or another similar device.
- ✗ Any accident, injury, loss, or damage while your motorcycle is being used for purposes not described on your certificate of motor insurance, or while being ridden by somebody not permitted to ride (or not having a correct and valid driving licence).
- ✗ Use on any race track/circuit or use for any food delivery.
- ✗ Loss or damage to helmets, protective clothing, gloves or footwear.
- ✗ Any consequence as a result of war or terrorism – except where cover must be provided under Road Traffic Acts.
- ✗ Loss or damage if your motorcycle has been left with the ignition keys.
- ✗ Damage arising from wear and tear, electrical and mechanical (or computer) failure, breakages or gradual deterioration.
- ✗ Loss of value following a repair.
- ✗ An amount of more than £100 for permanently fitted accessories and spare parts attached to your bike.



Are there any restrictions on cover?

- ! An excess will apply to most claims.
- ! For loss or damage claims, the most we'll pay is the market value of your motorcycle at the time but not exceeding the last declared value to us.
- ! When riding other motorcycles, you'll only be covered for third-party claims – not loss or damage of the motorcycle you're riding.
- ! If you're involved in an accident where someone else is to blame, we will not be able to recover your financial losses (such as excess) or claim compensation.
- ! You may need to garage your motorcycle to be covered for theft – refer to your policy documents for details where this applies
- ! Policy provides free foreign cover for a maximum of 30 days in any one trip or 90 days in total in any one period of insurance.



Where am I covered?

- ✓ The UK, Channel Islands, Isle of Man and Republic of Ireland – plus Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Spain, Sweden and Switzerland (including Liechtenstein).



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy
- You must tell us about any changes to the motorcycle(s) insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any accident, injury, loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery



When and how do I pay?

You can pay your premium all at once or monthly by direct debit. Please discuss payment options with your insurance adviser



When does cover start and end?

From CoverStart to CoverEnd.



How do I cancel the contract?

If you cancel before your policy has started, we'll refund any money paid. If you cancel within the 14 days cooling off period, we will charge you for the time you have been on cover. There is an additional charge of £15 to cover our administration costs. For refunds after the cooling off period, please refer to your policy booklet. To cancel, contact your insurance adviser.