

# Ageas Insurance

## Insurance Product Information Document

**Company:** Ageas Insurance Limited - Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register no 202039. Registered in the UK.

### Product: Ageas Motorcycle Policy

This document provides a summary of the key information for this product. For full details of your cover, please read your policy booklet, certificate of motor insurance and schedule.

#### What is this type of insurance?

This is an annual motorcycle insurance policy that is underwritten by Ageas Insurance Limited. Please check your schedule for the cover you have selected.



#### What Is Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

#### If you have Comprehensive cover the following applies:

- ✓ Damage to your motorcycle – we will cover accidental damage to the motorcycle and its accessories and spare parts.
- ✓ Replacement locks and keys up to £400 if your motorcycle keys or any other device used to unlock your motorcycle has been lost or stolen.
- ✓ Loss of or damage to your motorcycle's audio, navigation or camera equipment.

#### If you have Comprehensive or Third Party, Fire and Theft cover the following applies:

- ✓ Loss of or damage to your motorcycle by fire, theft or attempted theft.
- ✓ New motorcycle replacement – provided if we decide not to repair your motorcycle and it was manufactured less than 6 months ago, and you are the first and only keeper.
- ✓ Loss of or damage to your motorcycle's audio, navigation or camera equipment caused by fire, theft or attempted theft.
- ✓ Hotel/travel expenses if your motorcycle cannot be ridden after an accident.
- ✓ Use on a race track or circuit is restricted to being used to complete an advanced riding instruction course through ROSPA, IAM or Bikesafe only.

#### If you have Comprehensive; Third Party, Fire and Theft or Third Party Only cover the following applies:

- ✓ Claims against you or other named riders if someone dies or is injured in an accident involving your motorcycle.
- ✓ Someone else's property being damaged as a result of an accident involving your motorcycle, up to £20 million including costs and expenses.
- ✓ Riding abroad - you and anyone on the policy can ride your motorcycle in the European Union. The cover level shown on your schedule will continue to apply when riding abroad.
- ✓ Your policy may allow you to ride other motorcycles, check your certificate of motor insurance to see if this cover is included.

#### Optional Cover

- Dependant on your eligibility, you may be able to protect your No Claims Discount. Please see your documents or speak to your insurance adviser for more information.



#### What Is Not Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

#### If you have Comprehensive or Third Party, Fire and Theft cover the following applies:

- ✗ We won't cover claims for loss or damage to your motorcycle if you left it unsecured, or you left your keys in, on or nearby your motorcycle.
- ✗ Amounts above the market value and specified limits.
- ✗ Any changes or modifications to your motorcycle that have not been disclosed to us and agreed by us.
- ✗ General wear and tear - including any failure of your motorcycle's equipment, electrics or mechanics.
- ✗ We won't pay a claim if you allow someone to ride your motorcycle who you know doesn't hold a valid driving licence or who doesn't meet all the conditions of their licence.
- ✗ We won't pay claims if you, or anyone allowed to ride under this policy rides the motorcycle recklessly, or without due care and attention. We won't pay claims if you, or anyone allowed to ride under this policy deliberately causes any loss or damage to your motorcycle.
- ✗ Acts of war or terrorism.
- ✗ We won't pay a claim if your motorcycle is stolen or damaged by anyone you know that uses your motorcycle without your permission – unless you've reported them to the police for doing so.
- ✗ Any excesses, these can be found on your schedule.
- ✗ We won't pay claims if you or any named riders use your motorcycle for any purpose not listed as acceptable on your certificate of motor insurance.
- ✗ Personal belongings that you are wearing, carrying with you or are stored in, or on, your motorcycle.
- ✗ We won't give you a courtesy vehicle while your motorcycle is being repaired.
- ✗ Loss of or damage to any trailer or caravan that you own or is attached to your motorcycle.
- ✗ We won't cover damage to your motorcycle audio, navigation or camera equipment unless it is fitted to your motorcycle or it has been removed temporarily for security reasons and cannot function separately to the motorcycle.

#### If you have Third Party, Fire and Theft cover the following applies:

- ✗ We won't cover claims for accidental damage to your motorcycle.

#### If you have Third Party Only cover the following applies:

- ✗ We won't cover claims for loss or damage to your motorcycle.



### Are there any restrictions on cover?

For a full list please refer to the policy booklet.

#### If you have Comprehensive or Third Party, Fire and Theft cover the following applies:

- ! We will not pay more than the market value of your motorcycle at the time of the loss or damage, less any excesses that may apply.
- ! Riding your motorcycle abroad is restricted to the European Union for up to 90 days in any one policy period under the sections of this policy that are shown on your schedule.
- ! New motorcycle replacement - if the same motorcycle is not available, we will get you a similar motorcycle with the same list price, or we will give you the amount you paid for your motorcycle when you bought it.
- ! Riding other motorcycles, if applicable is restricted to the policyholder and only provides third party cover; this means we will only cover the cost of injury to other people or damage to their property. The motorcycle must be insured and registered in the UK, Channel Islands or Isle of Man. This cover does not extend abroad. Please check your certificate of insurance.



### Where am I covered?

- ✓ You and any named riders are covered to ride in the UK, Channel Islands and Isle of Man. You and any named riders are also covered to ride in the European Union.



### What are my obligations?

- You must inform us without delay of any changes in your situation, including any named riders. In the event of a claim, you must notify us as soon as possible.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or cause us to suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- Looking after your motorcycle - you need to make sure that your motorcycle is road worthy and safe to ride at all times. You must protect your motorcycle and its accessories from being stolen or damaged.
- You must meet the terms of any endorsements. Endorsements are additional terms that apply to your policy, you'll find details on your policy schedule.
- You must use your motorcycle's equipment in accordance with the manufacturers' instructions.
- If you have declared your motorcycle as garaged, you must check your garage matches the definition in the policy wording, otherwise we may not deem some claims as valid if we would have required the motorcycle to be garaged.



### When and how do I pay?

Please refer to your insurance adviser for details.



### When does the cover start and end?

Please check your most recent schedule for your cover start and end date.



### How do I cancel the contract?

You're able to cancel your policy at any time. To do so, you need to get in contact with the insurance adviser who sold you this policy. How much money you get back will depend on how long you've had the policy for and whether or not a claim has been made, or may be, made on your policy.

#### Cancelling before the policy starts

If you cancel the policy before the start date, we'll refund you your entire premium.

#### Cancelling after the start of the policy

If you cancel after the start date of your policy, we'll refund you for the time that is left on the policy as long as no claim has been made, or may need to be made, on your policy. Your insurance advisor may also make an administration charge for cancelling your policy. If a claim has been made on this policy, or something has happened which might lead to a claim – then you won't receive any refund.

#### Ageas Insurance Limited

Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

[ageas.co.uk](https://www.ageas.co.uk)

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ageas®

## Our information that you need to know about

### How do I report a claim?

Call our 24 hour claims helpline

If you've been involved in an accident, or the vehicle has been damaged or stolen, call us on 0345 126 2599 (or +44 23 9220 5441 if you're calling from abroad).

### How do I make a complaint?

If your complaint is about the way your policy was sold to you, please contact your insurance adviser to report your complaint.

If you've a complaint regarding your claim, please telephone us on 0345 122 3018.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

Our address:

Customer Services Advisor,  
Ageas House,  
Hampshire Corporate Park,  
Templars Way,  
Eastleigh,  
Hampshire,  
SO53 3YA.

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

In the very unlikely event that Ageas was to go bust, your insurance policy would still remain valid in the event that you needed to make a claim. For more details about the scheme visit [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0800 678 1100 or 020 7741 4100.

### What are our charges?

#### Cancellation

If you decide to cancel your policy during the policy period we will not make an administration charge. Your insurance adviser may make an administration charge for cancelling your policy.

#### Changes to your policy

If you make any changes to your policy, such as add a new driver or change your vehicle, we will not make an administration charge. We will charge the additional premium or provide a refund of premium for the change. This will be on top of any charges that your insurance adviser may apply. Don't forget that any changes you make on your policy could result in changes to your excesses or endorsements, please check your schedule for details.

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The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar that extends to the right, ending in a small registered trademark symbol (®).