



Motorcycle

Policy Wording



Save these details in case you
need to make a claim

Claims helpline
0345 126 2599



Contents

Welcome	4
Your policy in a nutshell	5
Making sense of your policy	6-7
Things you need to tell us about	8
Step by step guide to making a claim	9-11
What your policy doesn't cover	12
What your policy does and doesn't cover	14-22
Section A: Damage	15-16
Section B: Fire & theft	17-18
Section C: Replacement locks and keys	19
Section D: Claims against you or others named on the policy	20
Section E: Riding other motorcycles	21
Section F: Using your motorcycle abroad	22
Other things you are covered for	23
When your motorcycle is being repaired or serviced	23
Uninsured driver promise	23
No claim discount	23
No claim discount protection	23
How to cancel your policy	24
How to make a complaint	25
How we look after your personal information	26-27

Welcome

Thanks for buying a motorcycle insurance policy with Ageas. We're one of the UK's largest personal lines insurers, protecting millions of people across the country – so you can have peace of mind that you're in safe hands.

This policy document – along with two documents called your policy schedule and certificate of motor insurance – make up your agreement with us. The agreement is based on the information that you provided when you applied for the policy, so it's important that you read through your documents and check these are correct.

The policy document, schedule and certificate of motor insurance tells you what is and isn't covered. We've tried to make it as clear as possible when your policy will cover you and when it won't. But if anything's not clear to you – or is incorrect – please call the insurance adviser who sold you the policy.

Hopefully, you'll never need us. But if you do make a claim, we promise to deal with it as quickly as possible – leaving you one less thing to worry about.

Thanks again for choosing Ageas.




Your policy in a nutshell

We've designed our motorcycle insurance policy to cover you against the unexpected. Like all insurance policies, there are limits to what we will and won't cover – and you can find all the details in the later sections of this document.

Here's a brief overview of the main things that your policy will and won't pay out for. Bear in mind that you may not be covered for everything listed in the examples below if you've not bought comprehensive cover. More details on what sections you are covered for are given on page 14.

Just to be clear, the incident must happen during the time your motorcycle is covered by us or the claim will not be covered by this policy.

The most common reasons people claim on their motorcycle insurance policy are:

		
They've been involved in a motorcycle accident	Their motorcycle has been stolen	Their motorcycle has caught fire

The most common things people try to claim for, which aren't covered are:

- Losses to their motorcycle when it was not garaged as per the policy conditions.
- Losses to their motorcycle when it was not secured against loss or damage and the insured did not meet the policy conditions.

If your motorcycle has been modified

You must tell us if your motorcycle has been modified since the original manufacture, even if by a previous owner. If you have not told us about a modification, we may:

- charge an additional premium
- reduce your claim payment by the percentage difference in premium we would have charged
- cancel the policy if we would not have accepted the modification(s)
- not pay your claim if we would not have accepted the modification(s).

More details are given on page 13, point 17 – Equipment and modifications to your motorcycle.

If you modify your motorcycle yourself, you must ensure the modifications are legal and roadworthy. We may ask to see an engineer's report depending on the modification.

Making sense of your policy

We've tried to make this document easy to understand and navigate, but there may still be a handful of words and phrases that you may not be familiar with. Some words also have a technical meaning – so while they may sound straightforward, they have a specific meaning when we mention them in your policy.

Wherever possible, we've defined key words and phrases at the point where we mention them – but there are a few that come up regularly, so it's worth familiarising yourself with these before you read on.

Accessories – Items which are attached to your motorcycle but are not directly related to the function of the motorcycle, including charging cables, saddle bag or top box.

Agreed Value – This is the amount your motorcycle is insured for as agreed by you and us, as shown in your policy schedule.

Certificate of Motor Insurance – This is a document that you'll be sent after you've bought your policy. It shows which motorcycle is covered, who is allowed to ride your motorcycle, and what your motorcycle can be used for. It also shows the start and end dates of your cover.

Endorsements – Endorsements are additional terms that apply to your individual policy. If applicable, you'll find details of them on your policy schedule, which will have been sent to you when you took out your policy.

So, for example, if you have an additional security device fitted to your motorcycle, we may agree to lower your premium, but we'll also add some extra terms to your policy.

These terms are your endorsement. In this example, your endorsement may say that we won't cover you if your motorcycle was stolen and you didn't have the security device switched on at the time.

Garage – A permanently sited four-sided structure that is intentionally built to keep vehicles secure, with a sealed roof, closeable and lockable entrance. A structure such as an underground carpark that is locked, is not considered a garage.

Insurance Adviser – The person, business or company that sold you the policy and confirmed with you the contract details.

Market Value – This is the amount we will pay to replace your motorcycle with one of a similar age, type, condition and mileage at the time of the incident you are claiming for.

Modification – A change that has been made to your motorcycle that is different from the original factory specification, when it came off the production line, excluding accessories.

Policy Schedule – This is a document that you will have been sent when you set up your policy. It contains all the specific details of your policy, such as the level of cover you have, endorsements, excesses and the dates when the policy starts and ends. It will also include the details of your motorcycle along with details of the people who are insured to ride it. We will issue you a new schedule each time you renew your policy or if your policy is changed.

United Kingdom (UK) – England, Scotland, Wales, Northern Ireland

We, our, us – If we use the words we, our or us – then we're talking about Ageas Insurance Limited.

Cyber Acts

Where we use the term cyber acts this includes the below activities:

Cyber Attack means unauthorised and/or malicious access to computer or electronic components and systems.

Cyber Incident means non-malicious error or omission in computer or electronic components and systems (eg a software bug).

Cyber Terrorism means an action which causes damage to property, endangers a person's life, risks the health or safety of the public or is designed to interfere with or seriously disrupt electronic systems which is designed to influence the Government or to intimidate the public or is carried out for the purpose of advancing a political, religious or ideological cause, whether or not it is declared to be terrorism by the UK Government.

Making sense of your policy *continued*

You or your – Where we use the words you or your – we're talking about the policyholder named on the policy schedule.

Your Motorcycle – When we use the term your motorcycle we mean any motorcycle, trike, quad bike, on/off road buggy or 3-wheeled vehicle that's shown on your certificate. This includes a sidecar when it is attached to your motorcycle, as well as any equipment on your motorcycle (such as accessories and spare parts) that are fitted as standard by your motorcycle manufacturer or an approved dealer. We will also cover any electric battery*, charging cables†, accessories or spare parts when they are on or connected to your motorcycle or locked in your own garage.

*Electric battery – The battery used to power the electric motor of an electric or hybrid vehicle.

†Charging cable – Any compatible cable that must be connected to a charging point or socket in order to charge the electric battery of your motorcycle.

Finally this policy is between you and us; it is not our intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else the right to enforce this policy. English Law will apply to this policy unless you live in Scotland, Northern Ireland, Isle of Man or the Channel Islands, in which case the law where you live will apply. We will communicate with you in English.

Your obligations to us

- 1 You must pay, or agree to pay, the policy premium. In return we will provide cover under this policy.
- 2 You need to make sure that your motorcycle is roadworthy and safe to ride at all times unless you have registered the vehicle as off the road. You must protect your motorcycle and its accessories from being stolen or damaged. If you don't look after your motorcycle and ensure that it has a valid MOT (if required), we may not be able to pay your claim.
- 3 You need to ensure that your motorcycle is secured at all times when unattended.
- 4 You must use your motorcycle's equipment in accordance with the manufacturers' instructions, such as electric charging cables and tow bars. You must ensure that any vehicle automation or driver aids (e.g. advanced driver assistance systems) are used in line with manufacturer instructions and with due care and attention at all times.
- 5 Sometimes we are able to recover costs for a claim from another party, or we may need to defend a claim in court. If we do this, you or any other person covered must provide any documents or information that we request. We may also request documents and/or other information to assist us in validating a claim.
- 6 You must keep your motorcycle's software up to date by installing any safety critical and/or security updates made available by your motorcycle manufacturer. If you fail to do this or you modify, install or allow the installation of software other than the software provided and/or approved by your manufacturer, we may not be able to pay your claim.
- 7 You must take reasonable care when buying a policy, making a change, or making claims to provide complete and accurate information to us.

Things you need to tell us about

It's important you keep us up to date with changes that may affect your insurance policy. If any of the information that you gave your insurance adviser has changed, then you must let them know. If you don't, it could mean that we won't pay your claim and your policy may be cancelled.

The kind of things that we need to hear about are:

- A change of motorcycle or a change in your motorcycle's registration number.
- A change of address or a change to the place where you keep your motorcycle overnight.
- Any modifications or additions to your motorcycle, or any changes that affect the performance or ride of your motorcycle.
- Any rider on the policy passes their motorcycle driving test.
- There is a change to who rides your motorcycle, or who rides your motorcycle the most.
- You or anyone else on this policy changes their job, takes a second job or changes how they use your motorcycle.
- You or anyone else on this policy who rides your motorcycle has their driving licence taken away or suspended.

Please remember that if you don't tell us about changes, it may affect any claim you make. If you're not sure whether you need to tell us about a change, give your insurance adviser a call.

If you do tell us something has changed, we can increase or reduce your premium as well as any excesses. This may also mean that a new endorsement could apply.

Your insurance adviser may make an administration charge for changing your policy.



If you have been a victim of, or become aware of, an instance of insurance fraud, the Insurance Fraud Bureau's Cheatline is independent to us and is a free and confidential way for anyone to report insurance fraud.

Each month, around 500 reports are received by the IFB, via either the free-phone number, which is powered by Crimestoppers, or through the online form.

Information submitted to the Cheatline complements the wide array of data from the insurance industry and other agencies, giving us a unique insight into organised insurance fraud in the UK. Together, this information helps us identify fraudsters and work with others to bring them to justice, as well as help insurers avoid having to pay out fraudulent claims.

0800 422 0421

**insurancefraudbureau.
org/cheatline**

Step by step guide to making a claim



1 Before you report an incident

If your motorcycle has been involved in an accident, make sure you take down the registration number of any other vehicles involved, as well as the contact details of any other drivers and any witnesses.

If your motorcycle has been stolen, something's been stolen from it, or it has been vandalised, you should start by calling the police. You need to make sure you get a crime reference number.

Finally, you mustn't negotiate or settle any claims made against you. Even if you think the accident is your fault, it is our job to investigate for you and to put you in the best position possible.



2 Report your claim 24/7

If you've been involved in an accident, or your motorcycle has been damaged or stolen, call us on

0345 126 2599

(or +44 23 9220 5441 if you're calling from abroad).

Our helplines are always open to get your claim started.

3 How we'll handle your claim

After an incident, we will decide if your motorcycle can be repaired. You will then need to decide whether you want us to arrange the repairs for you, or whether you want to arrange it yourself. We may choose to pay you a cash amount equal to the repair.

Step by step guide to making a claim *continued*

If your motorcycle is being repaired

Whether you use our approved repairer or your own, we have the right to inspect the motorcycle to carry out a full forensic examination of its computer or electronic components and systems and any mobile device connected to it.

Using our approved repairer	Using your own repairer
<p>If your motorcycle's not safe to ride, we'll arrange for it to be collected from the scene of the incident.</p> <p>We'll arrange for your motorcycle to be securely stored if it can't be taken to a repairer straight away.</p> <p>If your motorcycle is safe to ride, we'll arrange for it to be collected at a convenient time to carry out the repair.</p> <p>We'll agree the costs of the repairs with our approved repairer.</p> <p>When the repairs are finished, we'll deliver your motorcycle back to you.</p> <p>Our approved repairers may use recycled parts as well as new parts which are not supplied by the manufacturer. All parts used to repair your motorcycle come with a three-year warranty. All workmanship is guaranteed for as long as you continue to own your motorcycle.</p> <p>We will ensure that the computer or electronic components and systems are recalibrated in accordance with manufacturers specifications following repair.</p>	<p>If your motorcycle's not safe to ride, you may have to arrange for it to be collected from the scene of the incident.</p> <p>If a repairer can't take your motorcycle straight away, you may have to arrange for it be stored.</p> <p>If your motorcycle is safe to ride, you may have to arrange collection from home with your own repairer.</p> <p>You will have to send us estimates for the cost of repairs, and we'll need to agree this before the work starts.</p> <p>You may have to arrange for your motorcycle to be returned to you once the repairs are complete.</p> <p>We don't guarantee the repair work.</p> <p>You must ensure that the computer or electronic components and systems are recalibrated in accordance with manufacturers specifications following repair.</p>

Step by step guide to making a claim *continued*

If your motorcycle isn't being repaired

If your motorcycle is stolen or would cost more than the market or agreed value to repair, we'll pay your claim on a market value or agreed value basis, depending on what is shown on the schedule, subject to the below additional conditions.

We calculate the market value by using industry recognised guides and assessing what the cost would be to replace your motorcycle with one of a similar age, type and mileage. We will also take into account the condition of your motorcycle just before the incident.

If we have agreed to cover one of your motorcycles on an agreed value basis, this will be shown as an endorsement on your policy schedule linked to the motorcycle that we have agreed to cover on this basis. If this is a multi-bike policy, only the motorcycles with the agreed value endorsement will be covered on this basis. Any total loss claim will be paid based on the vehicle value shown for that motorcycle on the schedule. We calculate the agreed value by using photographs and valuations that you have sent us with the agreed value form. If we or your insurance adviser have not received the photographs and/or accepted the valuations, any loss or damage to your motorcycle will be based on the market value and not on the agreed value of your motorcycle.

If your motorcycle was obtained by you on a loan, lease or as part of a contract hire agreement, we will pay the claim settlement to the finance, leasing or contract company. Should the claim amount we pay be less than the amount you owe on the motorcycle, then the loan, leasing or contract company may contact you for the rest of the motorcycle balance.

Once we've paid the claim, your motorcycle will belong to us. If you have a private registration plate and wish to keep it, please let us know at any point during the claim.

If you bought your motorcycle new and it was manufactured less than 6 months ago – we will arrange to get you a new one of the same make, model and specification if you want us to. If the same motorcycle is not available, we will ask you to supply your purchase invoice and give you the amount you paid for your motorcycle, its fitted accessories and spare parts when you bought it. We will do this if the repair costs are more than 70% of the cost of a new motorcycle of the same make, model and specification.

Acting on your behalf

If someone takes legal action against you, or anyone else named on this policy after an accident, you need to let us know. We may carry out the defence on your behalf, including representing you in court.

You may also need to let us take legal action against other people involved in an accident on your behalf. We can do this in the name of anyone claiming on this policy.

What is an excess and how does it work?

This is the amount that you'll have to pay towards any claim you make. For example, if we agree to settle your claim for £1,000 and you have an excess of £100 on your policy – we would pay you £900.

If we are repairing the motorcycle, you may have to pay the £100 excess directly to the repairer.

Just to be clear, you only pay an excess when you are claiming for loss or damage to your motorcycle.

There are different excesses for different parts of your policy – and you'll find the details of these in your policy schedule. You also need to remember that sometimes more than one excess will apply, and we will add them together. For example, if the policy has an accidental damage excess of £100 and a young rider excess of £150, a young rider making an accidental damage claim would have to pay £250.

What your policy doesn't cover

There are some circumstances in which your policy won't pay out. You'll see a detailed list of what is and isn't covered in the later sections of this policy.

But there are some things we won't pay out for regardless of the circumstances. We've laid these out below.

- 1** We won't pay for general wear and tear to your motorcycle, or any damage that happens gradually. Just to be clear, we won't pay for any claim that is not related to a sudden identifiable, unintended and unexpected single event involving the use of your motorcycle during the period of insurance. We will treat all liability claims against you caused by this single event as having taken place at the time of that event.
- 2** We will not pay claims where another insurance policy already covers the same claim.
- 3** We won't pay for failures of your motorcycle's equipment, electrics or mechanics if they don't work.
- 4** We won't pay claims which happen because you let someone ride your motorcycle who isn't insured to ride it under this policy.
- 5** We won't pay claims 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.
- 6** We won't pay claims if your motorcycle is being used for racing, or is ridden on any kind of racetrack – including the Nürburgring in Germany, unless as part of an officially recognised advanced motorcycle riding lesson through either ROSPA, IAM or Bikesafe (advanced police training).
- 7** 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.
- 8** We won't pay claims if you allow your motorcycle to be used for anything to do with crime, which results in a criminal conviction.
- 9** We won't pay claims that are the result of war or terrorism. By terrorism, we mean any act that the UK Government declares to be an act of terrorism.
- 10** We won't pay claims that have been caused by ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste.
- 11** We won't pay claims that are the result of you, or anyone allowed to ride under this policy riding your motorcycle anywhere that the public are not permitted, such as airfields or military sites.
- 12** We won't provide cover for any person riding at the time of the incident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- 13** We won't provide cover for any person riding at the time who is given a driving ban as a result of the incident.

What your policy doesn't cover *continued*

- 14** We won't pay claims if you use your motorcycle for any other purpose that is not listed as allowed on your certificate of motor insurance, such as using your motorcycle as a taxi or for a delivery service.
- 15** We won't pay claims for damage to your motorcycle caused by putting the incorrect fuel in.
- 16** We won't pay claims caused by you, or anyone else, not using your motorcycle's equipment as per manufacturer instructions, or the equipment has been used in an unsafe way.
- 17** We will only cover equipment and modifications on your motorcycle if they are fitted by: your motorcycle manufacturer, an approved dealer, an approved engineer, or you have an engineer's report that shows the modification fitted by yourself or a previous owner is roadworthy and legal. We will not cover the cost of modifications fitted to your motorcycle unless you have told us about them and we have accepted them.
- 18** We won't cover your uninsured losses, such as your excesses.
- 19** We will not pay for any injury or death where your motorcycle is used for a deliberate or reckless act with the intention of self-harm or suicide.
- 20** We won't pay claims where your motorcycle is being used while carrying passengers in an unsafe, insecure or illegal manner.
- 21** We won't pay for any incident that has arisen if you rent your motorcycle out under a motorcycle hire agreement. This can be between you and another person whether this be a business or individual, formal or informal. This is also known as a peer to peer hire scheme.
- 22** We won't pay claims for any consequence whatsoever which is directly or indirectly, wholly or in part, the result of, caused by, or in connection with any cyber act due to the failure of accepting, installing, or refusing over the air, Advanced driver-assistance systems (ADAS), or security updates from the manufacturer.

What your policy does and doesn't cover

If you've got a comprehensive policy, you're covered under all the sections below. If you have a third party, fire and theft policy, you'll just be covered under Sections B, D, E & F.

If you have a third party only policy, you'll just be covered under Sections D, E & F.

If you have an accidental damage, fire and theft policy, you'll just be covered under Sections A, B, C & E.

Policy Cover

Section name	Comprehensive	Third Party, Fire & Theft	Third Party only	Accidental damage, fire and theft
Section A: Damage	✓			✓
Section B: Fire & theft	✓	✓		✓
Section C: Replacement locks and keys	✓			✓
Section D: Claims against you or others named on the policy	✓	✓	✓	
Section E: Riding other motorcycles, if shown on your certificate of motor insurance	Check your certificate	Check your certificate	Check your certificate	Check your certificate
Section F: Using your motorcycle abroad	✓	✓	✓	

What your policy does and doesn't cover *continued*

Section A: Damage

What's covered	What's not covered
<p>We will pay a claim for your motorcycle if it is damaged in the UK, Channel Islands or Isle of Man.</p> <p>We will also pay claims to repair or replace your motorcycle audio, navigation or camera equipment that were fitted by the manufacturer and designed to be permanently fixed or temporarily removable for security reasons but cannot function separately to the motorcycle.</p> <p>If we have accepted your claim under this section and your motorcycle cannot be ridden, we will pay up to £100 towards the cost of alternative transport for you, or any named rider, and any pillion passenger on the motorcycle at the time of the incident, to either your home or other destination in the UK, Channel Islands or Isle of Man. Or we will pay up to £100 towards the cost of overnight accommodation for you, or any named rider, and any pillion passenger on the motorcycle at the time of the incident.</p> <p>We will not pay more than £100 in total if both overnight accommodation and alternative transport are used.</p> <p>You must keep the receipts for overnight accommodation and travel expenses.</p> <p>Cover includes the use of the motorcycle whilst the policyholder, or any named rider, is using the vehicle in their capacity as an observer of either IAM, ROSPA or Bikesafe (advanced police training) accreditation, provided the policyholder or rider is not paid by IAM, ROSPA or Bikesafe (advanced police training), apart from reimbursement of fuel costs.</p> <p>Cover is extended to allow use on a race track or circuit, only for the duration the motorcycle is being used to complete an advanced riding instruction course through ROSPA, IAM or Bikesafe (advanced police training). Cover is extended only for the period of instruction.</p>	<p>We won't pay claims if your motorcycle is damaged because it was left unsecured.</p> <p>We won't pay claims if your motorcycle is damaged because you left your motorcycle unattended and you didn't take care of your motorcycle keys or any other device used to unlock your motorcycle, such as leaving the keys in, on or nearby your motorcycle.</p> <p>We won't pay any amount towards personal belongings that you are wearing, carrying with you or are stored in, or on, your motorcycle, even if in an accessory designed to carry personal belongings (this exclusion includes helmets, gloves and leathers).</p> <p>We won't cover tyre damage sustained during normal use of your motorcycle, such as punctures or bursts.</p> <p>We will not pay for the loss of audio, navigation or camera equipment unless it is fitted to your motorcycle or it has been removed temporarily for security reasons. We will not cover any helmet or equipment fitted to a helmet.</p> <p>If your motorcycle is worth less after being repaired, we won't cover this loss in value.</p> <p>We won't pay claims caused by you allowing someone to deceive you. For example, if you allow someone to test ride your motorcycle without yourself or someone you know and trust riding with them and they steal it, we wouldn't pay the claim.</p> <p>We won't pay a claim if your motorcycle is damaged by anyone you know that uses your motorcycle without your permission – unless you've reported them to the police for doing so. This doesn't apply to people named on your policy schedule.</p> <p>We won't pay for damage if your motorcycle is taken or destroyed under order of the police or any other legal authority.</p> <p>We won't cover any costs you have to pay because you are unable to use your motorcycle, such as getting to and from work.</p>

What your policy does and doesn't cover *continued*

Section A: Damage *continued*

What's covered	What's not covered										
	<p>Just to be clear, we'll never pay more than the market value of your motorcycle, less any applicable excesses, unless we have accepted to cover your motorcycle on an agreed value basis, as shown on your current schedule.</p> <p>If your motorcycle is covered under an agreed value basis, as shown on your current schedule, we'll never pay more than the amount shown against the vehicle value in the most recent schedule after we have taken off any excesses that apply.</p> <p>We won't pay for loss of or damage to any trailer or caravan that you own or is attached to your motorcycle.</p> <p>We won't give you a courtesy vehicle while your motorcycle is being repaired regardless of if an approved or own repairer is being used.</p> <p>Young riders & inexperienced riders: If any of your motorcycles with an engine size greater than 125cc, or their accessories and spare parts, are damaged while it is being ridden by a young rider (anyone under 30 years old) or an inexperienced rider (anyone who holds a provisional licence or has held a full motorcycle licence for less than 12 months), you will be responsible for the first part of the cost, on top of any compulsory and voluntary excesses set out in your schedule, as shown below.</p> <table><tr><th>Young rider</th><th>Amount you pay</th></tr><tr><td>Under 21 years</td><td>£150</td></tr><tr><td>21-24 years</td><td>£100</td></tr><tr><td>25-29 years</td><td>£50</td></tr><tr><td>Inexperienced rider</td><td>£50</td></tr></table> <p>The inexperienced rider excess adds to the age specific excess, so if both apply the total excess will increase by both. For example: a 25 year old inexperienced rider will pay an extra £100 excess.</p> <p>You will not have to pay the amount stated above if the damage is caused by fire, theft, attempted theft or malicious damage.</p>	Young rider	Amount you pay	Under 21 years	£150	21-24 years	£100	25-29 years	£50	Inexperienced rider	£50
Young rider	Amount you pay										
Under 21 years	£150										
21-24 years	£100										
25-29 years	£50										
Inexperienced rider	£50										

What your policy does and doesn't cover *continued*

Section B: Fire & Theft

What's covered	What's not covered
<p>We will pay your claim if your motorcycle is stolen or damaged by fire or attempted theft in the UK, Channel Islands or Isle of Man.</p> <p>We will also pay claims to repair or replace your motorcycle audio, navigation or camera equipment that were fitted by the manufacturer and designed to be permanently fixed or temporarily removable for security reasons but cannot function separately to the motorcycle.</p> <p>The following paragraph only applies if you have comprehensive cover:</p> <p>If we have accepted your claim under this section and your motorcycle cannot be ridden, we will pay up to £100 towards the cost of alternative transport for you, or any named rider, and any pillion passenger on the motorcycle at the time of the incident, to either your home or other destination in the UK, Channel Islands or Isle of Man. Or we will pay up to £100 towards the cost of overnight accommodation for you, or any named rider, and any pillion passenger on the motorcycle at the time of the incident.</p> <p>We will not pay more than £100 in total if both overnight accommodation and alternative transport are used.</p> <p>You must keep the receipts for overnight accommodation and travel expenses.</p> <p>Cover includes the use of the motorcycle whilst the policyholder, or any named rider, is using the vehicle in their capacity as an observer of either IAM, ROSPA or Bikesafe (advanced police training) accreditation, provided the policyholder or rider is not paid by IAM, ROSPA or Bikesafe (advanced police training), apart from reimbursement of fuel costs.</p> <p>Cover is extended to allow use on a race track or circuit, only for the duration the motorcycle is being used to complete an advanced riding instruction course through ROSPA, IAM or Bikesafe (advanced police training). Cover is extended only for the period of instruction.</p>	<p>We won't pay claims if your motorcycle is stolen or damaged because it was left unsecured.</p> <p>We won't pay claims if your motorcycle is stolen or damaged because you left your motorcycle unattended and you didn't take care of your motorcycle keys or any other device used to unlock your motorcycle, such as leaving the keys in, on or nearby your motorcycle.</p> <p>We won't pay any amount towards personal belongings that you are wearing, carrying with you or are stored in, or on, your motorcycle, even if in an accessory designed to carry personal belongings (this exclusion includes helmets, gloves and leathers).</p> <p>We won't cover tyre damage sustained during normal use of your motorcycle, such as punctures or bursts.</p> <p>We will not pay for the loss of audio, navigation or camera equipment unless it is fitted to your motorcycle or it has been removed temporarily for security reasons. We will not cover any helmet or equipment fitted to a helmet.</p> <p>If your motorcycle is worth less after being stolen or repaired, we won't cover this loss in value.</p> <p>We won't pay claims caused by you allowing someone to deceive you. For example, if you allow someone to test ride your motorcycle without yourself or someone you know and trust riding with them and they steal it, we wouldn't pay the claim.</p> <p>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. This doesn't apply to people named on your policy schedule.</p> <p>We won't pay for damage if your motorcycle is taken or destroyed under order of the police or any other legal authority.</p> <p>We won't cover any costs you have to pay because you are unable to use your motorcycle, such as getting to and from work.</p>

What your policy does and doesn't cover *continued*

Section B: Fire & Theft *continued*

What's covered	What's not covered
	<p>Just to be clear, we'll never pay more than the market value of your motorcycle, less any applicable excesses, unless we have accepted to cover your motorcycle on an agreed value basis, as shown on your current schedule.</p> <p>If your motorcycle is covered under an agreed value basis, as shown on your current schedule, we'll never pay more than the amount shown against the vehicle value in the most recent schedule after we have taken off any excesses that apply.</p> <p>We won't pay for loss of or damage to any trailer or caravan that you own or is attached to your motorcycle.</p> <p>We won't give you a courtesy vehicle while your motorcycle is being repaired regardless of if an approved or own repairer is being used.</p>

What your policy does and doesn't cover *continued*

Section C: Replacement locks and keys

What's covered	What's not covered
<p>If your motorcycle key, or any other device used to unlock your motorcycle, is lost or stolen in the UK, Channel Islands or Isle of Man, we will pay for the cost of replacing these. We will also pay the cost of replacing any locks that they open, if needed to keep your motorcycle safe from theft when the loss of keys situation suggests that theft of your motorcycle is possible.</p> <p>There is a separate limit for Section C: replacement locks and keys of £400.</p> <p>We'll also cover the cost of protecting your motorcycle and will pay for it to be taken to and from your address to be repaired by either one of our approved repairers, or your own repairer, if needed. If you use an alternative repairer of your choosing, you will need to arrange the collection and delivery of your motorcycle with your repairer and provide us with the evidence of these costs.</p> <p>The £400 limit does not apply to the cost for the protection, collection and delivery of your motorcycle.</p> <p>A claim under this section of your policy won't affect your no claims discount.</p>	<p>We won't cover any costs you have to pay because you are unable to use your motorcycle – such as being able to get to and from work.</p> <p>We won't provide cover under Section C if the motorcycle keys were left in or on your motorcycle while it was unattended.</p> <p>Just to be clear, we'll never pay more than the market value of your motorcycle if you have purchased this insurance policy on a market value basis.</p> <p>We won't cover the cost of replacing any device that your motorcycle uses as a digital key such as a smartphone, smartwatch or any other smart device that is not solely designed for unlocking your motorcycle.</p>

What your policy does and doesn't cover *continued*

Section D: Claims against you or others named on the policy

What's covered	What's not covered
<p>If someone dies or is injured in a motorcycle accident caused by or arising out of you using your motorcycle in the UK, Channel Islands or Isle of Man, we will cover you for any amount that you're legally obliged to pay.</p> <p>We'll also cover you for any amount you're legally forced to pay due to someone else's property being damaged.</p> <p>This section of your insurance policy will also cover other people riding your motorcycle if you have given them permission, but only if your certificate of motor insurance says they are allowed to ride it.</p> <p>We'll also provide this cover for anyone getting onto or off of your motorcycle, or into or out of your attached sidecar.</p> <p>There is a separate limit of £1.45m for any single pollution or contamination incident, including all costs and expenses.</p>	<p>We won't cover any damage to property which is owned by, or is in the care of the person who is claiming under this section – including any vehicle, trailer or caravan.</p> <p>If a claim is made under this section for loss or damage to property, we won't pay any more than £20 million for any single claim or series of claims that relate to one incident, including all costs and expenses.</p> <p>We won't cover claims arising from misuse or unsafe use of charging cables.</p>

What your policy does and doesn't cover *continued*

Section E: Riding other motorcycles

What's covered	What's not covered
<p>Your policy may cover the policyholder, not including named riders, for riding someone else's 2-wheeled motorcycle, moped or scooter within the UK, Channel Islands or Isle of Man. You'll need to check your certificate of motor insurance to see whether this cover is included.</p> <p>The motorcycle you are riding must have valid road tax and valid MOT certificate (if applicable). If you are insured to ride other motorcycles and someone dies or is injured in a motorcycle accident caused by or arising out of you using that motorcycle, we'll cover you for any amount that you are legally obliged to pay.</p> <p>We'll also cover you for any amount you're legally obliged to pay due to someone else's property being damaged.</p> <p>If you're riding someone else's motorcycle you must have the owner's permission, the motorcycle must be insured, and registered, within the UK.</p> <p>There is a separate limit of £1.2m for any single pollution or contamination incident.</p>	<p>We won't cover the cost of any damage to the motorcycle you're riding.</p> <p>We won't cover you to ride someone else's 3-wheeled or 4-wheeled motorcycle (such as but not limited to, a trike, quad bike, road buggy, tuk tuk or mobility scooter), even if your policy covers one of these types of vehicle.</p> <p>We won't cover any other motorcycles that you own, lease or hire.</p> <p>We won't cover any other riders under this section other than you, even if named on the policy.</p> <p>We won't provide cover outside of the UK, Channel Islands or Isle of Man. This includes the Republic of Ireland.</p> <p>If a claim is made under this section for loss or damage to property, we won't pay any more than £20 million for any single claim or series of claims that relate to one incident, including all costs and expenses.</p>

What your policy does and doesn't cover *continued*

Section F: Using your motorcycle abroad

What's covered	What's not covered
<p>If you or anyone else on the policy rides your motorcycle within the European Union, you'll be covered for any amount you're legally obliged to pay to someone else because of an accident.</p> <p>If you are using your motorcycle outside of the UK, Channel Islands or Isle of Man, we will cover you under the sections of this policy that are shown on your schedule for up to a total of 90 days during the policy period. We will only provide this additional cover if your trips are of a temporary nature (such as holidays). The 90 day restriction will not apply while your motorcycle is temporarily in the Republic of Ireland (ie your motorcycle is usually kept in the UK, Channel Islands or Isle of Man). The European cover is instead extended when in the Republic of Ireland for the period of Insurance stated in the schedule.</p> <p>We also extend this cover to a few countries outside of the European Union. These are Andorra, Iceland, Norway, Serbia, Switzerland and Liechtenstein.</p> <p>If you want to extend your policy to ride in a country which is not covered, or you want cover for more than 90 days, we may be able to do this. Please talk to your insurance adviser to arrange this.</p>	<p>We won't cover you for Section E: Riding other people's motorcycles – when you are abroad.</p> <p>We'll only accept claims made while using your motorcycle abroad, if they would have been accepted if the incident had happened in the UK, Channel Islands or Isle of Man. For example, if you have comprehensive cover and your motorcycle is damaged while you're on holiday, we'd only cover you if it met our criteria in Section A of this policy.</p> <p>All of the things listed under the 'What's not covered' parts of your policy sections will still apply while you're driving abroad. For example, if you have comprehensive cover and your motorcycle is damaged while you're overseas, we'll treat you as if you're making a claim under Section A of this policy. The list of things we won't cover under Section A will apply.</p>

Other things you are covered for

When your motorcycle is being repaired or serviced

We expect that your repairer will already cover you for this, but just in case they don't and you have Comprehensive cover, we will provide cover whilst your motorcycle is in the repairer being fixed or having a MOT. This cover only applies when your motorcycle is being ridden or worked on by the repairer for the purpose of the repairs or MOT.

Uninsured driver promise

If an uninsured driver hits your motorcycle, and it's not your fault, we'll refund any excess paid and your no claim discount will be restored. You'll need to give us the other vehicle's registration number and the details of the accident including the name of the driver, for us to do this.

No claim discount

If a claim has not been made since you bought or last renewed your insurance policy, we'll offer you a discount on your price for next year when it's time to renew.

If you have made a claim, your no claim discount may be reduced. But this doesn't include claims for replacement locks and keys.

We also won't reduce your discount if we manage to recoup all the costs of your claim from someone else – for example, from the insurance company of someone else involved in the accident.

The no claim bonus section of your policy document applies to the policy and not to a specific vehicle. This means:

- 1 If multiple motorcycles are shown on the schedule, any claim on any motorcycle will affect the no claim bonus, subject to the conditions laid out in your policy booklet;
- 2 Only one no claim bonus is earned per policy;
- 3 Proof of no claims bonus will only be issued at the point the policy ceases.

Having a no claim discount will reduce the price that we offer you when it's time to renew your policy. However, the overall cost of your insurance may still increase and you may have to pay a higher excess.

For details of what will happen to your no claims discount if you have an incident that leads to a claim, go to **www.ageas.co.uk/claims/no-claims-discount**.

No claim discount protection

If you are eligible, this is a cover that you can request and pay a premium to protect your no claim discount. This protection will mean you can keep your discount as long as you do not make more than two claims in any consecutive five year period. After a second claim is made you won't be eligible to protect your no claims discount. For details of what will happen to your no claim discount if you have an incident that leads to a claim, go to **www.ageas.co.uk/claims/no-claims-discount**.

How to cancel your policy

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

Cancelling after the start of the policy

If you or we 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 be made on your policy. Your insurance adviser may also make an administration charge for cancelling your policy.

So if you pay annually, we'll work out the cost of your insurance per day, and refund you for the days that you haven't yet used.

If you pay monthly, you may have to continue your payments even after your policy has been cancelled. Check with the insurance adviser who sold you the policy. It's important to be aware that your policy won't be cancelled if you simply stop your direct debit.

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. And if you pay for your insurance on a monthly basis, you will need to pay the remainder of the year's premium.

Our right to cancel your policy

We or your insurance adviser have the right to cancel this policy at any time by giving you 7 days' notice in writing, as long as we have a valid reason. We'll tell you the reason why.

Reasons why we may decide to cancel your policy include:

- Changes to the information that you provided us when you purchased the policy, which are shown on your proposal form, statement of fact or policy schedule, that mean we no longer wish to insure you.
- There's been a deliberate or reckless misrepresentation which means we no longer wish to insure you. We would class a deliberate or reckless misrepresentation as a person or anyone acting on their behalf knowingly, or without care:
 - providing answers to questions which are dishonest, inaccurate or misleadingly incomplete, or
 - misleading us or your insurance adviser in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium.
- We're unable to take a payment from your account, although we will give you the chance to make the missing payment.
- You, or someone representing you, is abusive to our staff or anyone acting on our behalf.
- You won't give us information that we ask for.

If we suspect fraud on this or another related insurance policy we may choose to cancel your policy immediately.

If we discover that you have deliberately withheld information from us, or you gave us wrong information because you didn't take care when communicating with us or your adviser, we may be entitled to void your policy. This means we would treat the policy as though it had never been issued. We may also refuse to pay any claim and keep any premium you've paid.

If we discover that you have committed fraud when a claim is being made we may refuse to pay the claim and make you repay any money we've already paid out in claims.

How to make a complaint

Should there ever be an occasion where you need to complain, we'll do our best to address this as quickly and fairly as possible.

If we can't, then we'll:

- Write to you to acknowledge your complaint.
- Let you know when you can expect a full response.
- Let you know who is dealing with the matter.

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification.

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** (please include your policy number and claim number if appropriate).

Our address:

Customer Services Adviser
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

What to do if you're not happy with our response

In the unlikely event that we haven't responded to your complaint within eight weeks or you're not happy with our final response you have the right to take your complaint onto the Financial Ombudsman Service but you must do so within six months of the date of our final response.

The Ombudsman is an impartial complaints service, which is free for customers to use and taking your complaint to the Ombudsman does not affect your right to take your dispute to the courts.

You can find out more information about how to complain to the Ombudsman online at:

www.financial-ombudsman.org.uk.

Alternatively, you can write to the Ombudsman at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By phone: **0800 023 4567**

By email:

complaint.info@financial-ombudsman.org.uk

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

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** or telephone **0800 678 1100** or **020 7741 4100**.

How we look after your personal information

The details provided here are a summary of how we collect, use, share, transfer and store your information. If you'd like to read our full Privacy Notice please visit our website www.ageas.co.uk/privacy-notice or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for your personal data and this will be covered in their terms and conditions document, commonly known as a terms of business agreement. Please ask your insurance adviser if you'd like more information about how they use your personal information.

Collecting your information

When you take out a policy with Ageas, we ask you to share lots of information, such as your name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying your computer). We may also ask you to share special categories of personal information such as information about your health.

We also collect information from a number of different places, for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal information and/or special categories of personal information is because we need it to provide you with an appropriate insurance quotation, policy and price. We may also need it to manage your policy, such as when we deal with a claim or send your documents to you. When you apply for insurance, our decision to provide you with a quotation may involve an automated decision. If you object to this being done, we won't be able to provide you with an insurance quotation.

We'll also use your information where we feel there is a good reason for doing so, for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information about previous insurance policies you may have bought; carrying out research and analysis; and recording and monitoring calls with you.

If you've given us this information about someone else, you must have their permission to do so.

Sharing your information

We share your information with a number of different organisations. This may include, but is not limited to: other brands within Ageas UK, Ageas Retail Limited; other insurers; regulatory bodies; carefully selected third parties providing a service to us or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we're trialling their products and services which we think may improve our service to you or our business processes.

Unless required to by law, we'd never share your personal information without the appropriate care and protection in place.

Keeping your information

We'll only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations.

We also keep your information for a number of years after the expiry of your policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to our full Privacy Notice for more information.

Use and storage of your personal information overseas

Your personal information may be transferred to, stored and processed outside the United Kingdom (UK). We or our service providers may use cloud-based computer systems (ie network of remote servers hosted on the internet which process and store your information) to which foreign law enforcement agencies may have the power to access. However, we will not transfer your information outside the UK unless it is to a country

How we look after your personal information *continued*

which is considered to have sound data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

Your rights

You have a number of rights in relation to the information we hold about you including: asking for access to and a copy of your personal information, objecting to the use of your personal information or to an automated decision including profiling, asking us to correct, delete, restrict or withdraw any previously provided permission for the use of your personal information, and complaining to the Information Commissioner's Office if you object to the way we use your personal information. A full list of your rights can be found in the full Privacy notice, already stated earlier in this notice.

There may be times when we won't be able to delete your information. This might be because we need to fulfil our legal and regulatory obligations or if there is a minimum period of time for which we have to keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.





Ageas Insurance Limited

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

ageas.co.uk

Registered in England and Wales Company No 354568

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.

MBA01-201 Feb 2025 Ageas Motorcycle