Motorcycle Insurance

Insurance Product Information Document

Company: Highway Insurance Company Limited.

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Product: Broker Highway Motorcycle Insurance

This document provides a summary of the key information relating to this motorcycle insurance policy. It should be read together with the Policy Document, Policy Schedule and Certificate of Insurance. Please refer to the Policy Document for 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). You can get this document from us in braille, large print or in audio format by contacting us or your broker.

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. Motorcycle insurance 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

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million).
- ✓ You'll be covered for riding other motorcycles if displayed on your certificate of insurance.

Third Party, Fire and Theft:

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million).
- ✓ If your vehicle or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what is lost or stolen.

Comprehensive:

- ✓ Accidental damage cover for your vehicle in addition to third party fire and theft cover.
- ✓ We'll give you £400 of Replacement Lock cover if your vehicle keys are lost or stolen.
- ✓ If your motorcycle is less than 1 year old we'll replace your motorcycle if it incurs damage that would cost more than 60% of the manufacturers list price, or if it is stolen and not recovered, with a new one of the same make, model and specification.

Optional extras:

The following covers are optional. Please check your insurance schedule to see which covers you have selected.

- **Protected No Claim Discount (NCD)** Your no claims discount protection will be removed at the next renewal date if you make 2 or more claims in a 5-year consecutive period (excluding windscreen claims). Your discount is protected but your premium could still rise following an accident or claim.

What is not insured?

- ✗ Excesses. Where an excess applies you will be required to pay this in the event of a related claim. Excesses will be shown on your quotation or policy schedule.
- ✗ General wear and tear including to tyres, brakes etc.
- ✗ Intentional damage by the policy owner or named riders.
- ✗ Theft if you leave your motorcycle unlocked.
- ✗ Theft if you leave the engine running or with the keys or ignition device left in, on or attached to or left in the immediate proximity of your motorcycle.

Third Party:

- ✗ There is no cover for damage to your own vehicle.

Optional extras:

- **Protected No Claim Discount**. Protected No Claim Discount doesn't guarantee that your premium won't increase.

Are there any restrictions on cover?

- ! Riding other motorcycles is restricted to the policyholder only and for third party cover only.
- ! You must be the first registered owner of the motorbike to qualify for a replacement motorbike.
- ! Policy cancelled following payment for a stolen vehicle or where vehicle not capable of being repaired.

Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ This policy gives the minimum cover you need by law to protect you when driving abroad in the following countries: Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Greenland, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance.
- Premiums must be paid on time.
- You should ensure that your motorcycle is kept in a roadworthy condition and has a valid MOT if one is needed by law.
- If your motorcycle is fitted with an alarm, immobiliser or tracker these must always be on and working when your motorcycle is left unattended. Keys or ignition devices must also be removed.
- If you need to make a claim you must provide us with full details as soon as possible. Refer to your Policy Document for the claims contact number.

When and how do I pay?

The premium for this annual policy must be paid in one single amount to your broker. Your broker may also be able to offer a monthly instalment plan.

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 Insurance. The policy is renewable each year.

How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy. If you wish to cancel this policy, please contact your broker.

Call your broker who provided you with your insurance policy. If you cancel:

- Within 14 days of receiving your documents we will refund part of your premium after a deduction for the days you have been covered subject to a minimum cancellation charge of £25 plus Insurance Premium Tax, unless we have made a total loss payment under the policy when no refund will be given.

- After 14 days we will refund part of your premium after a deduction for the days you have been covered and a cancellation charge of £25 plus Insurance Premium Tax, unless you or someone else has made a claim when no refund will be given.