

Motorcycle Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Motorcycle Insurance

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

What is this type of insurance?

Motorcycle insurance provides the compulsory cover you need to ride a motorcycle on a public highway. It also offers additional benefits (as set out below) depending on the cover you choose.



What is insured?

Third party only

- ✓ Damage to other people's property, and compensation for other people's death or injury, if you're at fault
- ✓ Continental use – we will provide the necessary cover to comply with the laws of compulsory insurance while you're riding in EU countries and certain non-EU countries

Third party, fire and theft

All of the above, plus:

- ✓ Loss of (or damage to) your motorcycle by fire, theft or attempted theft
- ✓ Accident recovery – we'll recover your motorcycle after fire or theft, and take you to where you need to be

Comprehensive

All of the above, plus:

- ✓ Accidental or malicious damage to (or loss of) your motorcycle
- ✓ Accident recovery – we'll recover your motorcycle after an accident, and take you to where you need to be
- ✓ Riding other motorcycles – we'll cover you to ride other motorcycles
- ✓ Uninsured driver promise – if you're hit by an uninsured driver and it wasn't your fault, you won't lose your no claims discount (NCD) and we'll refund your excess
- ✓ New motorcycle replacement – if you've owned your motorcycle from new, and it's written off in an accident or as a result of malicious damage, fire or theft within six months of purchase, we'll replace it with a new one of the same make, model and specification

Optional cover

- Bike Gold – motor breakdown assistance in the UK, Channel Islands and Isle of Man (provided by the RAC)



What is not insured?

Main exclusions only

- ✗ 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)
- ✗ Loss or damage to helmets and protective clothing
- ✗ 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
- ✗ Theft of spare parts if your motorcycle isn't stolen at the same time



Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the market value of your motorcycle at the time
- ! New motorcycle replacement is available when the cost of damage or repair exceeds more than 70% of the motorcycle's UK list price when purchased (including VAT)
- ! An excess will apply to most claims
- ! 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



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, Slovenia, 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 the cover start and end?

From the start date you select, for 12 months.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) – we'll refund any money paid, providing the cover's not started.

If you cancel after your policy has started, we'll reduce your refund to pay for the time we provided cover – we'll also charge a fee of £25 (plus Insurance Premium Tax) to cover our administration costs.

To cancel, contact your insurance adviser.