

Bike Insurance



Watford Insurance
Policy Summary



Please keep this wording safe

GoSkippy
INSURANCE

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Policy Summary

This document does not contain the full Terms, Conditions, limitations and Exclusions of Your contract of insurance. This Policy Summary aims to provide You with an overview of the main benefits and outline the most significant exclusions and limitations of Your Policy. You must refer to Your Policy Wording document for full details.

Your Private Motorcycle insurance contract is made up of the following documents, which should be read together:

- The Policy Wording document
- The Motorcycle Insurance Schedule
- The Certificate of Motorcycle Insurance
- The Statement of Insurance

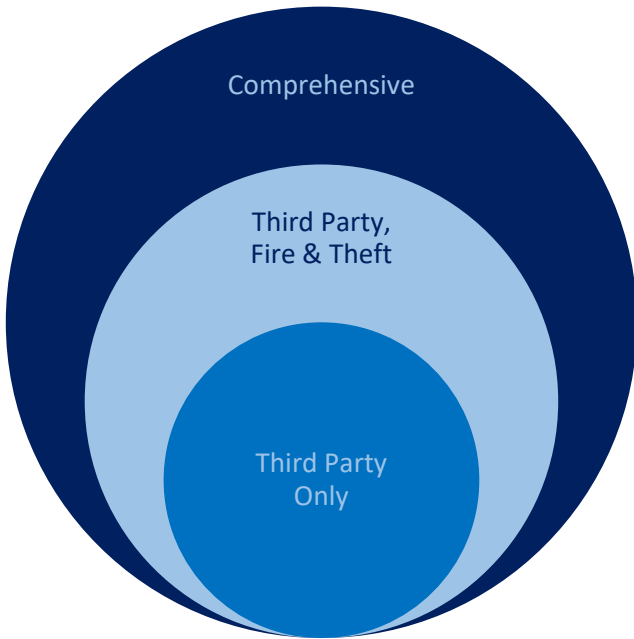
Please carefully read all the documents that form Your contract of insurance and make sure that the insurance meets with Your requirements.

You must inform Your Broker immediately if any of the details are incorrect or if You have any concerns with Your Policy Wording, or You do not understand it or any of the Terms or Conditions contained in it. Please keep all Your documents in a safe place. You can view or download Your Policy Documents at any time from the Broker’s website.

Your Policy

Type of insurance	Private Motorcycle Insurance
Underwriter of your policy	Watford Insurance Company Europe Limited Alwyn Insurance Company Limited Southern Rock Insurance Company Limited
Duration of your policy	The Policy will remain in force for 12 months from the date of commencement (or otherwise shown on the Motorcycle Insurance Schedule) and for any period for which you renew the Policy, as long as you continue to pay Your premium.

Guide to Cover



You will be entitled to specific Policy features and benefits depending on the type of cover that you have selected.

Third Party Only (TPO) is the most basic level of cover, which only affords protection for damage or injury to Third Parties caused by Your Motorcycle.

Third Party, Fire and Theft (TPFT) provides cover for damage or injury to Third Parties caused by Your Motorcycle, and loss or damage to Your Motorcycle caused by Fire or Theft.

Comprehensive (COMP) provides the highest level of cover. This includes cover for damage or injury to Third Parties, loss or damage to Your Motorcycle caused by Fire or Theft, and additional cover for you and Your Motorcycle.

Your Schedule displays the cover you have selected.

Main Policy Benefits

The below table lists the main features and benefits You will receive depending on the level of cover You have selected. Full details of cover and limitations are explained in each of the relevant Sections in the Policy Wording.

Benefits of Cover	Notes	Cover Type		
		COMP	TPFT	TPO
Section 1: Loss or Damage to Your Motorcycle				
Loss or damage to Your Motorcycle and its Accessories resulting from an accident.	The most We will pay is the Market Value of Your Motorcycle and attached Accessories at the time of the loss or damage. We will not pay for any loss of use or value of Your Motorcycle. We will retain the right to the salvage of a vehicle following a total loss.	Covered	Not Covered	Not Covered
Section 1 & 2: Repair Guarantee				
If Your Motorcycle is repaired by one of Our Approved Repairers, any repairs will be guaranteed for 5 years.	Repairs by a non-approved repairer will have an additional excess of £200	Covered	Covered	Covered
Section 1&2: Young / Inexperienced Rider				
The standard Policy Excess is stated on Your Motorcycle Insurance Schedule. If Your Motorcycle or any of its Accessories or spare parts are damaged whilst Your Motorcycle is being ridden by, or in the charge of a person who is a Young and/or Inexperienced Rider, You will have to pay an additional Excess towards any claim.	Inexperienced Rider Excess: <ul style="list-style-type: none"> Any rider 25 years of age and over but who has held a Full UK/EU licence for less than 12 months - £150 Young Rider Excess: Aged 21-24yrs (Inclusive) £200 Aged 17-20yrs (Inclusive) £300	Yes	Yes	Yes
Section 2: Garaging Excess				
If you do not keep Your Motorcycle	This amount is in addition to any other	Yes	Yes	N/A

in a locked private garage between 22:00 and 06:00 (BST or GMT as applicable) when Your Motorcycle is parked at or in the proximity of Your private dwelling, You are responsible for the first £250 of each claim under Section 1 for loss or damage to Your Motorcycle, irrespective of the time of loss.	Excess(es) shown in the Motorcycle Insurance Schedule.			
Section 2: Loss of or damage to Your Motorcycle caused by Fire or Theft				
Loss or damage to Your Motorcycle or Accessories resulting from an incident of Fire, Theft or attempted Theft.	The most We will pay is the Market Value of Your Motorcycle and attached Accessories at the time of the loss or damage.	Covered	Covered	Not Covered
Section 3: Legal Liability				
Legal liability for the death of or injury to any person, and damage to property, caused by: <ul style="list-style-type: none"> You using or being in charge of Your Motorcycle; any person riding Your Motorcycle with Your permission (as long as Your Certificate of Motorcycle Insurance shows that he or she is entitled to drive Your Motorcycle). 	Limited to: <ul style="list-style-type: none"> £20 million for loss of or damage to other people's property including any related indirect loss or damage; and £5 million for legal costs and expenses arising from loss of or damage to other people's property; arising out of any claim or series of claims caused by one event. 	Covered	Covered	Covered
If We give Our prior written agreement, We will pay the fees of the legal representatives We instruct to: <ol style="list-style-type: none"> Represent anyone insured under this Policy at any Coroner's Inquest or Fatal Accident Inquiry and to defend proceedings in a Court of Summary Jurisdiction for any incident which might give rise to a claim under part (b) below. Defend anyone insured under this Policy if legal proceedings are taken against that person for manslaughter or causing death by reckless driving. 				
Riding Other Motorcycles	Not provided under any terms.	Not Covered	Not Covered	Not Covered
Section 4: Green Cards & Using Your Motorcycle Abroad				
If you wish to use Your Bike outside of the Territorial Limits, You will be required to carry a Green Card document to prove that You have valid Minimum Insurance Cover for Your Motorcycle. You will receive the minimum cover required by law to use Your Motorcycle in: <p>Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the 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, the Netherlands,</p>	<ul style="list-style-type: none"> This extension is provided for the purpose of social, domestic and pleasure use only. Please contact Your Broker to request a Green card 	Covered	Covered	Covered

Norway, Poland, Portugal, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland (including Liechtenstein) and The Channel Islands.				
Section 4: Full Policy cover whilst abroad				
You will receive full cover for a single trip during the Period of Insurance for up to 30 days, while visiting any countries listed above, subject to Your permanent place of residence being within the Territorial Limits.	This extension is provided for the purpose of social, domestic and pleasure use only.	Covered	Not Covered	Not Covered
Section 5: No Claims Discount				
We may reduce the premium You pay when You renew Your Policy subject to no payments being made for any claims which occurred within the current Period of Insurance. In the event of a claim, the discount will be reduced in accordance with Our scale shown in the Policy Wording.	We reserve the right to retain proof of Your no claims entitlement until all payments due have been made.	Covered	Covered	Covered
Section 5: No Claims Discount Protection				
If You have selected this protection and it is shown on Your Motorcycle Insurance Schedule, any discount entitlement shall be maintained provided that no more than two claims have arisen in any five consecutive years.	Your premium at next renewal may change due to a change in circumstances	Yes - If selected	Yes - If selected	Yes - If selected
Section 6: Personal Accident				
If You suffer accidental bodily injury in direct connection with Your Motorcycle within the Territorial Limits We will pay the amounts shown in the Policy Wording if, within three months of the accident, it directly causes complete and permanent disability; loss of use of one or more limbs at or above the elbow or loss of sight in one or both eyes or Accidental Death.	The most We will pay is the limit for any one cause of death or injury during any one Period of Insurance. <ul style="list-style-type: none"> • Accidental Death - £5,000 • Complete and Permanent Disability <ol style="list-style-type: none"> 1. Loss of use of one or more limbs at or above the elbow - £5,000 2. Loss of sight in one or both eyes - £5,000 	Covered	Not Covered	Not Covered
Section 7: Medical Expenses				
If anyone riding our Motorcycle is injured in an accident involving Your Motorcycle, We will pay medical expenses of up to £100 for each injured person.		Covered	Not Covered	Not Covered
Section 8: Emergency Medical Treatment				
We will pay the NHS their cost in providing You with any Emergency Medical Treatment that they are entitled to recover under the Road Traffic Act 1988.	If this is the only payment We make, it will not affect Your No Claims Bonus.	Covered	Covered	Covered
Section 9: Overnight Accommodation & Transport				
If you are unable to continue Your journey as a result of loss or damage to Your Motorcycle we will pay for transport to get You home or to your original destination.	The most We will pay is: <ul style="list-style-type: none"> • £150 for overnight accommodation. • £150 for the cost of public transport. You will need to produce receipts in order to claim for this. If Your Motorcycle is stolen and not recovered, arrangements will be made to provide alternative transport up to a value of £150 in order to complete the journey.	Covered	Not Covered	Not Covered

Significant Exclusions

Below is a list of circumstances which are not covered by your policy. For full details please refer to Sections 1, 2 and 10 of Your Policy Wording.

1. Any loss or damage up to the amount of the Excess that appears in Your Schedule or elsewhere in this Policy Wording document.
2. Any Young and Inexperienced Driver or applicable Excess.
3. Loss of use of Your Motorcycle (including the cost of hiring another vehicle).
4. Loss of Keys or similar device, remote controls or security devices and in any of these events the replacement of locks.
5. Loss of or damage to Your Motorcycle where possession of it is gained by deception by someone who claims to be a buyer or agent.
6. Loss of or damage to Your Motorcycle as a result of a deliberate act by anybody insured by the Policy.
7. Loss of or damage to Your Motorcycle arising from confiscation or requisition or destruction by or under order of any Government or public or local authority.
8. Any storage charges unless You tell Us about them and We agree in writing to pay for them.
9. Loss or damage if Your Motorcycle is used on the Nürburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, Track Days, trials or tests, speed trials or speed tests, either on a road, track or at an off-road 4 x 4 event.
10. Loss of or damage to Your Motorcycle or Accessories, whilst Your Motorcycle is left unattended, arising from Theft, attempted Theft, malicious damage or Vandalism when:
 - a. the ignition keys have been left in or on Your Motorcycle; or
 - b. Your Motorcycle has not been secured or reasonable precautions have not been taken to protect it; or
 - c. Your Motorcycle is fitted with a manufacturer's standard security device and the device is not operational or is not in use; or
 - d. Any disclosed approved security is not fully operational when the vehicle is left unattended. Where specified ground anchors should be fitted at the disclosed address and utilised together with an approved lock and chain when parked at the disclosed address. Please refer to Your Motorcycle Insurance Schedule for Your disclosed security devices.
11. Any injury, loss or damage occurring while Your Motorcycle is being:
 - a) ridden by or is in the charge of any person not shown on Your Certificate of Motorcycle Insurance; or
 - b) ridden by, or in the charge of, anyone who does not meet all the conditions described in the Endorsements in Your Motorcycle Insurance Schedule and all the General Conditions Applying to the Whole Policy and any other Terms of this Policy; or
 - c) Involved in an incident following which You, a driver described on Your Certificate of Motorcycle Insurance as an insured driver, or any other person are:
 - Riding with an alcohol level in excess of the legal limit;
 - Riding while unfit through drink or drugs;
 - Failing to provide a blood, urine or breath specimen (other than for a roadside test), for analysis;
 - Riding whilst unlawfully using a hand held phone; or
 - d) used for any purpose not shown on Your Certificate of Motorcycle Insurance; or
 - e) ridden by, or is in the charge of for the purpose of being ridden by, any person to whom Your Motorcycle has been hired; or
 - f) used in an unsafe or unroadworthy condition or, where such regulations require, does not have a current MOT Certificate; or
 - g) used to carry any dangerous substances or goods; or
12. Any loss, damage or liability when Your Motorcycle is involved in any incident regardless of type, be that Accident, Fire, Malicious Damage, Theft or attempted theft and does not have a valid MOT Certificate in force at the time of the incident.

13. Any loss, damage or liability if caused maliciously or deliberately by any person riding Your Motorcycle with Your permission, agreement or support.
14. Any injury, damage or loss for any person involved in an accident arising out of the deliberate use of Your Motorcycle:
 - a. To cause damage to other vehicles or property; and/or
 - b. To cause injury to any person and/or to put any person(s) in fear of injury; and/or
 - c. To commit suicide.
15. Any loss, damage or liability arising from the use of Your Motorcycle on any description of footpath, bridleway or restricted byway, this Policy only provides cover to meet the minimum insurance requirements under the Road Traffic Act for vehicular use on a byway open to traffic.
16. Any injury, loss or damage occurring while Your Motorcycle is being ridden or in the charge of anyone who does not have a valid driving licence, is disqualified from driving, has not held a driving licence, is prevented by law from holding one and who does not keep to the Terms and Conditions of their driving licence as required by DVLA/DVANI rules and regulations and any relevant law.
17. Liability You have under any agreement, unless You would have had the liability if the agreement did not exist.
18. Loss, damage, injury or legal liability directly or indirectly caused by, resulting from or in connection with invasion, war, revolution or any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, except where such liability is required to be covered by the Road Traffic Act. The definition of Terrorism shall follow the interpretation as set out in the Terrorism Act 2000 or subsequent amendments thereto or be any act deemed by the Government or a UK Court of Law to be an act of Terrorism.
19. Except to the extent that We are liable under the Road Traffic Acts this Policy does not cover any injury, loss or damage (except under Section 3- Liability to third parties) caused by or arising from:
 - Earthquake; or
 - Riot or civil disturbance within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands where the insured person has taken part in the riot or caused damage to or stolen any property during the riot or committed a criminal offence relating to the riot.
20. This Policy does not cover securing the release of a motor Vehicle which has been seized by, or on behalf of, any Government or Public Authority.
21. Any loss or damage resulting from the impoundment or confiscation of Your Motorcycle by Customs and Excise, Police or any other Government Authority.
22. Any accident, injury, loss, damage or liability while Your Motorcycle is:
 - Being used to carry passengers or goods in a way likely to affect the safe driving and control of the Motorcycle.
23. Any accident, injury, loss, damage or liability while Your Motorcycle is outside the Territorial Limits unless allowed under Section 4.
24. Loss or damage or liability which is the responsibility of the person driving or steering any vehicle being towed by Your Motorcycle or being towed by a vehicle being driven by You.
25. Indemnification of any Pillion riders.
26. Personal accident cover will not apply if:
 - a) the injured person is less than 21 years of age or 70 years and over at the time of the accident.
 - b) The death or bodily injury is caused by disease, physical sickness or disability.

Policy Conditions

You must comply with the General Conditions Applying to the Whole Policy - Section 11 of Your Policy Wordings to have the full protection of Your Policy. If You do not comply with them, We may cancel the Policy or refuse to deal with Your claim or reduce the amount of any claim payment. Your Policy Wording contains the full details of the Conditions which form part of Your contract of insurance:

1. Making Claims
2. Care of Your Motorcycle
3. Right of recovery
4. Other insurance
5. Keeping to this policy
6. Non-payment of premiums
7. Fraud
8. Victim of Crime

You must cooperate fully with Us on all matters concerning the handling and settlement of any claim. If You do not cooperate with Us, We may cancel Your Policy and/or refuse to deal with Your claim.

Cancellation

Your Cancellation Rights

You may cancel this Policy at any time by notifying Us or Your broker of the cancellation in writing.

During the cooling-off period (14 days)

If You cancel Your Policy within the first 14 days either from the day of purchase of the contract or the day on which You receive Your Policy documentation, whichever is later, You will be entitled to a refund of the premium paid (as long as You have not made a claim, or a claim having been made against You), subject to a deduction for the time You have been covered and for any costs associated with issuing the Policy, as detailed in the Broker's Terms of Business.

After the cooling-off period

You may cancel this Policy at any time by notifying Your broker of the cancellation in writing. On cancellation, You will be entitled to a refund of the premium paid (as long as You have not made a claim, or a claim has not been made against You), after deducting the cancellation charge and a deduction for the time You have been covered, as set out in the Broker's Terms of Business.

Our Cancellation Rights

During the Period of Insurance

We have the right to cancel Your Policy at any time by giving You seven days' notice in writing where there is an exceptional or valid reason for doing so. We will send Our cancellation letter to the latest postal or email address We have for You and will set out the reason for cancellation in Our letter.

Alternatively, We have the right to cancel Your Policy immediately, at any time during the Period of Insurance, where there is evidence of fraud or a valid reason for doing so. We will still send Our cancellation letter to the latest postal or email address We have for You and will set out the reason for cancellation in Our letter.

Your Policy Wording contains full details and examples of valid reasons allowing Us to cancel Your Policy.

Changes which may affect Your cover

It is important that you provide honest and accurate information when purchasing, amending and renewing Your insurance Policy. Failure to do so could result in Your Policy becoming invalid and not affording You cover in the event of an incident.

If Your circumstances change throughout the Period of Insurance You must tell Your Broker, whether You believe this is relevant to Us or not. Section 13 of your Policy Wording provides full details and examples of what kind of information you must make us aware of.

Your Duty as a Consumer (as defined in the Consumer Insurance (Disclosure and Representations) Act 2012)

When purchasing, amending and renewing Your insurance Policy, You are required by the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to answer all questions honestly, accurately and to the best of Your knowledge and that any other information given either verbally or in writing by You or on Your behalf at the time You purchased, amended or renewed Your insurance is also complete and has been given honestly and to the best of Your knowledge and belief. Failure to supply accurate and complete answers may mean Your Policy is invalid and that it does not operate in the event of a claim. If You are unsure of Your answer to a particular question, You should make reasonable efforts to obtain the information required to answer it correctly.

Regulatory Information

Your Insurer

The insurer of Your Policy will be clearly shown on Your Certificate of Motor Insurance:

- Watford Insurance Company Europe Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar number 112869. Authorised and regulated by the Gibraltar Financial Services Commission.
- Alwyn Insurance Company Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.
- Southern Rock Insurance Company Limited, Office 3A-C, 3rd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar. Registered in Gibraltar number 93137. Authorised and regulated by the Gibraltar Financial Services Commission.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme in the unlikely event We cannot meet Our obligations to You. This depends on the type of insurance, size of the business and the circumstance of the claim.

Further information about the compensation scheme arrangements is available from FSCS (www.fscs.org.uk).

Complaints

Complaints Procedure

It is always Our intention to provide You with a high level of customer service. However, if Our service ever falls below the standard You would expect, please let Us know in writing by emailing Complaints@sbgl.co.uk. You may also contact Us by post; please send this to:

Complaints Department
Somerset Bridge Limited
Office 3A-C Leisure Island Business Centre, 23 Ocean Village Promenade, Gibraltar.

If You make a complaint and it cannot be resolved immediately or within 3 working days, We will send You a written acknowledgement. This acknowledgement letter will let You know who is dealing with Your concerns.

We will endeavour to resolve the matter as soon as possible. We will fully investigate Your complaint using all the information available to Us, and Our Complaints Department will make every effort to address Your concerns.

To ensure We deal with Your complaint fully Our investigations can sometimes take a little longer. If they do, We will provide You with a final response within eight weeks or explain Our position and provide timescales for responding. If Our investigations are likely to take longer than four weeks We will keep You fully informed of the position until We are able to provide You with a final response.

The Financial Ombudsman Service (FOS)

Should We fail to offer You a final response within eight weeks of the initial date of Your complaint, or if You are not satisfied with Our response, You may refer the dispute to the Financial Ombudsman within six months of receiving Our final response letter. If You do not refer Your complaint in time, the Ombudsman will not have Our permission to consider Your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances. Their address is:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Tel: 0800 023 4567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Nothing in this process will adversely affect Your rights of law.

If Your complaint concerns Your Broker

Please contact Your broker directly using the contact details listed on their website.

Customer Comments

To ensure that We provide the kind of service You expect We welcome Your feedback in order that We can improve Our products and services. If You have any comments or suggestions about Our cover, services or any other feedback please email information@sbgl.co.uk.

Data Protection

The Data Protection Notice is contained in Your Policy Wording and is displayed on <https://somesetbridgelimited.co.uk/wp-content/documents/Privacy-Notice.pdf>. It explains how We may use Your details. It tells You about the registers and databases that We and others have in place, which help to detect and prevent fraudulent applications and claims, and must be shown to any party related to the insurance.

Access to Your Information

You can write to Us at any time to obtain details of the information held about You. Please write to: Data Protection Officer, Somerset Bridge Ltd, Lysander House, Catbrain Lane, Cribbs Causeway, Bristol, BS10 7TQ. Email: dpo@sbgl.co.uk

Customer Services

0344 776 5308

talk2us@goskippybikeinsurance.com

24 Hour Claims Helpline

0344 840 9505

