Helmet and Leathers

Coplus

Insurance Product Information Document

Company: Coplus **Product: Helmet and Leathers**

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.
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Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657)

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Helmet and Leathers insurance policy provides cover for the policyholder in respect of damage to clothing, helmets and cameras as the result of a motorcycle accident which occurs within the territorial limits.

What is insured?

- ✓ Damage to leather and non-leather clothing, boots, gloves, helmets and any camera which being worn by or attached to the policyholder which the policyholder owns or is legally responsible for;
- ✓ The maximum amount payable under the policy is the sum as specified on your schedule.

What is not insured?

- ✗ Theft of or damage caused by wear and tear to clothing, helmets or any camera;
- ✗ Accidental damage to clothing, helmets and any camera which does not occur as the result of a road traffic accident;
- ✗ An excess of £25 applies in respect of all claims;
- ✗ The cost of replacing any undamaged clothing, helmet or camera forming part of a pair or set of the same type, colour or design;
- ✗ Any loss of or damage sustained to any clothing or other property belonging to any other person, including your passengers;
- ✗ A reduction for wear and tear will be made in respect of motorcycle clothing, up to a maximum of 50%, this deduction does not apply to the helmet;
- ✗ Loss or damage to the motorcycle helmet camera if it is not attached to the policyholder;
- ✗ Claims occurring where the motorcycle is being used for dispatch, courier or messenger services or food delivery;
- ✗ Racing, pace making or being in any contest or speed trial. (Road safety rallies and treasure hunts will be covered);
- ✗ Riding on any race track, circuit or de-restricted toll roads;
- ✗ Trials (apart from where the motorcycle is travelling on a road which the public has access to).

Are there any restrictions on cover?

- ! The clothing, helmet or camera must have been damaged whilst being worn by the policyholder in a road traffic accident;
- ! The insurer will pay the cost of repair to clothing, helmet(s) or camera or the cost of replacement in the same form and style if damaged beyond repair;
- ! You must be able to provide proof of ownership for any item being claimed against this policy. Failure to provide proof of ownership will result in the claim being denied, with one exception pertaining solely to the helmet; In the case of a damaged helmet for which you are unable to provide proof of ownership, you must be able to provide photographs clearly showing the helmet's damage. Upon verification of the helmet's condition through these photographs, we will look to cover the cost of a replacement helmet, either of equal value to the original or up to a maximum of £300, whichever amount is less.
- ! The cover is provided for up to 45 days outside the United Kingdom as stated below provided the policyholder has cover available under their motor insurance.

Where am I covered?

- ✓ You are covered in respect of damage to your property which occurs in Great Britain, Northern Ireland, Channel Islands and the Isle of Man and up to 45 days in any period of insurance in the European Union, Iceland, Norway, Switzerland, Liechtenstein and Andorra.

What are my obligations?

You must provide complete and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.

When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.

How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.