

# Helmet & Leather Insurance



## Insurance Product Information Document

Company: Coplus

Product: Helmet & Leather Insurance

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 & Leather insurance policy provides cover for the policyholder in respect of damage to motorcycle clothing and helmets as the result of a motorcycle accident which occurs within the territorial limits.



#### What is insured?

- ✓ damage to leather and non-leather protective clothing, helmets, boots and gloves owned by the policyholder;
- ✓ the maximum amount payable under the policy is £1,500.



#### What is not insured?

- ✗ theft of or damage caused by wear and tear to motorcycle clothing and helmets;
- ✗ accidental damage to motorcycle clothing and helmets which does not occur as the result of a road traffic accident;
- ✗ an excess of £50 applies in respect of all claims;
- ✗ the cost of replacing any undamaged motorcycle clothing or helmet forming part of a pair or set of the same type, colour or design;
- ✗ claims occurring where the motorcycle is being used for dispatch, courier or messenger services or food delivery.



#### Are there any restrictions on cover?

- ! The motorcycle clothing and helmet must have been damaged whilst being worn by the policyholder in a road traffic accident;
- ! The insurer will pay the cost of repair to motorcycle clothing and helmet(s) or the cost of replacement in the same form and style as new if damaged beyond repair;
- ! Proof of purchase or receipts will be required in the event of a claim;
- ! 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 policy when their vehicle is in the countries mentioned.



#### Where am I covered?

You are covered in respect of damage to your property which occurs in the United Kingdom, 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 full 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.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

## Making a claim

If you need to make a claim, please call us on **0333 043 1329** quoting "Helmet & Leather"

## Complaints

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please follow the procedure below.

### Complaints regarding the sale of the policy

If your complaint relates to the sale of this policy, please contact your insurance broker.

### Complaints regarding claims

If your complaint relates to a claim, please contact us at:

Coplus Complaints Department  
MB&G Insurance Services Ltd  
Cobalt Business Exchange  
Cobalt Park Way  
Wallsend  
NE28 9NZ  
Telephone: 0191 258 8187

If your complaint about your claim cannot be resolved by the end of the third working day, your complaint will be passed to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0345 218 2685 or Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 023 4 567 or Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

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).