

Substitute Bike Policy Summary

Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

This insurance policy has been arranged by Motorplus Limited (trading as ULR Additions) with Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. Motorplus Limited, Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting them on 0800 111 6768.

Some important facts about your Substitute Bike insurance policy are summarised below.

Your cover is valid for one year.

Cancellation Right

We hope you are happy with the cover this policy provides. You have the right to cancel the policy at any time by sending us notice in writing. If you send notice in writing within 14 days of receiving the policy then we will return the premium in full providing that you have not made a claim. This is called the "cooling off period". If you cancel at any other time, there will be no refund of the premium. The insurer shall not be bound to accept renewal of any insurance and may cancel this policy by sending you 21 days' notice in writing to your last known address. Provided the premium has been paid in full you shall be entitled to a proportionate refund of premium in respect of the unexpired period showing on the insurance.

Making a Claim 24/7

Note that all claims must be reported to us within 48 hours of the date of the insured incident.

If you need to notify a potential claim, please immediately contact our Claims Department:

CALL 0843 227 7556

Or

EMAIL claims@ulr.co.uk

Or write to

Motorplus Claims
Kircam House
5 Whiffler Road
Norwich
NR3 2AL

Please quote **Substitute Bike** in all communications.

If your motorcycle is stolen or involved in an accident, fire or is vandalised, write down as many details as possible including the names and addresses of anyone else involved and any information provided by the police. If we accept your claim, we will arrange for the delivery to you of a motorcycle of equivalent engine size to your own, which you can use for the period of time described below.

In the event of the theft of your motorcycle, or any other claim which arises from a criminal act, you must provide us with the name, address and telephone number of the police station to which the crime has been reported and supply the crime reference number which has been allocated by the police.

If your motorcycle was destroyed in circumstances which were not your fault, we may seek to recover the costs of providing the substitute bike from the responsible party or their insurers. We would do this through our Claims Centre.

REMEMBER The claims line is open 24 hours a day, 365 days a year.

Significant Features and Benefits

This policy covers you for a replacement motorcycle or car for up to 28 days in the event of the theft of the insured bike where it remains unrecovered or an accident, fire or act of malicious damage involving the insured bike which causes the insured bike to be written off.

The replacement motorcycle will be an equivalent engine capacity to that of your own bike but not exceeding class B4. If you opt for a replacement car the vehicle supplied shall not exceed class S3.

The replacement bike or car will be delivered to your home address or other mutually agreed address in England, Wales or on the Scottish mainland. Free delivery and collection of the replacement bike or car will be provided.

Instead of a replacement bike or car, you may opt for a monetary payment of £150 instead.

Only one claim is allowed in any one insurance period.

Significant Exclusions or Limitations

The policy does not cover:

- Any person who does not meet the hire firm's standard terms and conditions of hire. These terms will be made available to you before you opt to accept a replacement motorcycle.
- Hire charges incurred before ULR have confirmed acceptance of a claim.
- The use of a bike for racing, rallies or competitions.
- Any location outside the geographical limits of England, Wales or the Scottish mainland.
- Any insurance excess arising on any claim relating to the replacement motorcycle.
- Any payment for a Collision Damage Waiver in respect of the replacement motorcycle.

How to Make a Complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

The Chief Executive Officer

Motorplus Limited
Kircam House
Whiffler Road
Norwich
NR3 2AL

Tel: 01603 420 000
Fax: 01603 420 010

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
Docklands
London
E14 9SR

Tel: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Ageas Insurance Limited cannot meet their 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 obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Consumer Insurance (Disclosure & Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to us is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your Policy is invalid and that it does not operate in the event of a claim.

You must contact your insurance broker or agent immediately in the event that there is a change to your circumstances, as follows:

1. You change your address;
2. You are convicted of a criminal offence or receive a police caution;
3. You have insurance refused, declined, cancelled or terms applied by another insurance provider.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area, some of which may not have equivalent Data Protection laws.

We may obtain information about you from credit reference agencies, fraud prevention agencies and similar organisations to enable us to check your credit status and identity. These agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries.

We may also check your details with fraud prevention agencies.

If you provide false or inaccurate information and we suspect fraud, we will record our concerns. We and other organisations may use these records to help make decisions on insurance proposals and claims, prevent fraud, recover debt and check your identity to prevent money laundering.

Under Data Protection legislation, you can ask us in writing for a copy of certain personal records held about you. Please write to Motorplus Limited, Kircam House, Whiffler Road, Norwich, NR3 2AL. A charge of £10 will be made by Motorplus Limited.

Motorplus Limited trading as ULR Additions is authorised and regulated by the Financial Conduct Authority.