

Motor Insurance

Insurance Product Information Document (IPID)

Company: Somerset Bridge Insurance Services Limited

Product: Comprehensive Motorcycle Cover

Insurers: Alwyn Insurance Company Limited (Reg. No. 10621) and Watford Insurance Company Europe Limited (Reg. No. 112869) are licensed and based in Gibraltar and are regulated by the Gibraltar Financial Services Commission.

Please review your Statement of Insurance which confirms the responses you gave to questions asked when taking out cover. Complete information about your insurance cover is shown on your Certificate of Motor Insurance and Motor Insurance Schedule. The Policy Wording gives all terms and conditions.

What is this type of insurance?

This is a consumer contract providing an insurance policy for comprehensive cover on your motorcycle. This means your motorcycle is covered for accidental damage, damaged caused by fire, theft and attempted theft. This policy satisfies the requirements of the Road Traffic Act.



What is insured?

When the motorcycle insured under this motor insurance policy is involved in an accident or incident of fire or theft we will provide the following cover:

Cover for your motorcycle

- ✓ Loss or damage to your motorcycle
- ✓ 5-year guarantee on vehicle repairs
- ✓ Cover whilst your motorcycle is being repaired or serviced

Cover for you

- ✓ NHS Emergency medical treatment
- ✓ Personal accident cover
- ✓ 30 days of Full Policy Cover (Comprehensive) whilst abroad

Cover to other people

- ✓ Property damage and injury to other people arising from an accident
- ✓ Property damage and injury to other people arising from an accident when your motorcycle is used in any country which is a member of the European Union



What is not insured?

- X The first part of any claim that you have agreed to pay (the Excess).
- X Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration.
- X No cover is in place to release your impounded motorcycle from a government or public authority.
- X Loss or damage to your motorcycle which happened outside the cover period shown on your Certificate of Motor Insurance.
- X Loss or damage to helmets, gloves, leathers, boots and any other protective clothing or personal belongings.
- X Loss or damage which is greater than the market value of your motorcycle and attached accessories at the time of the loss.
- X Loss or damage caused by your motorcycle being used off-road or for racing of any kind.
- X Loss or theft of keys or similar devices, remote controls or security devices, and the replacement of locks.
- X Loss or damage to your motorcycle through deception by someone who claims to be a buyer, agent or service provider.
- X Loss or damage to accessories and spare parts by theft if your motorcycle is not stolen at the same time.
- X Loss or damage to your motorcycle if it is fitted with any security device or equipment and the device is not on or the equipment is not in use.
- X Loss or damage when your motorcycle is left unattended, and the security devices you disclosed are not being used or working fully. 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.
- X Any increase in damage caused by moving your motorcycle under its own power following an accident, fire or theft.
- X No cover is in place for riding any other motorcycle other than the one this policy covers, which is shown on your Certificate.
- X Any loss, damage or injury caused by a person who is not named as a driver on the Certificate.
- X Any loss, damage or injury caused by a person who does not hold a valid driving licence or has been disqualified from driving.
- X Any loss, damage or injury caused by a person who is riding whilst under the influence of drink or drugs.
- X Any loss, damage or injury caused by a person who is convicted of causing injury or death by dangerous driving.
- X Deliberate use of the motorcycle to cause damage to other vehicles or property, or injury.
- X Any loss, damage or injury caused if your motorcycle is being used for something that is not allowed. This will be clearly shown on your Certificate of Motor Insurance under Exclusions.
- X Fraudulent or exaggerated claims.

- ✗ Any loss, damage or injury caused if your motorcycle is in poor condition and not fit to be on the road (roadworthy).
- ✗ The cost of any paintwork above the cost of replacing the manufacturer's standard paintwork and any damage to specialist paintwork, engraving or precious metals on your motorcycle.



Are there any restrictions on cover?

- ! If your motorcycle causes damage to property during an accident, we will provide cover up to £20,000,000 for the property, and up to £5,000,000 for legal costs and expenses.
- ! Repairs by a non-approved repairer will have an additional excess of £200.
- ! Seized, clamped or recovered vehicles where legally taken by a government, public or local authorities.
- ! We will only provide cover for legal fees and expenses if you have asked us to and we have agreed to in writing.
- ! New motorcycle cover only applies if your motorcycle is less than 6 months old and you are the first and only person named on your V5 Certificate.
- ! Loss or damage to your motorcycle, while it is being repaired or serviced, is only covered if it is being driven or worked on by a garage employee.
- ! Personal accident cover is limited to £5,000 and does not apply if the injured person is less than 21 years of age or 70 years and over at the time of the accident.



Where am I covered?

- ✓ Your policy applies in the United Kingdom (England, Scotland, Wales and Northern Ireland) and the Isle of Man.
- ✓ You are also given the minimum cover needed to use your motorcycle within the European Union (EU), European Economic Area (EEA) and Green Card Free Circulation Area (GCFCA).
- ✓ Cover outside the Territorial Limits only applies for the purpose of Social, Domestic and Pleasure.



What are my obligations?

- You must make sure that you have paid for your insurance policy. If you have not paid in full, but chosen to pay by monthly instalments, you must complete all payments as required. If you fail to pay for your policy, it will be cancelled.
- You must take care of your motorcycle, making sure that it is kept in a safe and roadworthy condition.
- You must let your Broker know if there are any changes to your personal details or changes to your motorcycle, even if you don't think they will need to know.
- You must tell us about any accident or incident involving your motorcycle within 24 hours, even if you don't want to make a claim.
- You must answer all questions honestly, accurately, and to the best of your knowledge when; taking out cover; or when telling us about an accident; letting us know about changes; or any other reason that would require contact.



When and how do I pay?

You must pay for your insurance cover when you take out the policy, even if the policy is not due to start immediately. Payment can be made in full by debit or credit card. You can also pay by monthly instalments, however, you will need to contact your Broker directly to arrange this. If you do choose this monthly option, you will need to pay a deposit by debit or credit card. You will then need to set up a direct debit to pay the rest of the premium by monthly instalments. Payments can be made online or via telephone to your Broker.



When does the cover start and end?

The duration of your policy is 12 months. You are covered for the period of insurance that is shown on your current Motor Insurance Schedule and Certificate of Motor Insurance.



How do I cancel the contract?

If you wish to cancel your policy, you must contact your Broker via email, telephone, or in writing. If you cancel your policy, you will be charged for the days from the start of the policy to the date it is cancelled. You may be charged additional fees by the Broker for arranging your insurance policy. You may also be charged a cancellation fee by the Broker; contact your Broker for information. If you have made a claim or a claim is made against you, you will not be entitled to a refund.