### SUMMARY OF MOTORCYCLE INSURANCE COVER

**INSURER**

Zenith Insurance Plc authorised Insurer, registered in Gibraltar (Reg. No. 84085) and/or its co-insurer St Julians Insurance Company Limited authorised insurer, registered in Malta (Reg. No C50869).

Zenith Insurance Plc is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).

**LEVEL OF COVER**

There are 3 different levels of cover. If you have selected Comprehensive (COMP) this covers damage to your motorcycle by accident, fire, theft & vandalism. If you have selected Third Party Fire & Theft (TPFT) this covers loss of or damage to your motorcycle by fire (excluding arson & vandalism) & theft. All policies including those issued for Third Party Only (TPO) provide cover for any injury & damage you cause to other people and/or their property.

**TERM OF THE POLICY**

All Zenith motorcycle policies are issued for a 12 month period. Refer to your Certificate of Motor Insurance for the dates cover is effective.

**CANCELLATION**

You have the right to cancel this policy at any time.

You will, for a period of 14 days from the date you receive your Policy documentation, have a right to cancel this policy and receive a refund (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received, plus our administration charge of £40, plus Insurance Premium Tax (IPT), if applicable.

Where cover has not commenced prior to the end of this 14 day period, you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel please contact your broker/insurance intermediary. Beyond the 14 day period, you will still be entitled to cancel this policy and provided there have been no claims in the current period of insurance we will refund the premium relating to the remaining period of insurance calculated on a proportionate basis dependent on the number of days left to run under the policy less an administration fee of £40, plus Insurance Premium Tax if applicable, to take into account our costs in providing your policy.

Our administration charge may be in addition to any cancellation charge levied by your broker/insurance intermediary.

For full details of the cancellation process, please refer to General Condition 6 in the policy booklet.

**IN THE EVENT OF A CLAIM**

All claims must be reported to the 24 hour Claims Helpline on 0345 293 5330 within 24 hours of the incident.

Correspondence should be sent to our UK service providers, Zenith Insurance Management UK Limited at Zenith Claims Department, PO Box 728, Chesterfield S40 8LJ.

### SUMMARY OF COVER

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>COVER</th>
<th>UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)</th>
</tr>
</thead>
</table>
| **Accidental or Malicious Damage Cover** (Section A) | COMP only | The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts.
Damage caused by an inappropriate type or grade of fuel being used.
Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority.
There is no cover for damage caused deliberately by you or by any person who is in charge of the insured vehicle with your permission.
See ‘Exceptions to Sections A & B’ in the Policy Document. |
| **Accessories** (Sections A & B) | COMP/TPFT | A limit of £400 applies to any one occurrence (after the deduction of any excess). If your policy schedule states that you have cover under Section A of the policy then we will cover you against loss or damage to accessories while fitted to the motorcycle caused accidentally as a result of malicious damage or vandalism. If your policy schedule states that you have cover under Section B of the policy then we will cover you against loss or damage to accessories while fitted to the motorcycle caused by fire (other than by vandalism or malicious intent), lightning, explosion, theft or attempted theft.
| **Damage to Your Motorcycle by Theft or Attempted Theft** (Section B) | COMP/TPFT | If your claim is due to theft, attempted theft, malicious damage or vandalism, you must notify the police within 24 hours of discovery of the loss or as near as practical and obtain a crime report number.
See ‘General Conditions 4’ in the Policy Document.
The policy will not pay for:
- claims resulting from ‘taking away’ incidents where the motorcycle is taken by your employee or a member of your family or household or in a close personal relationship with you or a member of your family or household.
- claims where the ignition keys have been left on the motorcycle, where the motorcycle has not been properly locked/secured or where the motorcycle is fitted with a steering lock which is not in use.
- claims involving fraud or deception. Some examples are where you are selling your motorcycle, hand over the keys and later discover that the purchaser’s cheque will not be honoured by the bank or where you do not have a proper title to the motorcycle because it has been ‘ringed’ (i.e. it has had its identity changed by criminals prior to you taking possession of it).
- Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority.
See ‘Exceptions to Sections A & B’ in the Policy Document. |
**SUMMARY OF MOTORCYCLE INSURANCE COVER**

<table>
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<tr>
<th>Benefit</th>
<th>Cover</th>
<th>Unusual Exclusions and Limitations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damage to Your Motorcycle Resulting From Fire (Section B)</td>
<td>COMP/TPFT</td>
<td>There is no cover for fire damage resulting from malicious acts or vandalism if the cover under the policy is TPFT. See ‘What is covered Sections A &amp; B’ in the Policy Document.</td>
</tr>
<tr>
<td>Third Party Liability Cover Including Whilst Towing (Section C)</td>
<td>COMP/TPFT/TPO</td>
<td>A limit of £20,000,000 applies to third party property damage claims (in addition costs will be paid up to £5,000,000). There is no cover for loss or damage to any trailer being towed by your motorcycle or for any property carried in or on that trailer or for not being able to use any such trailer. See ‘Exceptions to Section C’ in the Policy Document.</td>
</tr>
<tr>
<td>Riding Other Bikes Cover (Section C)</td>
<td>COMP/TPFT/TPO</td>
<td>If it is stated on your certificate of motor insurance that you may ride any motorcycle which is not owned by you or hired to you under a rental, hire purchase or lease agreement then we will provide cover, under this section of the policy only, whilst you are riding that motorcycle. This extension applies to the policyholder only. Cover does not apply in respect of any other rider/driver named under this policy. Additionally, Riding Other Bikes cover will not apply if: • you do not have the motorcycle owner’s permission to ride the motorcycle; or • the motorcycle belongs to a member of your immediate family or anyone who is resident at the proposed address and is furnished or available to you for regular use; or • this policy is issued in the name of a company or firm; or • your motorcycle is sold, disposed of, declared a total loss or is stolen and not recovered; or • the motorcycle you intend to ride is owned by or provided by an employer or business partner; or • you ride the motorcycle outside of the geographical limits of this policy; or • the motorcycle does not have valid cover in force under another insurance policy; or • the motorcycle you intend to ride has been seized or confiscated by or on behalf of, any government or public authority; or • the vehicle you intend to ride is not a mechanically propelled two wheeled vehicle, with or without a sidecar attached, with an unladen weight of less than 410 kilograms. • the motorcycle is being used in respect of your business or profession. • you are under 25 years of age • you have held a full motorcycle license for less than 12 months • your motorcycle has a cubic capacity of less than 350cc See ‘Exceptions to Section C’ in the Policy Document.</td>
</tr>
<tr>
<td>Cover for Replacement Locks</td>
<td></td>
<td>Cover not applicable</td>
</tr>
<tr>
<td>New for Old Motorcycle Replacement Cover</td>
<td></td>
<td>Cover not applicable</td>
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<tr>
<td>Personal Belongings Cover</td>
<td></td>
<td>Cover not applicable</td>
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<tr>
<td>Personal Accident Cover</td>
<td></td>
<td>Cover not applicable</td>
</tr>
<tr>
<td>European Cover (Section D)</td>
<td>COMP/TPFT/TPO</td>
<td>The policy provides the legal minimum level of cover in all EU countries. Additionally, full policy cover is included free of charge in the EU for up to 30 days for each journey and 90 days in any one insurance year as long as you and any permitted driver is normally resident within the geographical limits of the policy and the use abroad is for social, domestic &amp; pleasure purposes only. You must notify your insurance intermediary prior to your journey abroad. See ‘Section D – Foreign Use in the Policy Document.</td>
</tr>
<tr>
<td>Courtesy Bike</td>
<td></td>
<td>Cover not applicable</td>
</tr>
</tbody>
</table>
SIGNIFICANT AND UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

**Excesses**  
(Sections A, & B)  
You will have to pay the amounts of excess shown in your policy schedule. The amount will vary depending on the type of damage and under Sections A & B may be increased if your motorcycle is being ridden by or the person last in charge of the motorcycle is 20 years of age or under. The amount of young driver excess is determined by the status of the rider at the inception date/last renewal date of the insurance.

**Use of Approved Repairer**  
(Sections A & B)  
If repairs to the insured motorcycle are not carried out by our approved repairer we will only pay the amount our approved repairer would have charged.

**Looking After Your Motorcycle**  
(General Conditions 2 & 3)  
The policy will not pay if you have not maintained the motorcycle in a roadworthy condition - this includes having a current MOT Certificate if one is required by law. We will not pay for further damage to your motorcycle if, following an accident, it is ridden or there is an attempt to ride it in a damaged condition.

**Driving Licences**  
(General Exception 1)  
You and all drivers must comply with the conditions of their driving licence(s) otherwise cover will not be provided by the policy.

**Drink/Drugs Exclusion**  
(General Exception 1)  
The policy will not pay if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident.

WHAT TO DO IF YOU HAVE A COMPLAINT

In the first instance these should be referred to the insurance intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact with our UK service providers at Zenith Customer Relations, Zenith Insurance Management UK Limited, PO Box 730, Chesterfield, S40 9LL. Tel: 0344 765 0630 or email complaints@zenith-insurance.co.uk. You will need to quote your policy number shown in the Schedule.

In the event that our service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. You may go directly to the Financial Ombudsman Service when you first make your complaint, but the Ombudsman will only review your complaint at this stage with our consent. However, we are still required to follow the procedure as stated in full in the policy booklet.

If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within six months of the date of your final response letter. You may only refer to the Ombudsman beyond this time limit if we have provided our consent. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

SEVERAL LIABILITIES NOTICE

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer’s individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer’s obligations.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All Zenith Insurance Plc policies issued in the UK for individual customers or ‘small businesses’ are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 741 4100).