Optima Bike
Policy Wording

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To make a claim, call 0845 126 2599
Please add this number to your mobile phone
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What our terms mean

Any word or expression which is defined on this page is to have the same meaning wherever it appears in the policy documents irrespective of its typeface or colour.

You
The policyholder whose name is on the schedule or, in the event of your death, your legal personal representatives.

We, us, Ageas Insurance
Ageas Insurance Limited.

Your Bike or Your Motorcycle
Any bike, motorbike or motorcycle for which you have a current certificate of motor insurance under this policy.

Certificate of Motor Insurance
Evidence that you have motor insurance as required by law.

Pollution or Contamination
All pollution or contamination of buildings or other structures or of water or land or the atmosphere.
All injury loss or damage directly or indirectly caused by the pollution or contamination.

Market Value
The cost of replacing your motorcycle with a motorcycle of the same make, model, specification, age, mileage and condition as your motorcycle was immediately before the loss or damage you are claiming for.

United Kingdom
England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Great Britain
England, Scotland and Wales.

Excess
The first amount of any claim which you will be responsible for if your motorcycle is lost, stolen or damaged.

Young Rider
A person under 30 years old at the time of an event which you or they may be entitled to claim for.

Inexperienced Rider
A person who has a provisional licence or a person who has held a full licence for less than 12 months at the time of an event which you may be entitled to claim for.

The Schedule
The schedule attached to this policy. Please read the schedule carefully as it sets out the cover we will give you under this policy.
We will give you a replacement schedule whenever you renew the policy or if you make any changes to the policy during the period of insurance.
The terms used in the schedule to define the cover have the following meaning:

Comprehensive
All parts of this policy apply.

Third party, fire and theft (TPF&T)
All parts of this policy apply. Part A1 and Part B will only apply for loss or damage resulting from fire or theft or an attempted theft.

Third party only (TPO)
All parts of this policy apply except for Part A1 and Part B.

Fire and theft only (F&T)
Part A1 of this policy applies but only for loss or damage resulting from fire or theft or an attempted theft.

Accessories
Items which are permanently attached to your motorcycle. Helmets, gloves and other items you wear are not included.

Acts of Terrorism
The use or threatened use of any action, force or violence by any person or group of people whether acting alone or on behalf of any organisation or government committed for political, religious, ideological or similar purposes including the intention to influence any government or to intimidate and/or put in fear the public or any section of the public.
Introducing your Optima Bike policy

Our contract with you
This policy is a contract solely between you and us. It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this policy in favour of any third party.

The proposal (or any statement of fact or statement of insurance prepared from information you have provided) and declaration you make are part of this contract. The schedule, any endorsements and the certificate of motor insurance are all part of this policy. You must read them all as one document. We will insure you against legal liability, loss or damage under the sections shown in the schedule during any period of insurance set out in the schedule. You must keep to the conditions of this policy.

The cover applies throughout Great Britain, Northern Ireland, the Isle of Man, Channel Islands and any other country which is a member of the European Union except when we say otherwise. Your motorcycle is also covered when in transit within these countries and between any of their ports.

On behalf of Ageas Insurance Limited.

François-Xavier Boisseau - CEO, Insurance Ageas Insurance Limited

The law which applies to our contract
English law will apply to this contract unless you and we agree otherwise. (If you live in Jersey, the law of Jersey will apply to this contract and the Jersey courts will have exclusive jurisdiction over disputes between us and you in relation to it.)

Language
The contractual terms and conditions and other information relating to this contract will be in the English Language.

Important
Please read this policy, schedule, any endorsements and certificate of insurance carefully and make sure that they meet your needs. If you have any queries please contact your broker or intermediary who will be glad to help you. Please keep this policy, schedule, any endorsements and certificate of insurance in a safe place. You may need to refer to them if you make a claim.

Cooling off period
We hope that you will be happy with your insurance policy. However, if this policy does not meet your needs you have 14 days from the date you received your policy documents to cancel the policy and get a full refund. (We will not give you a refund if you have claimed for the total loss of your motorcycle or an incident has happened where you could make a claim for a total loss).

To cancel your policy, please contact the insurance broker or intermediary who sold you your policy.

To get a refund, you must return this policy and any certificate of motor insurance or cover note.
Our customer-care policy

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong.

If this happens, please use the most suitable contact from the following.

If you have a complaint about your claim, please telephone us on the number shown in your claims documents. Alternatively you can write to us at the address shown below or email us through our website at www.ageas.co.uk/complaints.

Please tell us your name and your claim number or policy number and the reason for your complaint.

We may record phone calls.

Customer Service Adviser
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

If your complaint is about the way your policy was sold to you, please contact your insurance agent to report your complaint.

We promise to:

• try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days.
• tell you the name of the person managing your complaint when we send our acknowledgement letter; and
• aim to resolve your complaint within 20 working days. If this is not possible for any reason, we will write to let you know when we will contact you and provide you with our final response.

Financial Ombudsman Service
You may be able to pass your complaint to the Financial Ombudsman Service if you are not satisfied with our final response, or if we have not issued our final response within 8 weeks from you first raising the complaint. The Financial Ombudsman Service is an independent organisation and will review your case.

Their address is:
The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Phone: 0800 023 4567 if calling from a land line or 0300 123 9123 if calling from a mobile.
You can visit the Financial Ombudsman Service website at www.fos.org.uk

The ombudsman’s service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. You can get more information from us or the ombudsman.

If you take any of the action mentioned above, it will not affect your right to take legal action.

Prudential Regulation Authority & 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. You can check their website (www.fca.org.uk), which includes a register of all the firms they regulate. Or you can phone them on 0845 606 1234.

Financial Services Compensation Scheme
If we cannot meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full. Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car and for any unused premium, are covered up to 90% of the value of the claim submitted.

You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by phone on 020 7741 4100.
Your cover

Loss of or damage to your motorcycle, its accessories or spare parts (Part A1)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your motorcycle is lost, stolen, or damaged, we will either:</td>
<td>This applies to all claims under Part A1 of the policy.</td>
</tr>
<tr>
<td>• repair the damage;</td>
<td>We will not pay for any of the following:</td>
</tr>
<tr>
<td>• replace what is lost or is damaged beyond economical repair;</td>
<td>• any excess shown in the schedule;</td>
</tr>
<tr>
<td>• pay you cash for the amount of the loss or damage.</td>
<td>• loss of use, loss of value, wear and tear;</td>
</tr>
<tr>
<td>We have the right to choose which action to take in the case of any claim.</td>
<td>• mechanical, electrical, electronic or computer failures or breakdowns;</td>
</tr>
<tr>
<td>Accessories and spare parts which are only for your motorcycle, and are on your</td>
<td>• damage to tyres from braking or by road punctures, cuts or bursts;</td>
</tr>
<tr>
<td>motorcycle, and are on your motorcycle, at the time of the loss or damage,</td>
<td>• loss, destruction or damage caused directly by pressure waves caused by aircraft and other aerial devices travelling at or above the speed of sound;</td>
</tr>
<tr>
<td>will be covered in the same way.</td>
<td>• any reduction in the market value of your motorcycle following any repair whether or not as a result of any claim under this policy;</td>
</tr>
<tr>
<td>If a replacement for any damaged accessory or part of your motorcycle is not</td>
<td>• loss of or damage to any trailer, sidecar or caravan whether or not it is being towed by or attached to your motorcycle;</td>
</tr>
<tr>
<td>available we will pay the value of the accessory or part at the time of the</td>
<td>• loss of your motorcycle by deception by someone who claims to be a buyer or a buying or selling agent;</td>
</tr>
<tr>
<td>loss. We will not pay more than the manufacturer’s last quoted list price in the</td>
<td>• any further damage caused after an accident due to your motorcycle being used under its own power;</td>
</tr>
<tr>
<td>United Kingdom for the accessory or part. If such a list price is not available</td>
<td>• loss of or damage to any telephone communication, satellite navigation equipment, radio, cassette, disc player or similar apparatus or accessories or parts of any such apparatus. This does not apply if there is an endorsement in the schedule saying otherwise;</td>
</tr>
<tr>
<td>the most we will pay is the market value of your motorcycle, accessories and</td>
<td>• loss of or damage to your motorcycle caused by any government or public or local authority legally taking, keeping or destroying your motorcycle;</td>
</tr>
<tr>
<td>spare parts at the time of the loss or damage. In the event we cannot determine</td>
<td>• loss or damage resulting from the repossession of the motorcycle or restitution to its rightful owner; or</td>
</tr>
<tr>
<td>the market value, we will not pay more than the amount for which you</td>
<td>• loss or damage to your unattended motorcycle if the keys (or any alternative electronic or mechanical device designed to operate the ignition systems of the motorcycle) are in or on your motorcycle.</td>
</tr>
<tr>
<td>insured them. If your motorcycle is under a hire purchase or leasing agreement,</td>
<td></td>
</tr>
<tr>
<td>we will pay any claim to the legal owner.</td>
<td></td>
</tr>
<tr>
<td>If your motorcycle cannot be ridden because of the loss or damage covered under</td>
<td></td>
</tr>
<tr>
<td>this policy we will pay the reasonable cost of protecting your motorcycle and</td>
<td></td>
</tr>
<tr>
<td>taking it to the nearest competent repairer. After it has been repaired we will</td>
<td></td>
</tr>
<tr>
<td>pay the reasonable cost of delivering it to your address in the United Kingdom.</td>
<td></td>
</tr>
</tbody>
</table>
Loss of or damage to your motorcycle, its accessories or spare parts (Part A1) continued

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your motorcycle is damaged by something covered under this policy you must:</td>
<td>Young riders &amp; inexperienced riders:</td>
</tr>
<tr>
<td>• do whatever is necessary to protect your motorcycle and its accessories; and</td>
<td>If your motorcycle or any of its accessories and spare parts are damaged while it</td>
</tr>
<tr>
<td>• report the incident to us as soon as possible. Please refer to page 13 to</td>
<td>is being ridden by a young rider or an inexperienced rider, you will be responsible</td>
</tr>
<tr>
<td>14 for full information on the reporting of claims.</td>
<td>for the first part of the cost, on top of any compulsory and voluntary excesses</td>
</tr>
<tr>
<td>For details relating to audio and satellite navigation equipment, please read</td>
<td>set out in your schedule, as shown below.</td>
</tr>
<tr>
<td>your schedule.</td>
<td>Young rider</td>
</tr>
<tr>
<td>For details relating to loss of keys and replacement of locks, please read</td>
<td>Amount you pay</td>
</tr>
<tr>
<td>your schedule.</td>
<td>Under 21 years</td>
</tr>
<tr>
<td></td>
<td>£150</td>
</tr>
<tr>
<td></td>
<td>21-24 years</td>
</tr>
<tr>
<td></td>
<td>£100</td>
</tr>
<tr>
<td></td>
<td>25-29 years</td>
</tr>
<tr>
<td></td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Inexperienced rider</td>
</tr>
<tr>
<td></td>
<td>£50</td>
</tr>
<tr>
<td>You will not have to pay the amount stated if the damage is caused by fire,</td>
<td></td>
</tr>
<tr>
<td>theft, attempted theft or malicious damage.</td>
<td></td>
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</tbody>
</table>

Liability to others

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cover provided for you (Part A2)</td>
<td>This applies to all claims under Parts A2 and A3 of the policy. We will not pay</td>
</tr>
<tr>
<td>This policy covers you for:</td>
<td>for any of the following:</td>
</tr>
<tr>
<td>• all you legally have to pay for the death of or personal injury to any person</td>
<td>• loss of or damage to property belonging to, or in the custody or control of,</td>
</tr>
<tr>
<td>as a result of an incident involving your motorcycle; and</td>
<td>any person insured under this part of the policy;</td>
</tr>
<tr>
<td>• damage to any property as a result of an incident involving your motorcycle,</td>
<td>• anyone riding your motorcycle who has never held a licence to ride it or who is</td>
</tr>
<tr>
<td>but the indemnity against liability including all costs, expenses and indirect</td>
<td>disqualified from holding or applying for such a licence;</td>
</tr>
<tr>
<td>losses other than those covered under legal expenses (Part A5) for such</td>
<td>• anyone who fails to keep to any of the terms, exceptions, conditions and</td>
</tr>
<tr>
<td>damage is limited to £20,000,000 in respect of any such incident or series of</td>
<td>endorsements of this policy;</td>
</tr>
<tr>
<td>incidents arising out of one event.</td>
<td>• anyone entitled to cover under any other policy;</td>
</tr>
<tr>
<td>The same cover will apply if you are riding in the United Kingdom any other</td>
<td>• liability for the death of or injury to any person arising out of their employment</td>
</tr>
<tr>
<td>motorcycle which the certificate of motor insurance allows you to ride</td>
<td>by any person insured under this policy except as required under the Road Traffic</td>
</tr>
<tr>
<td>providing you have the owner’s permission to ride and the vehicle insured under</td>
<td>Acts; or</td>
</tr>
<tr>
<td>this policy has an engine size of 351cc or more.</td>
<td>• loss of or damage to any motorcycle being used or ridden under this part of the</td>
</tr>
<tr>
<td>You must inform us immediately of the disposal of your motorcycle as shown on</td>
<td>policy.</td>
</tr>
<tr>
<td>your certificate of motor insurance. All cover under this policy will cease</td>
<td></td>
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<tr>
<td>unless a replacement motorcycle is acquired and details notified to us</td>
<td></td>
</tr>
<tr>
<td>within seven days of the disposal of the originally insured motorcycle.</td>
<td></td>
</tr>
<tr>
<td>Cover provided for other people (Part A3)</td>
<td></td>
</tr>
<tr>
<td>What is insured</td>
<td></td>
</tr>
<tr>
<td>If you ask, we will provide the same cover to the following people:</td>
<td></td>
</tr>
<tr>
<td>• anyone you allow to ride your motorcycle if allowed by your certificate of</td>
<td></td>
</tr>
<tr>
<td>motor insurance;</td>
<td></td>
</tr>
<tr>
<td>• anyone you allow to use your motorcycle for social domestic and pleasure</td>
<td></td>
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<tr>
<td>purposes (this does not include riding);</td>
<td></td>
</tr>
<tr>
<td>• anyone travelling on or getting on or off your motorcycle; and</td>
<td></td>
</tr>
<tr>
<td>• your employer for any motorcycle you or they use and which is covered by</td>
<td></td>
</tr>
<tr>
<td>this policy. Your employer must have your permission and the rider and use must</td>
<td></td>
</tr>
<tr>
<td>be allowed by your certificate of motor insurance. Except for your</td>
<td></td>
</tr>
<tr>
<td>motorcycle any such motorcycle must not belong to or be hired to your employer.</td>
<td></td>
</tr>
</tbody>
</table>
Liability to others - continued

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cover provided for legal personal representatives (Part A4)</strong></td>
<td></td>
</tr>
<tr>
<td>If anyone insured under the policy dies we will transfer to their estate the protection we provide under this policy.</td>
<td></td>
</tr>
<tr>
<td><strong>Legal expenses (Part A5)</strong></td>
<td></td>
</tr>
<tr>
<td>General representation:</td>
<td></td>
</tr>
<tr>
<td>If we give our prior written permission we will pay the fee for a solicitor to:</td>
<td></td>
</tr>
<tr>
<td>• represent any person insured under this policy at any coroner's inquest or fatal accident inquiry; and</td>
<td></td>
</tr>
<tr>
<td>• defend any person insured under this policy in a court of summary jurisdiction in connection with any accident which you may be able to claim for under Parts A2 or A3 of the policy.</td>
<td></td>
</tr>
<tr>
<td><strong>Proceedings for manslaughter or causing death by dangerous driving or causing death while under the influence of drink or drugs:</strong></td>
<td></td>
</tr>
<tr>
<td>We will pay for legal services to defend anyone insured under this policy if proceedings are taken against them for manslaughter or causing death by dangerous driving or causing death while under the influence of drink or drugs.</td>
<td></td>
</tr>
<tr>
<td>The following conditions apply to this cover:</td>
<td></td>
</tr>
<tr>
<td>• you must ask us to provide and we must agree to provide the cover;</td>
<td></td>
</tr>
<tr>
<td>• liability for the death(s) giving rise to the proceedings must be covered under this policy; and</td>
<td></td>
</tr>
<tr>
<td>• the event causing the death(s) must have happened in the United Kingdom.</td>
<td></td>
</tr>
<tr>
<td><strong>Hospital treatment (Part A6)</strong></td>
<td></td>
</tr>
<tr>
<td>We will pay hospital treatment fees as required under the Road Traffic Acts.</td>
<td></td>
</tr>
</tbody>
</table>

Use abroad

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Foreign use (Part A7)</strong></td>
<td>Unless we have agreed to extend full policy cover for use of your motorcycle outside the European Union, we will not pay for any of the following:</td>
</tr>
<tr>
<td>This policy provides cover to use your motorcycle in any country which is a member of the European Union. This policy provides the minimum cover you need by law in any other country which agrees to meet European Commission Directives on motor insurance and satisfies the European Commission that it has made arrangements to meet the requirements of these Directives.</td>
<td>• loss of or damage to your motorcycle or its accessories and spare parts;</td>
</tr>
<tr>
<td>We will automatically extend this cover to that shown in your policy schedule for these countries subject to your trip length not exceeding 90 days and being of a temporary nature (such as a holiday).</td>
<td>• any third party liability which is more than the minimum cover required by the European Commission Directives; or</td>
</tr>
<tr>
<td></td>
<td>• any claim arising out of the use of your motorcycle in any country outside the European Union that does not meet the European Commission Directives.</td>
</tr>
<tr>
<td><strong>Extended cover</strong></td>
<td></td>
</tr>
<tr>
<td>If we agree we will provide the wider cover shown in your schedule while your motorcycle is being used outside the European Union or while your motorcycle is in transit between the European Union and any other country which we have agreed to provide cover for.</td>
<td>For this wider cover to apply you must:</td>
</tr>
<tr>
<td></td>
<td>• request us to provide the cover before your departure;</td>
</tr>
<tr>
<td></td>
<td>• tell us which countries you are visiting;</td>
</tr>
<tr>
<td></td>
<td>• tell us your date of departure and return; and</td>
</tr>
<tr>
<td></td>
<td>• pay any required additional premium.</td>
</tr>
</tbody>
</table>
Use abroad - continued

International motor insurance certificate (Green Card)
A Green Card is no longer required for travel within those countries which are members of the European Union or which meet the requirements of the European Commission Directives on motor insurance.
For travel outside these countries a Green Card will be issued showing the countries and dates for which the wider policy cover is being provided.

Additional benefits – all policies

No claim discount
1 If no claim is made you will qualify for a no claim discount. You cannot transfer your no claim discount to someone else.
   We will allow the maximum no claim discount if you do not claim for nine years.
2 If we pay emergency treatment fees under the Road Traffic Acts it will not affect your no claim discount.
3 You can ask us for information on how your no claim discount may be affected by a claim.

Cover when your motorcycle is being serviced, overhauled or repaired
The level of cover specified on your certificate of motor insurance continues to apply to your motorcycle when it is in the hands of a motor trader, carrying on a business from a motor trade outlet or premises for service, overhaul or repair. On such occasions we will ignore the limitations about riding and use described in your certificate of motor insurance.

Additional benefits – comprehensive policies only

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>New motorcycle benefit (Part B4)</strong></td>
<td></td>
</tr>
<tr>
<td>If your motorcycle is stolen and not recovered or is damaged and the cost involved in the repair will be more than 70% of the purchase price (including motorcycle tax and VAT) at the time of the loss or damage we will replace your motorcycle with a new motorcycle of the same make and model. We will only do this if your motorcycle is less than six months old from the date of first registration as new in your name and a replacement motorcycle is available. We will only replace your motorcycle if you and any other known interested parties agree. The motorcycle being replaced will become our property. If we cannot obtain a replacement motorcycle of the same make and model we will pay you the purchase value of your motorcycle and its fitted accessories and spare parts at the time of the loss or damage.</td>
<td></td>
</tr>
<tr>
<td><strong>Hotel or travel expenses (Part B6)</strong></td>
<td></td>
</tr>
<tr>
<td>If your motorcycle cannot be ridden after an accident or loss covered by this policy, we will pay: • up to £50 for the first rider of the motorcycle to stay in a hotel for one night if you cannot continue your journey until the next day, or • travel expenses of up to £100 in total for the first rider and any pillion who was travelling on the motorcycle. The most we will pay for any one event is £100.</td>
<td></td>
</tr>
</tbody>
</table>

Customs duty/delivery costs
If your motorcycle cannot be ridden because of loss or damage covered by this policy and subject to prior agreement, we will pay the reasonable cost of delivering your motorcycle to your address in the United Kingdom and any customs duty you have to pay as a direct result of the loss or damage.

Riding of other motorcycles
Part A7 of the policy applies only to your motorcycle. If your certificate allows you to ride any other motorcycle, that cover does not apply outside the United Kingdom.
General exceptions – applicable to all of the policy

1 This policy does not apply when any motorcycle covered by it:
   • is being ridden by or is the charge of any person not allowed to do so under your certificate of motor insurance;
   • is being ridden with your permission by any person who you know has never held a licence or is disqualified from holding or applying for one;
   • is being ridden by, or in the charge of, a person who is not complying with the conditions or limitations of their driving licence, unless we must provide cover under the Road Traffic Acts;
   • is towing for reward a trailer or disabled mechanically propelled vehicle;
   • is being ridden by, or in the charge of, a person who is not complying with the conditions or limitations of their driving licence, unless we must provide cover under the Road Traffic Acts;
   • is being ridden by you, if you do not hold a licence to ride that type of motorcycle or you are disqualified from holding or getting a licence.

2 This policy does not cover any liability incurred as a result of an agreement or contract unless that liability would have existed otherwise.

3 Except as required under the Road Traffic Acts, this policy does not cover any loss or damage caused by war, invasion, act of foreign enemy hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power or acts of terrorism.

4 This policy does not provide cover except under Parts A2, A3, A4, A5, A6 for any accident, injury, loss or damage caused by:
   • earthquake; or
   • riot or civil commotion if it happens outside Great Britain, the Isle of Man or the Channel Islands.

5 This policy does not cover any loss, damage or legal liability directly or indirectly caused by:
   • ionising radiation or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
   • the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.

6 We will not pay for any liability, injury, damage or accident while the motorcycle is parked or is being ridden in any part of an airport or airfield set aside for:
   • moving, taking off or landing of aircraft;
   • aircraft parking areas and associated roads, and ground equipment parking, maintenance and refuelling areas; or
   • customs examination areas of passenger terminals.

7 We will not be liable for death of or bodily injury to any person or damage to property directly or indirectly caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected event which happens in its entirety at a specific time and place during the period of insurance. We will treat all pollution or contamination which arises out of one event as having happened at the time the event took place. This exception will not apply in circumstances where we have to meet any compulsory motor insurance laws.

8 We will not pay the claim and all cover under the policy is forfeited if you or anyone acting for you makes a claim under the policy knowing the claim to be false, fraudulently inflated or supported by fraudulent documents or if loss, damage or injury is caused by your wilful act or with your connivance.

9 This policy will not cover loss, damage, injury or liability arising from any deliberate act by you or someone insured under this policy.
Policy conditions – applicable to all of the policy

1. You or your legal personal representatives must give us in writing as soon as possible full details of any event which could lead to a claim under this policy. You must also send us unanswered any letters, notices, writs or summonses you receive to do with the claim. If you know of any possible prosecutions, inquests or fatal accident inquiries you must tell us immediately in writing.

2. You must not admit responsibility or offer or promise anything without our written permission.

3. If we wish we may take over and deal with your claim in your name. We may also pursue any claim to recover for our benefit any money we have paid out under this policy. Anyone claiming cover under this policy must give us whatever information and help we need.

4. If at the time a claim is made under this policy any other policy exists that would cover the claim, we will pay only our share of the claim unless it says differently in this policy.

5. You must do all you can to protect your motorcycle and keep your motorcycle in a road worthy condition. If we ask you must let us examine your motorcycle at any reasonable time.

6. Your motorcycle must have a current MOT certificate if applicable.

7. The insurance cover this policy provides depends on the terms, exceptions, conditions and endorsements in this policy document and the schedule which must be read as one document. Everyone claiming cover must do everything the policy requires for it to stay in force.

8. In the first year of your policy, you can cancel this policy at any time by writing to us and at the same time sending to us your certificate of motor insurance. As long as you have not made a claim under the policy or an incident has not occurred which may give rise to a claim, we will refund part of your premium on the following basis:
   • Up to one months cover - 75%
   • Up to two months cover - 62.5%
   • Up to three months cover - 50%
   • Up to four months cover - 37.5%
   • Up to six months cover - 25%
   • Up to eight months cover - 12.5%
   • Over eight months cover - no refund

The policy will only be deemed to have been cancelled from the date we receive the certificate of motor insurance. We or our authorised agent may cancel this policy by giving you seven days’ notice by letter. We will send this notice to your last known address (and in the case of Northern Ireland to the DVLNI).

The reason for cancellation will be set out clearly in the communication with you. Valid reasons include, but will not be limited to, those listed below:

- Changes to the information detailed on your proposal, statement of insurance or statement of fact, schedule or certificate of motor insurance which result in us no longer wishing to provide cover.
- Where the circumstances of a new claim, or an incident we have become aware of, result in us no longer wishing to provide cover.
- Where we suspect fraud on this or any other related policy.
- Where you, a person acting on your behalf, or any person covered to drive your vehicle uses threatening, intimidating or abusive behaviour or language towards our staff, suppliers or agents acting on our behalf, including your insurance broker or intermediary.
- Where any person claiming cover under this policy fails to provide us with any reasonable information we ask for.
- Where a misrepresentation has been made that results in us no longer wishing to provide cover.
- Where we are unable to collect a premium payment due to insufficient funds in the account you have nominated to pay from (notice will be sent to your last known address allowing you an opportunity to rectify the situation, and confirming that a second attempt to collect the payment will be made).
- Where we are unable to collect a premium payment due to a Direct Debit Instruction being cancelled (notice will be sent to your last known address allowing you an opportunity to rectify the situation by reinstating the previous Direct Debit instruction, providing a new Direct Debit instruction or by providing the full outstanding premium).

We will refund part of your premium on a pro rata basis. You must send us your certificate of motor insurance for us to proceed with the cancellation.
9 If the law of any country in which you are covered by this policy says we must settle a claim which we would not otherwise have paid we can ask you or the person who incurred the liability to pay us that amount.

10 If you do not pay a premium we will not provide cover from the date the premium was due.

11 Under Part A2 of your policy, in respect of a claim(s) arising out of damage to property caused by or in connection with your motorcycle, we may at any time:
   • pay to you the amount of indemnity provided by this policy to a maximum of £20 million (after deduction of payments already made); or
   • pay any less amount for such claim(s) to be settled. From the date of such payment we shall relinquish control of the negotiations and legal proceedings in connection with such claim(s) and we shall be under no further liability except for costs and expenses incurred with our written consent prior to the date of such payment.

12 If your motorcycle is damaged and is uneconomical to repair (written off) and we agree to settle your claim on that basis you will still owe us the full annual premium as we will have met all our responsibilities to you under this policy. All cover will cease and you must send us any documentation that we require.

13 During the period of your policy, you must tell us about any changes which may affect your cover. If you fail to do so, your policy may not be valid and we may not pay your claim. For example:
   • any event that could lead to a claim under this policy (whether claimed for or not);
   • you want to change the riders insured under this policy;
   • you move house or change the place you keep your motorcycle;
   • you expect to do fewer or more miles each year;
   • your name changes (for example, by marriage);
   • you change your motorcycle or the owner of your motorcycle changes;
   • you change what you use your motorcycle for (for example, you start using it for business purposes);
   • you get a new job (full or part-time) or take on a second job;
   • you make changes to your motorcycle (including fitting security devices); or
   • you develop any physical or mental problem that affects your ability to ride.

This is not a full list. If you are not sure whether you need to tell us about a change in circumstances, tell us anyway. When you renew your policy you must tell us about:
   • any of the changes above;
   • if you or any rider has received any motoring conviction, including fixed penalties; and
   • if you or any rider has received any criminal convictions, cautions or fines.

You or any rider do not need to disclose any conviction regarded as spent under the Rehabilitation of Offenders Act.
A guide to making a claim

If you are involved in an accident or your motorcycle is stolen
Call Onecall on 0845 126 2599 as soon as possible after the incident has occurred. Assistance is available on this number 24 hours a day.

The information you will need to provide to us:
- your policy/certificate number;
- your personal details and those of the rider; and
- full details of the incident and any other parties involved.
We will validate your claim and discuss with you how your claim will be progressed.

Getting your motorcycle Repaired
If your motorcycle needs to be repaired we have a nationwide network of approved repairers who can arrange to start work on your damaged motorcycle with minimum delay. Simply call Onecall and we will contact the nearest approved repairer for you. Collection and redelivery to your home can be arranged if required. Under our approved repairer scheme there is no need for you to obtain repair estimates.
Approved repairers have been specially chosen by us to ensure a high standard of service and provide high quality repair work, with a three year warranty. Their quality is constantly under review by our own team of engineers.

When repairs are complete
The repairer will let you know when your motorcycle repairs are complete. When you collect your motorcycle or when it is delivered to you, you will need to pay the repairer any policy excess or contribution which may be applicable.

If your motorcycle is a total loss
If your motorcycle cannot be repaired or the repair costs exceed the market value of the motorcycle it will be declared a total loss.
Once this is determined, we will immediately move your motorcycle to a place of free storage so please make sure that, wherever possible, all your personal effects are removed from your motorcycle.
You should be aware all total loss claims are placed on an industry-wide register to protect against fraud, and this information is shared between insurance companies.
Before a settlement can be made you will need to provide us with the following documents:
- your certificate of motor insurance;
- the vehicle registration document (V5);
- the MOT test certificate (if applicable);
- all sets of keys;
- the motorcycle purchase receipt;
- details of any outstanding finance relating to the motorcycle; and
- any other documentation that you may wish us to take into account when valuing your motorcycle such as the motorcycle’s servicing history.
Sending the documents to us direct will avoid any unnecessary delay in issuing your settlement cheque. Once an engineer has assessed the market value we will contact you to agree a valuation of your motorcycle subject to the deduction of any applicable policy excess, any outstanding finance and any premium yet to be paid. Please note that in such circumstances, you still owe us the full annual premium as we have met all our responsibilities to you under the policy.
Once you have accepted this amount and subject to all information and documentation being in order, we will issue you with a cheque.
Please note that for reasons of safety and to prevent fraud, we actively discourage the retention of motorcycles declared a total loss, by policyholders. We are therefore unable to offer any further cover on such motorcycles and all such requests will be declined.

If your motorcycle is stolen
If your motorcycle is stolen and recovered with damage, it will either be repaired or a total loss payment made in the manner already described. If the motorcycle is not recovered this will also be treated as a total loss.
We may arrange for an Ageas Insurance representative to visit you to help us with our investigation of theft claims.

If a third party is involved
Do not admit liability. Obtain names, addresses and telephone numbers of those involved (eg. drivers, passengers, pedestrians and witnesses). Please also obtain insurance details for any vehicle(s) involved and offer your insurance details to anyone involved in the accident. Forward any third party correspondence to ourselves unanswered. Do not attempt to deal with any claim yourself unless agreed by us.
A guide to making a claim - continued

General information

Cherished or personalised number plates
If your motorcycle is stolen and not recovered or rendered a total loss you should contact the DVLA at the earliest opportunity to make the necessary arrangements to transfer the plate to a replacement motorcycle. Failure to do so could delay your claim.

Uninsured loss recovery
When making a claim any costs incurred which are not included under your policy, such as the excess, are known as ‘uninsured losses’. If you are not at fault then you may be entitled to recover these from the known third party. You may have separate cover to assist in this recovery. Check your documentation or contact the third party or their insurers directly for reimbursement.
Privacy notice

Please read this notice carefully as it contains important information about our use of your personal information.
In this notice, we and us and our mean Ageas Insurance Limited. Your personal information means any information we hold about you and any information you give us about anyone else.
You should show this notice to anyone else insured or proposed to be insured to drive your motorcycle under your policy as it will also apply to them. It explains how we use all the information we have about you and the other people insured under your policy.
Please note that if you give us false or inaccurate information this could give us the right to avoid your insurance policy or it could impact your ability to claim.

Sensitive information
Some of the personal information that we ask you to provide is known as “sensitive personal data”. This will include information relating to health issues, race, religion and any criminal convictions. We need to use sensitive personal data to provide you with quotes, arrange and manage your policy and to provide the services described in your policy documents (such as dealing with claims).

How we use your personal information
We are part of the Ageas group of companies. We may share your personal information with other companies in the group for any of the purposes set out in this notice. If you want to know more about the Ageas group please go to www.ageas.co.uk.

We will use your personal information to arrange and manage your insurance policy, including handling underwriting and claims and issuing renewal documents and information to you or your insurance adviser. We will also use your personal information to assess your insurance application and provide information to credit reference agencies.

We may research, collect and use data about you from publically available sources including social media and networking sites. We may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may have to share your personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

We will share your personal information with others:
• if we need to do this to manage your policy with us including settling claims
• for underwriting purposes, such as assessing your application, arranging your policy and at renewal stage including:
  • providing your (or any person included on the proposal) driving licence number to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to and at any point during your insurance policy including any mid-term adjustment and renewal stage.
  (For details relating to information held about you by the DVLA please visit www.MyLicence.org.uk)
  • search your (or any person included on the proposal) ‘No Claims Discount’ (“NCD”) details against a No Claims Discount database to obtain information in relation to your NCD entitlement. Such searches may be carried out against driving licence number, name, date of birth, Vehicle Registration Mark (“VRM”) and or postcode.
    (A search of the driving licence number with the DVLA or against the NCD Database should not show a footprint against the driving licence.)
  • for management information purposes;
  • to prevent or detect crime, including fraud (see below);
• if we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); and/or
• if you have given us permission.

You can ask for further information about our use of your personal information. If you require such information, please write to the Data Protection Officer at the address set out below.

Preventing and detecting crime
We may use your personal information to prevent crime. In order to prevent and detect crime we may:
• check your personal information against our own databases;
Privacy notice - continued

- share it with fraud prevention agencies. Your personal information will be checked with and recorded by fraud prevention agencies. Other companies within the financial services industry may also search such fraud prevention agencies when you make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, we will share your relevant personal information with them. The information we share may be used by those companies when making decisions about you. You can find out which fraud prevention agencies are used by us by writing to our Data Protection Officer at the address set out below;
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd and the Motor Insurance Anti-Fraud and Theft Register. We may pass information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers; and/or
- share it with the Motor Insurance Database (MID) which may be used to establish whether a driver is insured to drive a vehicle and/or for preventing or detecting crime. If you are involved in an accident in the UK or abroad, the MID may be searched to obtain relevant policy information. You can find out more at www.mib.org.uk
- undertaking searches against Your (or any person included on the proposal) driving licence number against details held by the DVLA to confirm Your licence status, entitlement and restriction information and endorsement/conviction data.
- search your (or any person included on the proposal) NCD details against a No Claims Discount database to obtain information in relation to your NCD entitlement. Such searches may be carried out against your (or the relevant person included on the proposal) driving licence number, name, date of birth, Vehicle Registration Mark (“VRM”) and postcode.

Dealing with others on your behalf
To help you manage your insurance policy, subject to answering security questions, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy or a claim relating to your policy. For your protection only you can cancel your policy or change the contact address.

Marketing
We may use your personal information and information about your use of our products and services to carry out research and analysis.
We will only use your personal information to market our products and services to you if you agree to this.

Monitoring and recording
We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

Further information
You are entitled to receive a copy of any of your personal information we hold. If you would like to receive a copy, or if you would like further information on, or wish to complain about, the way that we use personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA giving your name, address and insurance policy number. We may charge you a small fee for this.
If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.
What to do if you have an accident

If you are involved in an accident or your motorcycle is stolen call Onecall on 0845 126 2599 – assistance is available on this number 24 hours a day.

The following guidelines will help us to help you with your claim.

1 Stop
If you have an accident with:
• another vehicle;
• a pedestrian;
• an animal (livestock);
• a dog; or
• another person’s property.
You must stop at once.

2 Exchange all details
Important information is:
• the names and addresses of all those involved (including those of any witnesses);
• insurance company details (including policy numbers if known); and
• registration numbers of the vehicles involved.

3 Show your certificate of motor insurance
If someone is injured in the accident, you must show our certificate of motor insurance to anyone who has a good reason for asking to see it.
• You must also report the matter to the police within 24 hours of the incident, and also show them your certificate of motor insurance.

4 Do not admit blame or offer any payment
Accidents are stressful, but it is essential that you do not admit blame, or make any offer of payment. This is due to the fact that it could make it more difficult for us to manage your claim and may also affect your rights.

5 Record all the facts
Record all the facts of the accident as soon as possible, regardless of how trivial the incident may seem at the time – they may help prove your case.
• A rough sketch of the scene showing all the positions of the vehicles involved, the road signs, markings, width, skid marks, obstructions, where the incident happened and the road names can help.
• A note of the weather conditions, visibility and conditions of the road is also useful.

• If you have a camera handy, all the better – take a photograph of the accident scene and any damage.

6 Letters and documents
All letters and documents you receive to do with the incident should be forwarded to us unanswered.

7 Theft
If your motorcycle is stolen, you should report the matter to the police as soon as possible.

8 Note
It will help speed up your claim if you have all your documents to hand, such as:
• certificate of motor insurance;
• driving licence;
• registration document; and
• MOT certificate (if applicable).
We will then guide you through the claims process.

What happens next is on page 13 entitled: A guide to making a claim

Onecall 0845 126 2599
Note: It is important that you only use these numbers in connection with a claim.
If phoning from outside United Kingdom +4423 9220 5441.
To make a claim, call 0845 126 2599
Please add this number to your mobile phone

Ageas Insurance Limited

Registered office address
Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

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