

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

<b>Insurance Company</b>	Your insurers full name and registered address will be shown on your insurance documents.
<b>Type of Insurance and Cover</b>	This policy protects your motorcycle(s) and the cover provided is Comprehensive
<b>Claims Telephone Number</b>	If a claim or possible claim occurs you must report it to Classic Bike Direct as soon as possible. Claims should be made by telephoning them on 0844 800 0988 within the UK and +44 1454 410548 from overseas.
<b>Duration of Contract</b>	The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.
<b>Complaints Process</b>	Classic Bike Direct hope that you will be very happy with the service provided. However, if for any reason you are unhappy with it, they would like to hear from you. In the first instance, please contact Europa Group Customer Services on 0844 8797651. Classic Bike Direct is covered by the Financial Ombudsman Service. If you have complained to Classic Bike Direct and they have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.
<b>Financial Services Compensation Scheme</b>	Your Insurer is a member of the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations (e.g. unable to trade) you may be entitled to compensation from the scheme depending upon the type of insurance and circumstances of the claim. Full details are available in the Policy Booklet.
<b>Cooling-Off Period</b>	You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid minus our administration charge. You may also cancel your policy after the cooling-off period. Please refer to your policy booklet for further information.

### Significant Features and Benefits:

Cover	Comprehensive
Loss or damage caused by accident or malicious damage (Section I of the Policy Booklet).	✓
Loss or damage caused by fire, theft or attempted theft (Section I of the Policy Booklet).	✓
Legal Liability for damage to other people's property up to £20 million (Section II of the Policy Booklet).	✓
Foreign Use (Included Free in most European Countries). The policy automatically allows the policyholder to travel within the European Union for up to one month per trip. Extensions may be available on request. (Section V of the Policy Booklet – 'Continental Use/Compulsory Insurance Requirements').	✓

### Significant Exclusions and Limitations:

Exclusion or Limitation	Details	Policy Section
Leaving your keys in the motorcycle ignition	Loss or damage by theft is excluded whilst the ignition keys for your motorcycle have been left in or on the motorcycle.	Exceptions to Section I – Item H
Theft by family or household member	Loss or damage arising from your motorcycle being taken or ridden by a person who is not an insured rider but is a member of the policyholder's family or household.	Exceptions to Section I – Item J
You will be responsible for the first part of any claim – this is known as the 'Excess'	The first amount of any sum otherwise payable in respect of each and every occurrence of loss or damage to any motorcycle described in the schedule and Policy Booklet.	Exceptions to Section I – Item E
Loss of or damage to helmets and protective clothing and other personal belongings	Cover is excluded unless an additional 'Helmets and Leather' policy is purchased – please speak to Classic Bike Direct for more information.	Exceptions to Section I – Item F
Garaging your motorcycle	It is agreed that your Insurer will not pay any claim for loss of or damage to your motorcycle when it is parked at your place of residence, and / or the declared garaging address unless the motorcycle is kept in a properly constructed and locked building as detailed to and agreed by your Insurer.	This will be as an endorsement in your Schedule
Loss of value	Loss of value following or because of repair.	Exception to Section I Item G
Confiscation or disposal or destruction	Confiscation or disposal or destruction by or under order of any Government or Public or Local Authority.	Exception to Section I – Item M
Licence Limitations	This policy does not cover any loss of, or damage to, your motorcycle if your motorcycle is being ridden by or is in the charge of, any person who is not complying with the limitations of their driving licence.	Exception to Section VI – Item 1c