

# Motorcycle Insurance

## Insurance Product Information Document

**Company: MotorCycle Direct**

**Product: Motorcycle Insurance**

Europa Group Ltd trading as Motorcycle Direct is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 309794. Registered in England and Wales No. 3279177.

This document is a summary of this motorcycle insurance policy's key information. To find full terms and conditions, please refer to the policy documents.

### What is this type of insurance?

This is a laid up motorcycle insurance policy which provides cover at the declared garaging address only. The benefits and limitations of this policy are detailed below.



#### What is insured?

- ✓ Loss by fire theft or accidental damage to your motorcycle



#### What is not insured?

- ✗ Any loss or damage to your motorcycle which occurs outside of the declared garaging address
- ✗ Any use on the public highway
- ✗ Leaving your keys on your motorcycle or in the ignition
- ✗ Loss of or damage arising from your motorcycle being taken or ridden, without your permission, by a person known to you, unless that person is reported to the police.
- ✗ Loss or damage to any helmet and leathers or any personal belongings
- ✗ Loss of value following repair
- ✗ Any depreciation including any wear and tear to your motorcycle
- ✗ Loss or damage to your motorcycle if it has been confiscated by any government, local or public authority



#### Are there any restrictions on cover?

- ! Cover is restricted to accidental damage, fire and theft from the declared garaging address
- ! You will have to pay the excess
- ! The most we will pay for any claim is the market value of your motorcycle
- ! Where you have applied for an agreed value policy, cover is restricted to the market value until the insurer has confirmed acceptance of the value of your motorcycle
- ! Please refer to your policy schedule for any special terms



## Where am I covered?

- ✓ The motorcycle is covered at the declared garaging address only.



## What are my obligations?

- Pay your insurance premiums
- You must contact us as soon as possible about any incident that may lead to a claim
- Co-operate with us during any claim investigation
- You must take reasonable care to provide complete and accurate answers to the questions we ask
- You must notify us of any changes to your circumstances
- To provide any documentation requested by us



## When and how do I pay?

You have the option to pay for your premium by monthly direct debit or by one single payment using a debit or credit card.



## When does the cover start and end?

Please refer to the policy schedule for the start and end dates of your insurance.



## How do I cancel the contract?

You can cancel your policy by contacting us.