

Optional Extras Policy Summary

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Personal Accident cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of bodily injury resulting in accidental death, loss of sight in one or both eyes, loss of limb or limbs or permanent total disability as a result of a motor accident for the vehicle insured. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

Insurance Company

Canopus Managing Agents Limited Registered office: Gallery 9 One Lime Street, London, EC3M 7HA. Registered in England and Wales No. 01514453. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of Insurance and Cover

Personal Accident & Road Rage insurance cover.

Claims Telephone Number

If a claim occurs you must report it to us as soon as possible. Claims should be made by telephoning us on 01608 641 351 quoting reference number: B6839A10711AAA.

Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

Complaints Process

MotorCycle Direct and the Insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

- a) For complaints relating to your insurer or the handling of a claim by your insurer please contact Canopus Managing Agents Limited.
- b) For any other type of concern, please contact MotorCycle Direct.
- c) If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

For full details on the Complaints handling process please refer to the full policy wording under 'Complaints Procedure'.

Financial Services Compensation Scheme

If Canopus Managing Agents Ltd is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk.

Cooling-Off Period

It is important that you are happy with your policy. If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documentation to cancel this policy and receive a full refund. No refund of premium will be given if you have made a claim against this policy. To cancel this policy please contact our Customer Services Department on **0344 800 0966**.

This insurance runs concurrently with **your** Motorcycle Insurance Policy. In the event of cancellation or non-renewal of **your** Motorcycle Insurance Policy, all cover under this insurance will cease.

Cancellation after Cooling-Off Period

If you wish to cancel this policy after the 14 day cooling-off period, please contact our Customer Services Department on **0344 800 0966**. There will be no refund of premium.

Significant Features and Benefits (under 'What is covered')

We will pay the sum insured selected and shown in the schedule if an insured person suffers bodily injury during the period of insurance which results in any of the following.

- Accidental Death
- If the Insured Person is under 16 years of age the Accidental Death benefit is limited to £2,500
- Loss of sight in one or both eyes
- Loss of a limb or limbs
- Permanent total disability

Additional benefits in the event of a road rage assault

- Hospital daily cash benefit of £100 per day but not beyond 30 days
- Emergency dental treatment up to £250
- Clothing & personal effects up to £150
- Five sessions of stress counselling following a claim for bodily injury

Significant Exclusions (All under 'Warranties' unless stated otherwise)

We will not pay the following:

- Claims arising from physical or mental conditions or disabilities of a recurring or chronic nature from which the Insured Person(s) suffered and was known to suffer, prior to the start of the Insurance.

We will not pay a claim if an insured person:

- has attained 70 years of age
- is not normally resident in the United Kingdom
- is using the vehicle for hire or reward, racing competitions, rallies trials, speed testing or in connection with the motor trade.
- is using the vehicle for courier or messenger services
- is using the vehicle for business or in connection with employment other than daily travel between home and place of work
- is committing a criminal act or under the influence of alcohol or drugs
- committing or attempting to commit suicide or intentional self injury while sane or insane.
- engages in provoked assault or fighting
- suffers from any matrimonial or family dispute
- Use **your motorcycle** for **your** business or in connection with **your** employment, other than daily travel between **your** normal residence and place of work.

We will not pay the following in the event of a road rage assault:

- emergency dental treatment for the first £25 each and every loss
- clothing & personal effects
 - the first £25 each and every loss,
 - motorcycle vehicles and their accessories
 - wear and tear
 - loss of money, stamps, tickets, documents and property insured under any other policy



Excess Protect cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of a policy holder seeking to protect the excess they are liable for following a successful claim under their main insurance policy. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

Insurance Company

Inter Partner Assistance SA

The period of insurance runs concurrently with your main motor insurance policy and the annual aggregate limit is £600 in any one period of insurance.

Significant Features and Benefits

We will pay you the excess in respect of a valid claim up to a £600 limit in respect of claims arising from a motor claim only.

You are also covered where you have been unsuccessful in recovering the excess cost from a liable third party within six months of making a valid claim under your main insurance policy.

Once you have made claims which total the annual limit, no further payments will be made under this policy and this motor excess insurance policy will lapse. You will then be liable for all and any future excess payments as defined in your main insurance policy.

Significant and unusual exclusions or limitations

- You must be a resident of the United Kingdom
- Claims that do not arise from your main insurance policy.
- Any claim made within 30 days of the commencement date of this motor excess insurance policy.
- Any claim not notified to us within 31 days of settlement of your main insurance claim or a claim against a relevant third party.
- Claims of a lower value than the value of excess under your main insurance policy.
- Claims refused by your main insurer.
- Claims related to an incident which took place outside the United Kingdom.
- Claims related to vehicles not named in the insurance policy
- Claims arising from breakdown, misfuelling, windscreen repair or replacement or any glass repair or replacement to your vehicle.

Cancellation Rights

If you find that this cover does not meet your needs, please contact us on 0344 800 0966 within 14 days of receiving this document and we will cancel this policy. You will receive a refund of your premium provided you have not made any claims.

Making a Claim

You can claim via the web site www.excessclaim.co.uk or by calling us on 01737 815 404. We will ask you to send some related documents in order to process your claim.

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, please contact us on 01737 815215 or write to: Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey, UK. RH1 1PR.

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service. Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).



Helmet and Leathers cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of damage to motorcycle clothing resulting from a motorcycle accident in the UK. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

Insurance Company

Canopus Managing Agents Limited Registered office: Gallery 9 One Lime Street, London, EC3M 7HA. Registered in England and Wales No. 01514453. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of Insurance and Cover

Cover up to the sum insured as shown on the schedule for loss or damage to motorcycle clothing as a result of a motorcycle accident anywhere in the United Kingdom including Northern Ireland and up to 90 days in Europe.

Claims Telephone Number

If a claim occurs you must report it to us as soon as possible. Claims should be made by telephoning us on 01608 641 351 quoting reference number: B6839A10711AAA.

Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

Complaints Process

MotorCycle Direct and the Insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

- a) For complaints relating to your insurer or the handling of a claim by your insurer please contact Canopus Managing Agents Limited.
- b) For any other type of concern, please contact MotorCycle Direct.
- c) If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

For full details on the Complaints handling process please refer to the full policy wording under 'Complaints Procedure'.

Financial Services Compensation Scheme

If Canopus Managing Agents Ltd is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk.

Cooling-Off Period

It is important that you are happy with your policy. If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documentation to cancel this policy and receive a full refund. No refund of premium will be given if you have made a claim against this policy. To cancel this policy please contact our Customer Services Department on **0344 800 0966**.

Cancellation after Cooling-Off Period

If you wish to cancel this policy after the 14 day cooling-off period, please contact our Customer Services Department on **0344 800 0966**. There will be no refund of premium.

Significant Features and Benefits (under 'What is covered')

We will pay up to £1,000 for loss or damage to motorcycle clothing as a result of a motorcycle accident, anywhere in the Territorial Limits.

Significant Exclusions (All under General Exclusions unless stated otherwise)

The insurance does not cover claims arising from wear and tear, radioactive contamination or war, damage to a passenger's motorcycle clothing, theft or accidental damage (other than as a result of a motorcycle accident), racing, competitions, rallies, trials, speed testing, off-road or track days, courier and /or messenger services, hire or reward, use in the motor trade and business other than daily travel.



Legal Expenses cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of persons wishing to ensure that the legal costs incurred in pursuing a claim for uninsured losses following a non fault accident are insured. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

Insurance Company

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England & Wales, number 103274.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of Insurance and Cover

This is a Legal Expenses insurance contract which helps you recover uninsured losses and costs from the person responsible if your vehicle is accidentally damaged.

Claims Telephone Number

If a claim occurs you must report it to us as soon as possible. Claims should be made by telephoning us on **0344 800 0988**.

Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

Complaints Process

MotorCycle Direct and the Insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

- a) For complaints relating to your insurer or the handling of a claim by your insurer please contact DAS Legal Expenses Insurance Company Limited.
- b) For any other type of concern, please contact MotorCycle Direct.
- c) If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

For full details on the Complaints handling process please refer to the full policy wording under 'How to Make a Complaint'.

Financial Services Compensation Scheme

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, www.fscs.org.uk.

Cooling-Off Period

It is important that you are happy with your policy. If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documentation to cancel this policy and receive a full refund. No refund of premium will be given if you have made a claim against this policy. To cancel this policy please contact our Customer Services Department on **0344 800 0966**.

Cancellation after Cooling-Off Period

If you wish to cancel this policy after the 14 day cooling-off period, please contact our Customer Services Department on **0344 800 0966**. There will be no refund of premium.

Significant Features and Benefits

- We or if we agree, external lawyers will negotiate to recover uninsured losses and costs following an incident which causes damage to your vehicle or to personal property in it or injuries or kills you or your passengers.
- Euro Legal Advice.
- Health and Medical Information Service.
- Drivers Assistance – Arrange assistance in the event your vehicle is not driveable because of an accident or breakdown.

Significant Exclusions

- Claimants must be in or on your vehicle at the time of the incident.
- A claim where our position has been prejudiced as the insured person has failed to notify us within a reasonable time of it happening or this delay adversely affects the reasonable prospects of the claim.



Bike Hire Plus cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of persons wishing to ensure that they will be provided with a hire vehicle in the event their vehicle cannot be driven following theft, attempted theft, vandalism, fire or accident causing total loss of the vehicle. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

Insurance Company

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England & Wales, number 103274. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of Insurance and Cover

This is a vehicle hire plus assistance insurance contract which helps you with replacement transport if your vehicle is stolen, written-off in an accident or immobilised due to vandalism, fire or attempted theft.

Claims Telephone Number

If you have a claim and need assistance please call our helpline on **0344 800 0988**.

Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

Complaints Process

MotorCycle Direct and the Insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

- a) For complaints relating to your insurer or the handling of a claim by your insurer please contact DAS Legal Expenses Insurance Company Limited.
- b) For any other type of concern, please contact MotorCycle Direct.
- c) If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

For full details on the Complaints handling process please refer to the full policy wording under 'How to Make a Complaint'.

Financial Services Compensation Scheme

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, www.fscs.org.uk.

Cooling-Off Period

It is important that you are happy with your policy. If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documentation to cancel this policy and receive a full refund. No refund of premium will be given if you have made a claim against this policy. To cancel this policy please contact our Customer Services Department on **0344 800 0966**.

Cancellation after Cooling-Off Period

If you wish to cancel this policy after the 14 day cooling-off period, please contact our Customer Services Department on **0344 800 0966**. There will be no refund of premium.

Significant Features and Benefits

We will arrange and pay for a hire vehicle if your vehicle is: stolen; damaged by fire, an attempted theft, or vandalism; or declared a total write-off by your motor insurer or an engineer we arrange following an accident.

Significant Exclusions

- We will only provide a motorcycle up to 650cc.
- We will only pay motorcycle hire costs for up to 14 days, or until your motorcycle can be driven again if this is sooner.
- Your motorcycle must be unrideable.
- If a crime has been committed it must have been reported to the police.
- We will make all arrangements for motorcycle hire including choosing the motorcycle hire company and the type of motorcycle to be hired.
- You must meet the age and licensing rules of the hire company and follow any conditions of hire.
- We can take details of your claim at any time, but can only deliver a hire motorcycle between 9am and 4.30pm Monday to Friday and 9am 12pm Saturday (excluding public and bank holidays).
- Any claim within 48 hours of you taking out cover if DAS vehicle hire plus is taken out at a different time from your motor insurance.
- Any costs incurred before we have accepted your claim.



European Motor Assistance Plus cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a vehicle breakdown at home or away within the UK, the Isle of Man, the Channel Islands and Europe. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

Insurance Company

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England & Wales, number 103274.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of Insurance and Cover

This is an Assistance Insurance contract. It will assist you if your vehicle is immobilised due to breakdown, accident or theft. The policy will organise and provide emergency assistance 24 hours a day/365 days a year if your vehicle breaks down within the United Kingdom, the Isle of Man, the Channel Islands and Europe.

Claims Telephone Number

In the event of a breakdown call our Motor Assistance Helpline on **0800 917 0817** in the UK or **0044 117 927 1869** if calling from elsewhere in Europe.

Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

Complaints Process

MotorCycle Direct and the Insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

- a) For complaints relating to your insurer or the handling of a claim by your insurer please contact DAS Legal Expenses Insurance Company Limited.
- b) For any other type of concern, please contact MotorCycle Direct.
- c) If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

For full details on the Complaints handling process please refer to the full policy wording under 'How to Make a Complaint'.

Financial Services Compensation Scheme

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, www.fscs.org.uk.

Cooling-Off Period

It is important that you are happy with your policy. If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documentation to cancel this policy and receive a full refund. No refund of premium will be given if you have made a claim against this policy. To cancel this policy please contact our Customer Services Department on **0344 800 0966**.

Cancellation after Cooling-Off Period

If you wish to cancel this policy after the 14 day cooling-off period, please contact our Customer Services Department on **0344 800 0966**. There will be no refund of premium.

Significant Features and Benefits

- Emergency roadside repairs including up to 1 hours labour cost (under 'Sub-Section B, Emergency roadside repairs').
- Vehicle recovery to nearest approved repairer (under 'Sub-Section B, Vehicle recovery').
- Overnight accommodation up to £50 per person per night (under 'Sub-Sections A and B, Getting you to your destination').
- Maximum claim cost £3,000 per breakdown (under 'Sub-Section B').
- Emergency message service (under 'Sub-Sections A and B').

Significant Exclusions

- No cover for the first 48 hours of the policy being taken out (under 'What is not covered by this Policy 1').
- There is a maximum of 6 breakdowns a year (under 'Cover' and under 'Conditions 3').



UK Motor Breakdown & Accident Assistance cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a vehicle breakdown at home or away within the UK. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

Insurance Company

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England & Wales, number 103274. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of Insurance and Cover

This is an Assistance Insurance contract. It will assist you if your vehicle is immobilised due to breakdown, accident or theft. The policy will organise and provide emergency assistance 24 hours a day/365 days a year if your vehicle breaks down within the United Kingdom, the Isle of Man and the Channel Islands.

Claims Telephone Number

In the event of a breakdown call our Motor Assistance Helpline on **0800 917 0817**.

Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

Complaints Process

MotorCycle Direct and the Insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

- a) For complaints relating to your insurer or the handling of a claim by your insurer please contact DAS Legal Expenses Insurance Company Limited.
- b) For any other type of concern, please contact MotorCycle Direct.
- c) If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

For full details on the Complaints handling process please refer to the full policy wording under 'How to Make a Complaint'.

Financial Services Compensation Scheme

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, www.fscs.org.uk.

Cooling-Off Period

It is important that you are happy with your policy. If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documentation to cancel this policy and receive a full refund. No refund of premium will be given if you have made a claim against this policy. To cancel this policy please contact our Customer Services Department on **0344 800 0966**.

Cancellation after Cooling-Off Period

If you wish to cancel this policy after the 14 day cooling-off period, please contact our Customer Services Department on **0344 800 0966**. There will be no refund of premium.

Significant Features and Benefits

- Emergency roadside repairs and home breakdown including up to 1 hours labour cost (under 'Assistance Services under this policy (1), Emergency roadside repairs and home breakdown').
- Vehicle recovery to your final destination, home address or nearest approved repairer (under 'Assistance Services under this policy (2), Vehicle recovery').
- Overnight accommodation up to £50 per person per night (under 'Assistance Services under this policy (3), Getting you to your destination').
- Emergency message service (under 'Assistance Services under this policy (4), Emergency message service').
- Maximum claim cost of £300 per breakdown.

Significant Exclusions

- No cover for the first 48 hours of the policy being taken out (under 'What is not covered by this Policy 1').
- There is a maximum of 6 breakdowns a year (under 'Cover' and under 'Conditions 3').