

MotorCycle Direct Personal Accident Policy Summary

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INTRODUCTION

This document is a guide to your insurance cover. It is a summary only and does not contain the full terms and conditions of the contract. For full details on your policy, please read your policy booklet and policy schedule.

This policy has been arranged by Direct Group Limited and is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101.

All insurance documents and all communication with you about this policy will be in English.

TYPE OF INSURANCE AND COVER PROVIDED

This is a Personal Accident insurance policy which during the period of cover and within the United Kingdom will cover:

1. You and any passengers riding with you on the insured motorcycle in the event of:
 - An accident whilst you are riding the insured motorcycle; or
 - A malicious and unprovoked assault by the occupant or rider of another motor vehicle or pedal cycle which occurs in the vicinity of the insured motorcycle.
2. You in the event of an accident whilst you are riding or a passenger on any motorcycle.

This includes if you and any passengers mounting or dismounting the insured motorcycle.

PERIOD OF COVER

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. If you arranged this policy after the start date of your motorcycle insurance policy cover will be provided from the date you bought it and will end on the expiry date of your motorcycle insurance policy as detailed on your confirmation of cover letter.

SIGNIFICANT FEATURES & BENEFITS

What is Covered

COVER	BENEFIT All subject to a maximum claim limit of £25,000 per person
Death	£25,000
Loss of Sight	£25,000
Loss of Limb	£25,000
Permanent Total Disablement	£25,000
Hospitalisation Benefit	£100 per each completed 24 hour period of stay in hospital up to a maximum of 30 days.
Emergency Dental Expenses	Up to £250 for emergency dental treatment for natural teeth within 7 days of the accident.
Physiotherapy	Up to £500 for up to 5 sessions of physiotherapy with a qualified professional
Stress Counselling	Up to £500 for up to 5 sessions of stress counselling with a qualified professional.
Personal Belongings	Up to £150 for damage to personal belongings.

SIGNIFICANT CONDITIONS AND EXCLUSIONS

The policy will not pay out for loss, injury or death as a result of any of the following:

- Claims arising from your own criminal acts, suicide, attempted suicide or intentional self-injury, insanity or deliberate exposure to exceptional danger (except in an attempt to save human life), and or those of any passengers riding with you on the insured motorcycle.
- Whilst the rider or passengers are not wearing a helmet.
- Whilst the rider is under the influence of drugs or alcohol.
- Whilst the rider is banned from riding a motorcycle.
- Pre-existing medical conditions which you or any passengers riding with you on the insured motorcycle, suffered from in the 12 month period immediately prior to the start date of cover which:
 - were known about, or should have known about; or
 - you or any passengers riding with you on the insured motorcycle had seen, or arranged to see, a medical practitioner about.
- Whilst the insured motorcycle is being used off road, in any kind of race, track day, or motor trade, or for private or public hire as a courier or messaging services.
- Any passengers who are not legally permitted to ride on the insured motorcycle or where the insured motorcycle is not manufactured to carry passengers.
- Whilst you or any passengers riding with you on the insured motorcycle are engaged in military, air force or naval services or operations.
- Any matrimonial or family dispute.
- Provoked assault or fighting (except in self defence).
- Claims where the insured motorcycle is being used for any of the following are not covered:
 - Dispatch, courier and messenger services, or food delivery;
 - Racing, pace making or being in any contest or speed trial (Road safety rallies and treasure hunts will be covered);
 - Riding off road, on any race track, circuit or de-restricted toll roads;
 - Trials (apart from where the insured motorcycle is travelling on a road which the public has access to).

Please refer to the policy wording (section titled 'What we will not cover') for full details of all exclusions.

HOW TO MAKE A CLAIM

To make a claim please call 0330 102 8751 (opening hours are 9am – 5pm Monday to Friday, excluding bank holidays).

Making a claim is easy, please follow the 4 steps below:

1. Read the policy booklet to check that the cause of the claim is covered;
2. You must contact the police within 24 hours of the accident;
3. When you call, the administrator may provide you with a claim form and a list of supporting documents that are required.
4. All documentation should be sent to: PAclaims@directgroup.co.uk or Protection Claims, PO Box 1190, Doncaster DN1 9PS.

YOUR RIGHT TO CANCEL

If you decide to cancel your MotorCycle Direct Personal Accident policy, you must contact MotorCycle Direct by:

- Email at customer.services@europa-group.co.uk;
- Telephone on 0344 800 0966;
- Writing to MotorCycle Direct at: Europa House, Midland Way, Thornbury BS35 2JX.

Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.

Insurer's right to cancel

This policy runs alongside your motorcycle insurance policy, if your motorcycle insurance policy is cancelled for any reason this policy will also be cancelled by us.

We may cancel your policy, but only if there is a valid reason for doing so. Valid reasons include, but are not limited to:

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against our or the administrator's staff.

Where we have cancelled your policy for the above reasons, no refund of premium will be made.

CUSTOMER SERVICES AND COMPLAINTS

Questions or complaints about the sale of your policy

If you have a question or concern about, or you wish to make a complaint about, how your policy was sold to you (including the information you were given before you bought the policy), or about the general service you received, please in the first instance contact MotorCycle Direct by:

- Email at customer.services@europa-group.co.uk;
- Telephone on 0344 800 0966;
- Writing to MotorCycle Direct at: Europa House, Midland Way, Thornbury BS35 2JX.

Questions or complaints about your policy or the handling of your claim

The aim is to provide you with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that you may have. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

- Email at customer.relations@directgroup.co.uk;
- Telephone on 0330 102 8751;
- Writing to the administrator at: Customer Relations Team, PO Box 1193, Doncaster DN1 9PW.

If you remain dissatisfied after your complaint has been considered, you may have the right to refer your complaint to the Financial Ombudsman Service, by:

- Email at complaint.info@financial-ombudsman.org.uk;
- Telephone on 0800 0234 567 from a landline or 0300 1239 123 from a mobile;
- Writing to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
- Web: www.financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaints process. None of the above affects your statutory rights.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.