

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 booklet and documentation. It is important that you read the policy booklet and documentation carefully when you receive them.

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| Insurer | Your insurer's full name and registered address will be shown on your insurance documents. |
| Type of Cover | The policy protects your motorcycle(s), comprising Comprehensive, Third Party Fire & Theft or Third Party. Please refer to your policy schedule |
| Claims Telephone Number | If a claim or possible claim occurs you must report it to MotorCycle Direct as soon as possible. To make a claim call 0344 800 0988 from the UK and +44 11792 71869 outside of the UK. |
| Your Cancellation Rights | Within the 14 day cooling off period, being from the date you receive your policy documentation or the date you enter into the contract of insurance (whichever is later), you have the right to cancel this policy and receive a refund (unless you have made a claim). You also have the right to cancel this policy outside of the 14 day cooling off period. |
| Duration of Contract | The policy will remain in force for 12 months from the commencement date or as otherwise shown on your policy schedule. |
| Making a Complaint | If you want to make a complaint you can do this in a number of ways: <ul style="list-style-type: none"> • By phoning 0344 800 0966; • By emailing customer.services@europa-group.co.uk; • By writing to MotorCycle Direct, Europa House, Midland Way, Thornbury, Bristol, BS35 2JX. Should you remain unhappy, you may be entitled to refer your complaint to the Financial Ombudsman Service. |
| Financial Services Compensation Scheme | In the event that your insurer is unable to meet their obligations with you, you may be entitled to compensation from the scheme dependent on the type of insurance and circumstances of the claim. Full details are in your policy booklet. |

Significant Features and Benefits

| Cover | Comprehensive | Third Party Fire & Theft | Third Party Only |
|--|---------------|--------------------------|------------------|
| Loss or damage caused by accident or malicious damage (section I of the policy booklet) | ✓ | ✗ | ✗ |
| Loss or damage caused by fire, theft of attempted theft (section I of the policy booklet) | ✓ | ✓ | ✗ |
| New Motorcycle Replacement (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 EU for up to 30 days per trip, up to a maximum of 90 per period of insurance. Extensions may be available on request. (section VI of the policy booklet) | ✓ | ✓ | ✓ |
| Legal liability for accidents when riding a motorcycle not belonging or hired to you resulting in death or injury to any persons, including pillion & side car passengers. *Your Certificate of Insurance will confirm if cover is included. The cover provided will be Third Party Only. | * | * | * |

Significant Exclusions and Limitations

| Exclusions or Limitations | 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. | Please see section I |
| 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. | Please see section I |
| 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 as described in the schedule and policy booklet. | Please see section I |
| Loss of or damage to helmets and protective clothing and other personal belongings | Cover is excluded unless an additional 'Helmet and Leather' policy is purchased. Please speak to MotorCycle Direct for more information. | Please see section I |
| Garaging your motorcycle | If you have stated that your motorcycle(s) will be garaged and a theft or attempted theft occurs within the vicinity of your declared garaging address, additional terms may apply. Please check your schedule of insurance. | An endorsement will be shown on your schedule. |
| Loss of value | Loss of value following or because of repair. | Please see section I |
| Confiscation, disposal or destruction | Any loss or damage from your motorcycle being confiscated disposed or destroyed by or under order of any government, public or local authority order. | Please see section I |
| Licence limitations | This policy does not cover any loss of, or damage to, your motorcycle(s) if your motorcycle(s) are being ridden by, or is in the charge of, any person who is not complying with the limitations of their driving licence, | Please see General Exceptions |