

To report a claim, call



0344 381 4410



INSURANCE

0344 381 4465

Lines are open 24/7 all year round

UK manned call centre.

IMPORTANT

You must report all claims whether or not it is your fault and whether you intend to make a claim or not.

Failing to report an accident, claim or incident could result in charges or expenses that you would be personally liable for and could also result in your insurance being invalid.

Legal Cover

Your policy includes free legal cover. If you've had an accident that was not your fault, your legal cover could help you with;

- Repairs for your vehicle
- Arranging a hire motorcycle
- Compensation for injury
- Recovery of other losses, such as loss of earnings

Reporting Fraudulent Claims

If you suspect insurance fraud, you can call the Insurance Fraud Bureau's Cheatline on **0800 422 0421**.

You can also report insurance fraud online at www.insurancefraudbureau.org/report.

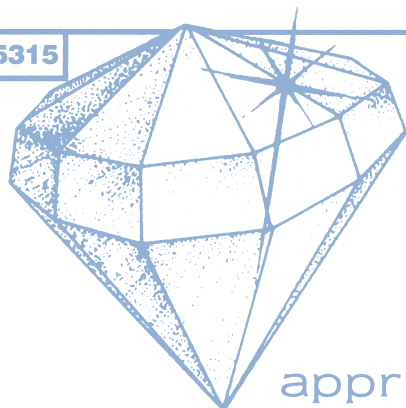


Chaucer Insurance

Motorcycle



5315



Crystal Mark

Clarity
approved by
Plain English Campaign

About your insurance

We are pleased to welcome you as a policyholder.

Your motor insurance is made up of four documents.

- This insurance booklet.
- The schedule, which shows any endorsements applying to your insurance.
- The certificate of motor insurance.
- The proposal form or statement of insurance.

You should read all these documents and keep them in a safe place.

The information you gave in the proposal form or statement of insurance is the basis upon which we have agreed to provide cover. If you know or believe that any information is incorrect or missing, please tell your insurance adviser immediately. If you do not give us accurate and complete information, your insurance may not be valid and we could refuse to pay any claim. If you need a copy of the proposal form or statement of insurance, please ask your insurance adviser.

We have done everything possible to make your documents as straightforward as possible and you should find them easy to follow. The guidance notes on each page will help you understand your cover. If you have any questions, please call your insurance adviser.

You will also find useful advice on how to make a claim and what you can do if you are unhappy with our service.





Motorcycle insurance

You have taken out insurance with us (Chaucer Insurance). This document gives details of a legally-binding contract of insurance.

We have used the information you have given us in the declaration and either the proposal form or statement of insurance.

We have agreed to insure you under the terms, conditions and exceptions in this document or in any endorsements. You must have paid the premium shown in the schedule.

This document has been issued by Chaucer Insurance under the authority granted by the Lloyd's Underwriting Byelaw 2003.

SignedUnderwriter

Please read the definitions on page 6 of this document.



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Definitions

Guidance notes

Motor insurance documents are quite complicated, so we have provided guidance notes to help you understand your cover. These notes are not part of the contract.

It is important that the information you give us is accurate, otherwise your insurance may not be valid.

Plain English Campaign's Crystal Mark does not apply to the definition of 'Retail customer'. This is taken from a Financial Services Authority definition.

You must read this insurance document together with your schedule and certificate of motor insurance.

The schedule should show details of you and your motorcycle and the cover you have asked for.

Certificate of motor insurance	-	the legal document which is evidence that you have the insurance needed by law. This document shows the insured motorcycle, who may drive it and the purposes for which it may be used.
Chaucer Insurance	-	the underwriters who will only pay their share of a claim. They are part of an authorised Lloyd's Syndicate. If you want to know all their names and what percentage each must pay, write to us quoting the document reference number and the year you started this insurance. You will find this information on your schedule.
Endorsement	-	a change in the terms of your insurance. An endorsement does not apply unless the number appears in your schedule.
Excess	-	the amount you have to pay towards any claim under this insurance.
Market value	-	the cost of replacing your motorcycle, if this is possible, with one of a similar make, model, year, mileage and condition.
Period of insurance	-	the length of time covered by this insurance as shown in the schedule.
Retail customer	-	an individual who is acting for purposes which are outside his trade, business or profession.
The schedule	-	details of the sections of this insurance document which apply to you.
Unattended	-	when you or any passengers are not sitting on your motorcycle.
United Kingdom	-	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
We, us, our	-	Chaucer Insurance.
You, your	-	the insured person named in the certificate of motor insurance and the schedule.
Your motorcycle	-	the insured motorcycle shown in the schedule.

Cover

Guidance notes

Your own schedule will show which parts of this insurance apply to your motorcycle as long as you have paid the premium.

Please check that this is the cover you asked for and tell your insurance adviser if you have any questions.

The cover you have chosen is shown in your schedule. We have divided your cover into different sections.

- | | | | |
|---|-----------------------------------|---|---|
| 1 | Comprehensive | - | If you choose comprehensive cover, all the sections of this document apply. |
| 2 | Third party fire and theft | - | If you choose third party fire and theft, sections 1, 2, 4, 5, 6, 7 and 8 only apply. |
| 3 | Third party only | - | If you choose third party only, sections 1, 2, 5, 6 and 7 only apply. |
| 4 | Fire and theft only | - | If you choose fire and theft only cover, sections 4 and 8 only apply. (You can only have this cover if your motorcycle is kept in your locked garage or outbuilding and is not being used.) |

The general conditions and general exceptions apply to all sections of the insurance.

Use

It is important to read your certificate of motor insurance to see how you may use your motorcycle. We do not cover certain uses.

Your motorcycle will only be covered if you are using it in the way agreed on your certificate of motor insurance, or any endorsements.

Your motorcycle will not be covered while it is being used for any competition, rally, trial, track day, performance test, race or speed trial (whether between motor vehicles or otherwise). This exclusion applies even if the event is not on a public road and regardless of whether it is authorised by the police or another relevant authority.



Section 1

Liability to others

Guidance notes

This section explains the cover available if other people claim against you, for injury to them or damage to their property.

What we cover

Using your motorcycle

We will cover any payments that have to be made for:

- death of or injury to another person; or
- damage to other people's property;

as a result of an accident involving your motorcycle.

Others using your motorcycle

We will cover you for the following.

- Another person using your motorcycle with your permission as long as this is agreed on your certificate of motor insurance. They will be covered for death or injury to other people, or damaging property. Any passenger on your motorcycle will also be given this cover.
- If we think it is necessary, we will arrange for a solicitor to represent anyone covered under this section.

Legal personal representatives

- If anyone covered by this insurance dies, we will deal with any claim made against their estate as long as the claim is covered by this insurance.



Section 1

Exceptions to section 1

Guidance notes

Always check that anyone driving the motorcycle has a valid licence.

We do not have to settle claims under this section if anybody claiming can claim for the same loss on another insurance.

What we do not cover

- a Anyone who is not driving, but who makes a claim, if they knew the person driving the motorcycle did not hold a valid driving licence.
- b Anyone who is covered by other insurance.
- c The death of or injury to the person driving the motorcycle.
- d Damage, loss of use or any other loss to:
 - any motorcycle which is covered under this insurance;
 - any property you or anyone else driving the motorcycle owns or is looking after; and
 - any trailer towed by or attached to your motorcycle.
- e Death of or injury to any person during the course of their employment, except for the cover we must provide under the Road Traffic Acts or any other laws which apply to motor insurance.
- f Payment of more than £20 million (including legal costs) for damage to other people's property arising from any one claim or series of claims arising from one cause.

Section 2

Towing

Guidance notes

This section allows you to tow a trailer.

Cover only applies when the trailer is attached to your motorcycle.

While you are towing, the cover for your motorcycle will stay the same, but we will insure the trailer being towed only for liability to others.

What we cover

We will extend section 1 of your insurance to cover you while your motorcycle is towing a trailer which is securely attached to your motorcycle in line with the manufacturer's recommendations.

We will not cover damage or loss to the trailer or contents being carried in it.

Section 3

Damage to your motorcycle

Guidance notes

Section 3 only applies to comprehensive insurance, and covers damage to your motorcycle.

The amount we pay may be different if your motorcycle was not originally supplied by the manufacturer's officially-approved United Kingdom dealership.

Please see page 12 for exceptions to section 3.

What we cover

We will cover you under this section for damage to your motorcycle (less any excess which applies).

We will also provide cover for damage to spare parts and accessories fitted to your motorcycle. You must keep the spare parts and accessories with your motorcycle. You will not have to pay any excess towards claims that are only for damage to spare parts and accessories fitted to your motorcycle.

We will either:

- repair or replace your motorcycle; or
- pay you an amount of cash.

We will not pay under this section for damage more specifically covered under section 4 of this insurance.

The most we will pay

If your motorcycle was:

- first registered from new in the United Kingdom; and
- originally supplied by the manufacturer's officially-approved United Kingdom dealership;

the most we will pay will be its market value immediately before the accident or loss (including its spare parts and accessories up to a limit of £100 for any one claim).

If your motorcycle was not originally supplied as new by the manufacturer's officially-approved United Kingdom dealership, the most we will pay will be:

- the amount shown on your purchase receipt for your motorcycle (including spare parts and accessories up to a limit of £100 for any one claim); or
- the market value of the manufacturer's United Kingdom model with the nearest equivalent specification (including spare parts and accessories up to a limit of £100 for any one claim);

whichever is lower.



Section 4

Loss or damage to your motorcycle by fire or theft

Guidance notes

Under this section we will provide cover when your motorcycle is stolen, damaged by thieves or damaged by fire. You will need to pay the excess shown on your schedule.

If your motorcycle is stolen, we will assume that it was in average condition for its age unless you give us other evidence.

The amount we pay may be different if your motorcycle was not originally supplied by the manufacturer's officially-approved United Kingdom dealership.

Please see page 12 for exceptions to section 4.

What we cover

We will cover you under this section if the loss or damage to your motorcycle is caused by fire, theft or attempted theft (less any excess which applies).

We will also provide the same cover for loss or damage to spare parts and accessories fitted to your motorcycle. You must keep the spare parts and accessories with your motorcycle. You will not have to pay any excess towards claims that are only for loss or damage to spare parts and accessories fitted to your motorcycle.

We will either:

- repair or replace your motorcycle; or
- pay you an amount of cash.

The most we will pay

If your motorcycle was:

- first registered from new in the United Kingdom; and
- originally supplied by the manufacturer's officially-approved United Kingdom dealership;

the most we will pay will be its market value immediately before the accident or loss (including its spare parts and accessories up to a limit of £100 for any one claim).

If your motorcycle was not originally supplied as new by the manufacturer's officially-approved United Kingdom dealership, the most we will pay will be:

- the amount shown on your purchase receipt for your motorcycle (including spare parts and accessories up to a limit of £100 for any one claim); or
- the market value of the manufacturer's United Kingdom model with the nearest equivalent specification (including spare parts and accessories up to a limit of £100 for any one claim);

whichever is lower.

Exceptions to sections 3 and 4

Guidance notes

Under all contracts some situations are not covered. Please read this section carefully to make sure you understand what cover is not included in your own insurance.

You are not covered for hiring a replacement motorcycle.

You must follow the manufacturer's instructions to avoid liquid freezing in the cooling system of your motorcycle.

We will not pay for any repairs or replacements which leave your motorcycle in a better condition than it was before the incident. If this happens, you will have to pay something towards the cost.

For cover to apply under this insurance, if you lend your motorcycle to anyone else, you must make sure that you include them as a driver on your certificate of motor insurance.

What sections 3 and 4 do not cover

- a Damage to or theft of any type of audio equipment, cassette tapes or compact discs.
- b Damage to or theft of phones or two-way radios.
- c An amount of money to compensate you for not being able to use your motorcycle and any other expenses you have to pay because of this.
- d Loss of value, wear and tear.
- e Any reduction in the value of your motorcycle, including loss of value following damage whether the motorcycle was repaired or not.
- f Damage to tyres caused by braking, punctures, cuts or bursts.
- g Damage caused by frost unless you took reasonable precautions.
- h The cost of repairing or replacing parts of the motorcycle which improve your motorcycle beyond its condition before the loss or damage happened.
- i The cost of repairing or renewing areas which were not damaged in the incident for which you are claiming.
- j The loss of, or damage to, your motorcycle resulting from fraud or deception or by using either a counterfeit or other form of payment which a bank or building society will not authorise.
- k The amount of any excess shown on your schedule.
- l An amount of more than £100 for any one claim for spare parts and accessories fitted to your motorcycle.
- m Mechanical, electrical, electronic, computer or computer software failures, faults, breakdowns or breakages.
- n Loss or damage when your motorcycle is left unattended and the ignition key has not been removed.
- o Loss or damage to personal belongings (such as crash helmets or protective clothing), trade goods, samples, money, stamps or documents.
- p Loss or damage resulting from your motorcycle being repossessed by or returned to its rightful owner.
- q Loss or damage when your motorcycle is left unattended if the last person in charge of your motorcycle before the loss or damage is not shown on your certificate of motor insurance as allowed to drive.
- r Loss or damage caused intentionally by you or any member of your family, or loss or damage someone else causes with your permission or encouragement.
- s Loss or damage caused by an inappropriate type or grade of fuel being used.

Guidance notes

- **You can take your motorcycle abroad to the countries listed for up to 90 days each insurance year. Please tell your insurance adviser the details of your journey beforehand.**
- ◆ **If you stay abroad for more than 90 days without our agreement, your cover will reduce to the amount needed by law in that particular country or that needed by law in this country when that cover is higher.**
- # **We can extend cover to certain other countries but your cover may be restricted. We may also ask you to pay an extra premium for this extended cover. Your insurance adviser will be able to give you further information.**

What we cover**Automatic cover**

- We will extend your insurance cover to apply in the following countries for up to 90 days in any one insurance year. Cover is also included while your motorcycle is being transported to or from these countries by rail or by a recognised sea route which takes less than 65 hours.
 - a Any member of the European Union.
 - b Croatia.
 - c Iceland.
 - d Lichtenstein.
 - e Norway.
 - f Switzerland.
- ◆ If you go over the 90-day period without our permission, cover is reduced to the minimum you need under European Union Directives on motor insurance while your motorcycle is in the countries shown above.

Extended cover

- # If we agree beforehand, you may extend your insurance to apply to certain other countries covered by the International Green Card System.

If the cover under section 3 or 4 has been extended to apply abroad we will also cover any foreign customs duty you have to pay as a direct result of the loss of, or damage to, your motorcycle.

Section 5

Foreign travel (continued)

Guidance notes

- * **In Spain you need special cover, known as a bail bond.**

This bail bond is usually enough to prevent your motorcycle being impounded in Spain after an accident.

- **We have explained your Spanish bail bond cover in Spanish in case you need to show it to the authorities there.**

Spanish bail bond

- * Our representatives (in Spain) can act to release your motorcycle or you if you or it are held after an accident.

Our representatives can pay up to £1,000 to do this.

If they pay any money under this bond, you will have to refund the amount to us.

- Autorizamos a la Oficina de Aseguradores de Automóviles de Madrid o sus representantes designados a actuar en nombre de nuestro Asegurado para obtener la liberación del motocicleta y/o del Asegurado y/o de la persona autorizada para conducir el mismo de detención oficial como consecuencia de un accidente.

A tal efecto, la Oficina de Aseguradores de Automóviles de Madrid o sus representantes designados queda autoizadea por el presente para establecer garantías o depósitos hasta £1000 o 1500 euros en concepto de fianza penal. (La finalidad de esta garantía no es aplicable en casos de multas.)

Section 6

Legal costs

Guidance notes

Under this section we will provide a solicitor if a ‘manslaughter’ or ‘causing death by dangerous driving’ charge is brought against you after an accident.

There are limits to the cover we provide.

What we cover

We will provide a legal representative to advise and represent anyone covered under section 1, if proceedings are taken out against that person for manslaughter or causing death by dangerous driving.

What we do not cover

- Costs covered by another insurance policy.
- Proceedings where the person driving the motorcycle was under 30 at the time of the accident.
- Proceedings where the person driving the motorcycle was under the influence of alcohol or any drug at the time of the accident.

Our cover under this section is limited to £5,000 in any one year of insurance.

We can settle any claims by paying you £5,000, less the costs that we have already paid.

Section 7

No-claim bonus

Guidance notes

We will give you a discount on your premium each year if you do not make a claim.

If you make a claim and we cannot recover the amount we pay, we will reduce the bonus even if the event was not your fault.

If you make two or more claims in one insurance year, you will lose all your bonus.

By paying an extra premium you can protect your no-claim bonus. Although your level of no-claim bonus may be protected, this does not mean that your premium will not be increased if, for example, your accident or conviction record justifies this. Your insurance adviser can give you more details.

If nobody makes a claim under your insurance during the insurance period, we will give you a discount when you renew your insurance. The discount you will receive will depend on the no-claim bonus scale we are using when you renew your insurance.

If you make a claim in any insurance period, we will reduce the discount you receive.

If two or more claims are made in any one period of insurance, you will lose all your no-claim bonus.

You cannot transfer your no-claim bonus to someone else.

Protected no-claim bonus

Depending on certain conditions you may be able to protect your no-claim bonus if you pay an extra premium. Your no-claim bonus is only protected if this is shown on your schedule.

If your no-claim bonus is protected we will not reduce it if you do not make more than two claims during any three years of insurance. If three or more claims are made during any three-year period we will reduce the discount you receive. If four or more claims are made during the three-year period, you will lose your no-claim bonus.

General exceptions

Guidance notes

These general exceptions apply to all sections of your insurance and explain when your insurance will not cover you.

- 1 **The person driving your motorcycle must be covered on your certificate of motor insurance.**
- 2 **The person driving must not be disqualified from driving.**
- 3 **All drivers must keep to the conditions of their driving licence.**
- 4 **This insurance is for the United Kingdom plus the countries shown in section 5.**
- 5 **There is no cover under this insurance within restricted areas of airports.**
- 6 **Your motorcycle must be safe to ride.**
- 7 **Your motorcycle must not be overloaded.**
- 8 **If you are carrying a load it must be safe.**
- 9 **If you are towing a trailer with a load, the trailer and load must be safe.**
- 10 **You can only use your motorcycle for the purposes shown on the certificate of motor insurance.**

These exceptions apply to the whole insurance.

Your insurance does not cover the following

- A Any liability to others, or loss of or damage to any motorcycle covered by this insurance when the motorcycle is:
- 1 being driven by or is in the charge of anyone who is driving without your permission or is not included to drive in the certificate of motor insurance or who is excluded by an endorsement;
 - 2 in the charge of anyone who is disqualified from driving, or who has not held, or who by law is prevented from holding or getting a driving licence;
 - 3 being driven outside the limitations of the driver's licence;
 - 4 outside the United Kingdom, unless it is allowed by section 5;
 - 5 being used in restricted areas of airports or airfields (we will not pay any claim involving aircraft within the boundary of the airport or airfield);
 - 6 being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed;
 - 7 being driven with a load or a number of passengers which is unsafe;
 - 8 carrying an insecure load;
 - 9 towing a trailer which is unsafe or has an insecure load; or
 - 10 used for a purpose not included in your certificate of motor insurance.

General exceptions continued on the next page.

General exceptions (continued)



Guidance Notes

These general exceptions apply to all sections of your insurance and explain when your insurance will not cover you.

- B Any result of war, revolution or any similar event. Any loss or damage caused by any government, public or local authority legally taking or damaging your property.
- C Any loss or damage caused by:
 - earthquake; or
 - riot or civil commotion happening in Northern Ireland or outside the United Kingdom.
- D Any liability you have accepted by agreement or contract unless that liability would have existed without the agreement.
- E Any loss or damage caused directly or indirectly by:
 - ionising radiation, or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear material or any part of it.
- F Loss or damage caused by pressure waves from aircraft or flying objects.
- G Loss or damage by pollution or contamination, however caused, other than needed by the Road Traffic Acts or any other laws which apply to motor insurance.
- H Any loss, damage, injury or legal liability caused directly or indirectly by terrorism or any similar event. This exception does not apply to the cover we must provide under the Road Traffic Acts or any other laws which apply to motor insurance. This exception does not apply to sections 3 and 4 of this insurance.

General conditions

Guidance notes

You must keep to these conditions or your insurance will not be valid. Your insurance only covers people who meet these conditions and all the information you give to us in the proposal form or statement of insurance must be completely true and accurate.

We will not pay any claim which is false or fraudulent.

This is the procedure for reporting accidents and thefts to us. Do not admit an accident or loss was your fault or negotiate a claim without our permission.

If your motorcycle is stolen, vandalised or damaged by thieves, you must tell the police.

You must keep your motorcycle in a safe and roadworthy condition and make every attempt to protect it from damage or theft. If you leave your motorcycle, it will not be covered if you have not locked and secured it. This applies even for short periods, such as in a petrol station.

- A We will only provide the cover described in this insurance under the following circumstances.
- 1 Anyone claiming cover under this contract has kept to all the conditions in this document and any endorsements.
 - 2 The information you gave on the proposal form or statement of insurance and any declaration is true and complete. If you do not give us accurate information, this could lead to your claim not being paid or your insurance not being valid.
 - 3 'Your motorcycle' means any motorcycle that you have told us about and that we have agreed to cover. The motorcycle must be your property and registered in your name. If you change the motorcycle covered by this insurance or get an extra motorcycle which you need cover for, you must tell us in writing beforehand.

We will only provide cover if you have paid the premium.

- B If a claim is made which you or anyone acting for you knows is false, or you give us incorrect information or fraudulent documents, we will not pay the claim, cover under this insurance will not be valid and you will lose any premium you have paid.
- C After any event which could lead to a claim, tell us immediately by writing to the address at the end of this document. If any incident involves theft, attempted theft or vandalism you must also report this to the police as soon as the incident is discovered.
- D You must send us any letters, writ or summons as soon as you receive them, together with a filled-in report form. Do not answer any letters, send them straight to us. You must also tell us if you know about any prosecutions involving anyone covered by this insurance. If you have an accident or loss, you must not admit to anyone else that it was your fault or negotiate or refuse any claim unless you have our permission.
- E We are entitled to take full control of any claim and we must be given whatever information and help we need. You must not do anything that will affect our interest in this insurance. We can prosecute or defend any claim in your name.
- F If, under the law of any country which this insurance covers you in, we have to settle a claim which we would not otherwise have paid, you or the person who made the claim must pay this amount back to us.
- G If your motorcycle is damaged and a part or accessory cannot be repaired or replaced, we will only pay you the amount shown in the manufacturer's last United Kingdom list price. If your motorcycle is an imported vehicle and the damaged part or accessory has never been available in the United Kingdom, we will only pay the manufacturer's last list price in the country your motorcycle came from. We will not pay for the cost of importing any part or accessory needed to repair your motorcycle.
- H If your motorcycle is under a hire purchase or leasing agreement and it is damaged and cannot be repaired or replaced, we will pay the claim to the owner shown in that agreement.
- I If there is other insurance in force which covers the same loss, damage or liability as our insurance, we will only pay any amount over that provided by the other insurance. This condition does not make us responsible for any amount we would not otherwise have paid under any section of this insurance.
- J You must keep your motorcycle in a roadworthy condition at all times, and protect it from loss or damage. We can examine your motorcycle at any reasonable time.
- K You must lock and secure your motorcycle at all times when you leave it.

General conditions continued on the next page.

General conditions (continued)

Guidance notes

If you are a 'retail' customer, you may cancel the insurance within 14 days of its start without giving any reasons. You will be entitled to a pro-rata refund of your premium, not including any charges to cover costs.

We may cancel the insurance by sending you seven days' notice. You may be entitled to a refund of part of your premium.

You may also cancel this insurance by returning your certificate of motor insurance and you may be entitled to a refund if you have not made a claim.

- L If you have an accident, you must take all possible steps to protect your motorcycle and its accessories and contents. If the damage to your motorcycle is covered by this insurance, you must arrange for your motorcycle to be taken to the nearest repairer and we will accept any reasonable costs as part of your claim. We will not pay for any further damage you cause if you try to use your motorcycle. When your motorcycle is at the repairer you must get an estimate for the cost of the repairs and send it to us immediately. One of our approved automotive assessors must inspect your motorcycle before repairs are started. We will not be responsible for the cost of any new parts or accessories ordered, or repairs carried out, without our agreement. If we think the estimate is unreasonable, we may negotiate a lower estimate or pay for any work that may have been done and move your motorcycle to another repairer. We have the right to move your motorcycle to a safe storage place without asking you.
- M If we choose, we may arrange for the repairer to use suitable parts and accessories that are made by a company other than the manufacturer of your motorcycle.
- N You cannot transfer this insurance to anyone else.
- O Cancelling during the initial period of cover – 'Retail' customers only.
If you have entered into this contract of insurance as a retail customer, you have a right to cancel this insurance. To do this, you must tell us or your insurance adviser within 14 days of the start date (or annual renewal date) of your policy or (if later) the day you receive the policy documents and supporting information.
You must return your certificate of motor insurance to us or your insurance adviser as part of your notice of cancellation.
If you choose to cancel the insurance policy during this initial period of cover, you will have to pay 'pro-rata' rates for the period of time you have had insurance cover. Further charges may include a proportion of any commission paid to your insurance adviser and a proportion of any fees charged by your insurance adviser, sufficient to cover their costs.
- P This insurance may also be cancelled in the following circumstances.
- We or your insurance adviser can send you seven days' notice to your last known address. If you return the certificate of motor insurance to us, we will refund the part of your premium which applies to the period of the insurance you have left. If we or your insurance adviser cancel this insurance because you have not paid the full premium, we will work out the refund using the rates shown below. We will not give a refund if anyone has claimed in the current insurance period.
 - You can cancel this insurance after the initial period of cover set out in O above by sending back your certificate of motor insurance and schedule to us or your insurance adviser. If you have not made any claims in the current period of insurance, and you are not going to make a claim, we will work out a charge for the time you have been covered using our short-period rates shown below. We will refund any amount we owe you.

Period of time you have had the cover, up to:	Refund of premium
One month	75.0%
Two months	62.5%
Three months	50.0%
Four to five months	37.5%
Six months	25.0%
Seven months	12.5%
More than seven months	0%

General conditions continued on the next page.

General conditions (continued)

Guidance notes

If your motorcycle is a 'write-off' and we offer to settle your claim, this insurance will end for your motorcycle when you accept the payment. The insurance can only be transferred to a replacement motor cycle if we give our permission.

You must tell your insurance adviser immediately if there are any changes to the information you have given us. If you do not do this, your insurance cover may not be valid.

- Q If your motorcycle is lost or damaged and cannot be repaired or replaced, and the loss or damage is covered by this insurance, when we settle your claim your motorcycle will become our property. We will not refund any premium for the period of insurance you have left but we may decide to let the cover continue for a replacement motorcycle.
- R If you pay your premium by instalments and have paid a deposit premium, if we then do not receive an instalment when it is due, we will send you seven days' notice of cancellation. You must pay the full amount you owe before the seven days are up. If you do not pay the full amount, we will cancel the insurance immediately. You must return the current certificate of motor insurance. If your motorcycle is lost or damaged and cannot be repaired or replaced and the loss or damage is covered by this insurance, you must pay all the premium you owe. We will have the right to take any premium you owe from the amount of the claim.
- S You must tell us as soon as possible about any changes which could affect your insurance and which have happened since the cover first started or since you last renewed it. If you do not tell us about these changes, your insurance may not cover you fully or at all. If you are not sure whether any facts are important, please ask your insurance adviser. Here are some examples of changes you should tell us about.
- A change of motorcycle - including getting an extra motorcycle.
 - A change in the way you use your motorcycle.
 - A change of address.
 - A change of occupation, including any part-time work.
 - Convictions and prosecutions.
 - A change in the main driver of the motorcycle.
 - Details of drivers you have not told us about before.
 - Details if you or anyone who drives develops any medical condition.
 - All changes you make to your motorcycle, if these make your motorcycle different from the manufacturer's standard specification.
- T This insurance does not give rights to any person other than you (the insured person) except if we say differently elsewhere in this document.
- U Unless we have agreed otherwise with you, this insurance is governed by the law applying in the particular country in the United Kingdom you live in. If there is any dispute over which law is to apply to this insurance it will be English law. We will not cover any payments that are awarded by a court in a country outside of the United Kingdom unless your cover has been extended to that country under section 5 of this insurance.

Very important if you have an accident

Guidance notes

Please follow these instructions if you need to make a claim.

Your insurance adviser will send you a claim form and give you advice.

You must report all accidents to us immediately.

What to do if you have to make a claim

- 1 **Do not drive away.** You must stop if any person or animal has been hurt, or if any vehicle or property has been damaged.
- 2 Ask for the names and addresses of any other drivers or pedestrians. If there is another driver involved, ask for the name of his or her insurer and for their insurance policy or certificate number.
- 3 If the accident damaged another vehicle, property or animal, you must give your name, address, vehicle registration number and show your insurance certificate to anyone who needs it. If anyone other than you is injured, you must show your insurance certificate to the police.
- 4 Write down the names and addresses of any witnesses.
- 5 Draw a diagram of the scene. Show as much detail as possible - include:
 - the position of all the vehicles before and after the accident;
 - the speeds and distances;
 - road names and layout;
 - where witnesses were standing;
 - any obstructions to your or another road user's view; and
 - anything that could be relevant to the accident.
- 6 **Do not admit you were at fault in any way or offer to make a payment.** If any other person does this, remember to report it to us.
- 7 You must report all accidents, particularly those involving personal injury, to us immediately. You can phone if necessary. You must also send us a report form. You need to answer all the questions on the form and sign and date it.
- 8 If you receive any writ, summons or correspondence from anyone else or their representative, send it to us immediately. You must tell us if there is going to be any police action.

Customer care

Guidance notes

We aim to provide you with a high standard of service, but if you are dissatisfied in any way, this information explains exactly how to proceed.

About our service

We are committed to providing you with a high-quality service and we want to make sure that we maintain this at all times. If you feel that we have not provided a first-class service, or if you have any questions about your insurance, please contact the broker or intermediary who arranged cover for you.

If you are not satisfied with his or her response, please write, quoting the policy number shown on your schedule, to:

The Underwriter
Chaucer Insurance
Chaucer Business Park
Thanet Way
Whitstable
Kent
CT5 3FD

If you are still not satisfied

If you cannot sort the situation out with us, you can refer the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department
Lloyd's
One Lime Street
London
EC3M 7HA

Phone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

Complaints that the Complaints Department cannot sort out may be referred to the Financial Ombudsman Service. You can get further details from us at the appropriate stage of the complaints process.





