



TRINITY  
LANE

## Motorcycle\* Auto Extra Policy

(\*Motorcycle includes motorbikes, trikes (tricycle),  
quad bikes and road-legal buggies.)

## Warranties

- a You must normally live in the United Kingdom.
- b This insurance does not cover any claims arising from any long-term or ongoing physical or mental conditions or disabilities that you suffer from and that you were suffering from before arranging this insurance.

## Definitions

**Accident** - any bodily injury caused by a sudden, unexpected event that happens following an incident on the road within the UK.

**Accidental death** - loss of life resulting from a bodily injury caused by an accident.

**Assault** - a sudden, unexpected and unusual event caused by an unknown person deliberately intending to cause a bodily injury following an incident on the road within the UK.

**Bodily injury** - a physical injury during the period of insurance, resulting from an accident which, within 12 months of the accident, leads to your death or disability.

**Emergency dental treatment** - emergency treatment to all teeth within seven days of the incident.

**Hospital** - an official establishment (other than a convalescent nursing or rest home, or the convalescent nursing self-care or rest-sections unit of a hospital) that can provide organised facilities for diagnosis and major surgery, and a 24-hour nursing service by registered nurses, for patients who have to stay one or more nights.



**Loss of limb or limbs** – the loss of a hand or foot by amputation (caused during the event or performed surgically afterwards) or the total loss of use of an entire hand or foot.

**Loss of use** – the total and permanent loss of use, where the loss is continuous for 12 months or more and will not improve.

**Period of insurance** – the length of time covered by this insurance, as shown in the schedule.

**Permanent total disability** – a disability which prevents you from doing any paid work and which, according to medical opinion given after 12 months from the date of your disability, is not going to improve.

**Personal belongings** – items you wear, use or carry. This does not include motorcycles and their accessories.

**Territorial limits** – the United Kingdom, the Isle of Man and the Channel Islands.

**We, us, our** – Trinity Lane Insurance Company Limited.

### **How to make a claim**

You must tell the claims manager as soon as possible (and no later than 31 days) after any event that may lead to a claim under this certificate. If possible, you should send your insurance certificate when writing to us about a claim, as this will help us to deal with your claim more quickly.

If you phone the claims manager, it will help if you have your policy details to hand. You will also need to give the claims manager full details of the incident.

Claims Manager  
Total Accident Management Limited  
Redcliff Quay  
Redcliff Street  
Bristol  
BS1 6HU.

Phone: 0800 218 2066

## Conditions

- a You must tell the claims manager as soon as possible about any accident which causes or may cause you any disability (as defined in this insurance), and get medical attention. The claims manager must be told as soon as possible if you die and your death is, or may be, due to an accident.
- b Before we can pay compensation to you or your representatives, we (and any medical advisers we appoint) must have access to all medical records, notes and correspondence referring to a claim or to a related medical condition that you suffered from before the claim. While reviewing the claim, our medical advisers must be able to examine you as often as they need to.
- c We will not pay a claim if any part of it is fraudulent, false or exaggerated, or if you have given us any false or stolen documents.

## Personal accident insurance and road-rage cover

This is your personal accident certificate. Please read it carefully and keep it in a safe place. We have agreed to insure you under the terms, conditions and exclusions set out in this document.

This certificate is a legally-binding contract of insurance between you and us and is governed by English law. The insurance this certificate provides covers an accident or injury that happens during any period of insurance for which you have paid or agreed to pay the premium.

## Demands and needs statement

This policy is suitable for someone looking for personal accident insurance to cover a motorcycle accident.

## Customer care

### Consumer complaints procedure

We are authorised and regulated by the Malta Financial Services Authority under the Insurance Business Act 1998 to carry on the business of general motor and accident classes of insurance, and we are regulated by the Financial Services Authority to carry on our business in the UK.

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 have any complaint about your insurance, or us, please contact your insurance adviser who arranged the insurance for you.

If you are not satisfied with the way they have dealt with your complaint, you should write to the Customer Services Co-ordinator, Trinity Lane Insurance Company Limited, Aviation Park, Vjal I-Avjazzjoni, Luqa LQA 9023, Malta. When you do this, please give your insurance document number, as it will help us to deal with your complaint promptly.

- a If your complaint is about the way we have managed your insurance, you should contact:

The Financial Ombudsman Service  
Customer Contact Division  
South Quay Plaza II  
183 Marsh Wall  
London  
E14 9SR.  
Phone: 0845 080 1800  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

- b If your complaint is about your actual insurance policy, you should contact:

Consumer Complaints Manager  
Malta Financial Services Authority  
Notabile Road  
Attard BKR 3000  
Malta.  
Phone: 00 356 2144 1155

If you are still not satisfied with our reply, you can contact the Consumer Complaints Manager at the MFSA. The MFSA recommends that you make your complaint as soon as possible after you become aware of the circumstances leading to your complaint. The Consumer Complaints Manager can only get involved in complaints from personal policyholders.

(These procedures do not affect your right to take legal action if necessary.)

## **Significant or unusual exclusions or limitations**

### **Personal accident**

#### **We will not pay the following.**

- The sum insured for 'loss of sight' or 'loss of a limb' or 'permanent total disability' if the loss or disability results in your death within 52 weeks of an accident.
- Any amount over the limit for any one accident.
- Claims arising from any long-term or ongoing physical or mental conditions or disabilities that you suffer from and that you suffered from before arranging this insurance.

We will not pay the following if you are the victim of a road-rage assault.

- a Hospital daily cash benefit for more than 30 days and for the first night, unless you spend two or more nights in hospital.
- b Emergency dental treatment for the first £25 for each claim.
- c Clothing and personal belongings for the first £25 for each claim.

If your injury is made worse by a physical disability or condition that you had before the accident, we would not pay any more compensation than we would have paid if your injury had not been made worse by your existing condition.

## **Your right to change your mind**

You can cancel this insurance by telling us in writing and returning your insurance documents within 14 days of the cover starting or (if later) within 14 days of you receiving the insurance documents. You do not have to give us any reason for your decision.

We will refund your premium in full, as long as we have not received a claim under this policy.

If you pay your premium in instalments and you do not cancel the insurance policy, you must continue to pay the instalments or we will cancel your cover and end the insurance policy.

## **Cancelling this insurance**

You can cancel this insurance at any time by telling us in writing and returning your insurance documents. This insurance runs alongside your motorcycle insurance policy. If you cancel or do not renew your motorcycle insurance policy, all cover under this insurance will end at the same time.

We can cancel this insurance by sending you 14 days' notice in writing. We will refund that part of the premium that applies to the remaining period of insurance (as long as you have not made any claims).

You must tell the police immediately about any event likely to lead to a claim under this insurance.

## Exclusions

This insurance does not cover death or disability that is directly or indirectly caused by, or fully or partly resulting from, the following.

- a You using the motorcycle for:
  - hire or reward;
  - racing competition, rallies, trials, speed testing, track events or for any purpose connected with the motor trade;
  - your business or employment, other than daily travel between your home address and your workplace; or
  - courier or messenger services.
- b You committing or attempting suicide or deliberately harming yourself, whether you are sane or insane at the time.
- c War, invasion, revolution, terrorist activity or any similar event (except where we need to provide cover to meet the minimum insurance set by the relevant law).
- d You deliberately putting yourself in extreme danger (unless you are trying to save another person's life), your own criminal act, or you being under the influence of alcohol or drugs.

## Financial Services Compensation Scheme (FSCS)

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full and the FSCS will pay 90% of the rest of the claim. For types of insurance that are compulsory (such as motorcycle insurance), the FSCS will pay the claim in full. You can get more information about the compensation scheme arrangements from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

Trinity Lane Insurance Company Limited is registered in Malta – registration number C40137. Registered office: Aviation Park, Vjal I-Avjazzjoni, Luqa LQA 9023, Malta.

## Full policy wording

This insurance covers you while you are driving, using or in charge of the insured vehicle named in your motorcycle insurance policy while it is being used for social, domestic and pleasure purposes (including daily travel between your home address and your place of work).

This insurance runs alongside your motorcycle insurance policy. If you cancel or do not renew your motorcycle insurance policy, all cover under this insurance will end at the same time.

## Period of insurance

We normally offer a 12-month insurance contract, which you can renew each year. Terms and conditions will apply when your policy is due for renewal.

## Insurer

We are authorised and regulated by the Malta Financial Services Authority under the Insurance Business Act 1998 to carry on the business of general motor and accident classes of insurance, and we are regulated by the Financial Services Authority to carry on our business in the UK.

## Type of insurance and cover

We offer personal accident insurance cover. Specific features and benefits of the cover are set out in the insurance document or any endorsement to the document.

## Personal accident

We will pay the sum insured as shown in the schedule if you suffer a bodily injury during the period of insurance which results in any of the following.

■ Accidental death	£7,500
■ Total and permanent loss of sight in both eyes	£12,500
■ Total and permanent loss of sight in one eye	£5,000
■ Loss of limbs (arms or legs)	£10,000
■ Loss of one limb (arm or leg)	£5,000
■ Permanent total disability	£12,500

### **Extra benefits following a road-rage assault**

- Hospital daily cash benefit of £100 a day for no more than 30 days
- Emergency dental treatment – £250 with an excess of the first £25 for each claim
- Clothing and personal belongings – £150 with an excess of the first £25 for each claim
- Five sessions of stress counselling following a claim for bodily injury

### **We will not pay a claim if you:**

- do not normally live in the United Kingdom;
- are using the motorcycle for hire or reward, racing competitions, rallies, trials, speed testing, track events or in connection with the motor trade;
- are using the motorcycle for courier or messenger services;
- are using the motorcycle for business or employment other than daily travel between your home and your workplace; or
- are under the influence of alcohol or drugs.
- are involved in a provoked assault or fighting (except in self-defence).
- are involved in any matrimonial or family dispute.

### **Law applying to the insurance**

Unless we have agreed otherwise with you, we will apply English law to this insurance.

This insurance runs alongside your motorcycle insurance policy. If you cancel or do not renew your motorcycle insurance policy, all cover under this insurance will end at the same time.

We are authorised and regulated by the Malta Financial Services Authority to carry on general insurance business from Malta under the Insurance Business Act 1998, and we are regulated by the Financial Services Authority to carry on our business in the UK. You can visit the MFSA and FSA websites at [www.mfsa.com.mt](http://www.mfsa.com.mt) and [www.fsa.gov.uk](http://www.fsa.gov.uk). They include a register of all regulated firms. Or, you can call the MFSA on 00 356 2144 1155 and the FSA on 0845 606 1234.



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