To report a claim, call

Bikesure Freethinking Insurance

0344 381 4410

TRIUMPH 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.

BIKESURE
CLAIMS LINE
0844 888 8775

MOTORCYCLE POLICY

ZENITH
insurance plc

CONTENTS

Claims Helpline
0845 600 5330

IMPORTANT CUSTOMER INFORMATION

Our Service 3
Claims Advice 4

CONTRACT OF INSURANCE

Definitions 6
Policy Sections 8

1 Accidental Damage 8
2 Fire & Theft 8
How we will settle claims under sections 1 and 2 9
3 Liability to Others 10
4 Foreign Use 11
5 No Claims Discount 12
6 No Claims Discount Protection 12

General Exclusions 13
General Conditions 15
Endorsements 17

IMPORTANT CUSTOMER INFORMATION

Claims Helpline
0845 600 5330

You should keep a complete record of all information (including copies of letters) supplied to us in taking out this insurance.

So that you understand what you are covered for, please read this policy, the schedule and the certificate of motor insurance very carefully. You should pay special attention to the general exclusions and general conditions.

If you have any questions, the cover does not meet your needs, or any of the details are incorrect you should notify us immediately via your insurance intermediary.

Changes which affect your insurance

To keep your policy up to date please tell us straight away about changes which affect your insurance. Some examples are:

- A change of motorcycle
- You wish a new rider to be covered
- Someone who rides the motorcycle gets a motoring or other conviction or suffers from a medical condition or has a claim on another policy
- The motorcycle is changed from the manufacturer's standard specification
- A change of job by you or any other rider
- A change of address
- A change in the use of the motorcycle
- The motorcycle is involved in an accident no matter how trivial

If you do not tell us about changes, your insurance may not cover you fully or at all.

DATA PROTECTION

We may pass information about the client and this policy to other insurance companies with which we either reinsure our business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. These companies may be located in countries outside the UK but within the European Economic Area ("EEA").

In the event that we are unable to continue to trade with your intermediary because they have ceased to trade through bankruptcy or liquidation or in the event that their relevant FSA authorisation is revoked we reserve the right to pass your policy and all details on to another intermediary. If you do not wish this to happen then please put your request in writing to us.

We are dedicated to providing you with the high standard of service you have the right to expect. If we fall below this standard or you are unhappy with any aspect of our service please follow the steps below to ensure your complaint is dealt with as quickly as possible.

Step 1 Please write to:

Complaints Handling
Zenith Insurance Management UK Limited
Chester House
Harlands Road
Haywards Heath
West Sussex RH16 1LR
Your policy is administered by Zenith Insurance Management UK Limited on behalf of Zenith Insurance plc

Step 2 If you are still not satisfied with the response you should refer the complaint to:

The Chief Executive Officer
Zenith Insurance plc
846-848 Europort
Gibraltar

Step 3 If the Chief Executive Officer is unable to resolve the complaint to your satisfaction, you should then contact:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Zenith Insurance plc is a member of the Association of British Insurers.

WHAT YOU SHOULD DO IN THE EVENT OF AN ACCIDENT

Claims Helpline
0845 600 5330

THE LAW

If you have an accident which involves an injury to any person or certain animals, another vehicle or damage to property, you must stop. If you own the motorcycle you must give your name, address and insurance details to anyone who has a good reason to ask. If you do not own the motorcycle you must provide the owner's name and address.

If there is an injury and you do not give your details at the scene, you must report the incident to the police within 24 hours.

AT THE SCENE

It is important that you obtain full details of the following:

- All the vehicles involved
- The names, addresses and telephone numbers of the other riders and of any witnesses
- The number of passengers in each vehicle
- The insurance details of the other riders
- Injuries caused
- Property damaged and extent of damage
- Police Officer involvement (name, number & constabulary)

Make a rough sketch of the accident scene showing the position of the vehicles before and after the accident.

Do not apologise or admit that you were to blame. Do not sign anything at the scene.

REPORTING THE ACCIDENT

Report the accident immediately to our

CLAIMS HELPLINE on 0845 600 5330

and provide us with all the information you obtained at the scene. This will allow us to contact anyone else involved straight away.

If you are not at fault we will attempt to recover any money we pay. Provided we are able to make a full recovery your no claims discount is not affected.

If you were at fault however, we will offer to deal with the Third Party's claim to minimise costs.

Claims Helpline
0845 600 5330

MOTORCYCLE INSURANCE

This document is a legally binding contract of insurance between you and us. The contract is based upon the information you gave us in the proposal form or the statement of fact and the declaration you made.

We agree to insure you under the terms of this contract against accidental injury, loss or damage that occurs within the geographical limits during the period of insurance for which you have paid or agreed to pay the premium.

You must read this policy, the schedule and the certificate of motor insurance together. The schedule tells you which sections of the policy apply. Please check all three documents carefully to make certain they give you the cover you want.

English Law will apply to this contract of insurance unless we and you have agreed otherwise.

Gary Humphreys *Underwriting Director*
Zenith Insurance plc
Authorised Insurers, registered in Gibraltar No. 84085
Registered Office: 846-848 Europort, Gibraltar

Zenith Insurance plc is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 211787).

The Financial Services Compensation Scheme covers this policy.

DEFINITIONS

Claims Helpline
0845 600 5330

The following words or phrases have the same meaning wherever they appear in this policy.

Motorcycle / Insured Vehicle
Any motorcycle described in the schedule and for which we have issued a certificate of motor insurance.

Certificate of Motor Insurance
Evidence that you have the motor insurance required by law. It shows who may drive the motorcycle and what it may be used for.

Endorsement
A clause which alters the insurance cover. Any endorsement that applies will be shown on your schedule.

Excess
The amount you have to pay towards each claim.

Geographical Limits
Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and sea transit between them. Third Party Liability cover is also provided in the European Union and any other country which has agreed to follow Article 7(2) of the EC Directive 72/166 EEC.

Market Value
The cost of replacing your motorcycle, if this is possible, with one of a similar make, model, age, mileage and condition.

Period of Insurance
The length of time covered by this insurance as shown in the schedule.

Schedule
Confirms details of you and the insurance cover provided. The schedule forms part of the contract of insurance and must be read in conjunction with the policy.

Terrorism
In the United Kingdom, the term "terrorism" shall follow the interpretation as set out in part 1 of the Terrorism Act 2000 or as per any subsequent amendments thereto or successors thereof (as replicated hereunder). In any other territory which has equivalent legislation to the Terrorism Act 2000, "terrorism" will follow the definition in that legislation. In any other territory the UK Terrorism Act 2000 or subsequent amendments thereto or successors thereof will be deemed to be the applicable definition.

Part 1 of the **TerrorismAct 2000** contains the following definition:-

1. In this Act "terrorism" means the use or threat of action where -

a) the action falls within subsection (2)

b) the use or threat is designed to influence the government or to intimidate the public or a section of the public, and

Claims Helpline
0845 600 5330

c) the use or threat is made for the purpose of advancing a political, religious or ideological cause

2. Action falls within this subsection if it -

a) involves serious violence against a person

b) involves serious damage to property

c) endangers a person's life, other than the person committing the action

d) creates a serious risk to the health or safety of the public or a section of the public

e) is designed to interfere with or seriously disrupt an electronic system

3. The use or threat of action falling within the subsection (2) which involves the use of firearms or explosives is terrorism whether or not subsection 1(b) is satisfied.

Theft

Any theft or attempted theft that you have reported to the police.

We, Our, Us

Zenith Insurance plc.

You, Your

The policyholder named on the schedule.

GUIDE TO POLICY COVER

Comprehensive	Sections 1, 2, 3, 4, 5*
Third Party Fire & Theft	Sections 2, 3, 4, 5*
Third Party Only	Sections 3, 4, 5*

**Plus section 6 if noted on the schedule.*

Claims Helpline
0845 600 5330

SECTION 1 ACCIDENTAL DAMAGE

WHAT IS COVERED

We will cover you under this section for accidental damage to your motorcycle, spare parts and fitted accessories. This is subject to the amount shown in the schedule under "Excess applying to Section 1 - Accidental Damage".

SECTION 2 FIRE AND THEFT

WHAT IS COVERED

We will cover you under this section for loss or damage to your motorcycle, spare parts and fitted accessories caused by fire, lightning or explosion, theft or attempted theft. This is subject to the amount shown in the schedule under "Excess applying to Section 2 - Fire and Theft".

WHAT IS NOT COVERED UNDER SECTIONS 1 & 2

- The amount shown in the schedule under "Excess applying to Section"
- Any damage to the motorcycle caused deliberately by you or any person driving it with your permission
- Loss of use of the motorcycle
- Loss of or damage to telephone, audio and navigational equipment
- Wear and tear, mechanical, electrical, electronic and computer failures or breakdowns
- Damage to tyres caused by braking, punctures, cuts or bursts
- Loss of value for any reason
- Loss of or damage to the motorcycle resulting from fraud or deception
- Any amount greater than the manufacturer's latest list price for any part or accessory
- Any extra cost due to parts or replacements not being available in the United Kingdom
- Loss of or damage to any accessory which is not permanently attached to the motorcycle e.g. crash helmet, gloves and clothing
- Loss of or damage to the motorcycle caused by a member of the family or household of a permitted driver taking the motorcycle without your permission

Claims Helpline
0845 600 5330

- Confiscation or requisition or destruction by or under order of any Government or Public or Local Authority
- Any amount in excess of £200 in respect of specialised Artwork, Decals, Logos other than manufacturers standard paintwork
- Loss of or damage to the vehicle if it is not covered by a valid Department for Transport test certificate (MOT), if one is needed by law
- Loss of or damage to the motorcycle as a result of theft if at any time it is left unattended and the ignition key is in or on the motorcycle and/or it has not been secured and locked

HOW WE WILL SETTLE CLAIMS UNDER SECTIONS 1 AND 2

If the motorcycle sustains damage which is covered under this policy you must take steps to ensure its security and safety. If it cannot be ridden due to that damage, we will pay reasonable charges for moving the motorcycle to the nearest competent repairer.

Where possible you should obtain two detailed estimates for the cost of repairs and send them to us as soon as possible. If either repairer believes the motorcycle is beyond economical repair you should let us know immediately and not give any instructions relating to the repair.

Provided this is not the case and as soon as two repair estimates have been sent to us, you may authorise the repairer who provided the more competitive estimate to start the repair work.

If we feel the repair estimate is unreasonable however, we reserve the right to contact the repairer and in the absence of agreement on costs, to move the motorcycle to another repairer and pay for any work already completed.

The most we will pay will be the market value of the motorcycle immediately before the accident or loss. We will choose whether to repair or replace your motorcycle or to pay you a cash sum equal to the cost of the loss or damage, less any policy excesses.

We will not pay for the whole cost of any repair or replacement which leaves your motorcycle in a better condition than it was before the loss or damage. If this happens you will have to pay part of the cost of repair or replacement .

Claims Helpline
0845 600 5330

The repairer may be authorised to use replacement parts (if appropriate) which were not supplied by the original manufacturer of the motorcycle.

If you are still paying for the motorcycle under a hire purchase or leasing agreement we will settle your claim with the motorcycle's legal owner unless by prior agreement.

If we choose to pay you the market value of your motorcycle rather than to repair it, you must send us the certificate of motor insurance, the Vehicle Registration Document and the MOT certificate if the motorcycle needs one, before we pay your claim.

We may, without further notice, move the motorcycle to a secure place of free storage. All personal possessions should be removed at the earliest opportunity.

As soon as you accept our offer, this insurance for that motorcycle will end and any outstanding or overdue premium must be paid. We reserve the right to deduct any outstanding premiums due from any settlement paid to you.

The motorcycle then becomes our property.

SECTION 3
LIABILITY TO OTHERS

WHAT IS COVERED

We will cover you under this section for the costs and damages you are legally liable to pay for the death of or injury to any person and damage to property caused by:

- You, using the insured motorcycle
- Any person riding the motorcycle with your permission provided your certificate of motor insurance shows he or she is allowed to drive the motorcycle
- Any person travelling on or getting on or off the motorcycle
- Any trailer while it is attached to the motorcycle

We will also pay at our discretion:

- Legal costs and expenses we have previously agreed in writing relating to;
  - Solicitors' fees for representation at a coroners' inquest, fatal injury enquiry or court of summary jurisdiction
  - The defence of a charge of manslaughter or causing death by dangerous or careless driving provided they relate to a claim resulting from an accident covered by this section.

Claims Helpline
0845 600 5330

- Emergency treatment charges set out in the Road Traffic Acts resulting from an accident involving any vehicle covered by this policy

If anyone insured by this section dies, we will extend the cover to which they would have been entitled, to their personal representatives.

WHAT IS NOT COVERED

- Liability for death or injury to any employee of the person insured, arising during the course of their employment except where liability is required to be covered by the Road Traffic Acts
- Loss of or damage to any attached trailer
- Loss of or damage to property belonging to, or in the custody or control of, any person insured under this part of the policy
- Anyone, other than you, who is covered by other insurance
- We will not pay more than £20,000,000 for costs and damages you are legally liable to pay for damage to property caused by any one event

SECTION 4
FOREIGN USE

WHAT IS COVERED

In addition to the minimum level of insurance required to allow you to use your motorcycle in:

- Any member country of the European Union
- Croatia, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland

The policy extends all sections shown as applying in the schedule, for a maximum period of 45 days in any one period of insurance.

Upon request before you go abroad, and on payment of an additional premium we will extend cover to:

- Up to 90 days duration in countries shown above
- Be operative in other countries covered by the International Green Card system

WHAT IS NOT COVERED

Customs and/or excise duties.

Claims Helpline
0845 600 5330

SPANISH BAIL BOND

If you or the permitted driver of your motorcycle is detained or the vehicle impounded by the Spanish authorities following an accident, we will provide a guarantee or deposit of up to £1,000 to secure the appropriate release.

If the deposit or guarantee is forfeited in whole or in part you will have to refund the amount to us.

SECTION 5
NO CLAIMS DISCOUNT

If you have not made a claim during the period of insurance prior to renewal and no claim has been made against you, we will allow a discount from your renewal premium.

You may not transfer this discount to another person.

SECTION 6
NO CLAIMS DISCOUNT PROTECTION

You will not lose any of your no claims discount as long as you make no more than two claims in any five year period. If three claims are made in any five year period we will reduce the discount you receive.

Protecting your no claims discount may not prevent your premium from increasing at renewal.

GENERAL EXCLUSIONS

Claims Helpline
0845 600 5330

These exclusions apply to the whole policy.

Your insurance does not cover claims arising from any of the following:

1. Any accident, injury, loss or damage while any motorcycle covered by this insurance is being:
   a) Ridden by anyone who is not described in the certificate of motor insurance as a permitted driver.
   b) Ridden by anyone who does not have a driving licence, who is disqualified from driving or who does not meet the terms and conditions of their driving licence or provisional driving licence, or has not completed Compulsory Basic Training (CBT) where necessary.
   c) Used for a purpose which is not shown as covered in your certificate of motor insurance.
   d) Used in or on restricted areas of airports or airfields or military bases including any place where aircraft land or take off, park or move, associated service roads, refuelling areas, ground equipment parking areas, passenger buildings and customs areas.
   e) Used in an unsafe condition or while carrying an insecure load.

2. Any liability you accept under an agreement or contract unless you would have been liable anyway.

3. Any accidental loss, damage, injury or legal liability caused directly or indirectly by:
   a) War, invasion, revolution or any similar event except where we need to provide cover to meet the requirements of the Road Traffic Acts.
   b) Any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss except where we need to provide cover to meet the requirements of the Road Traffic Acts.
   c) Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel.
   d) Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear material or any part of it.
   e) Pressure waves caused by aircraft or other flying objects.

4. Except under Section 3, any injury, loss or damage arising during:
   a) An earthquake.

Claims Helpline
0845 600 5330

b) Riot or civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands.

5. Any claim for pollution or contamination, unless it is caused by a sudden, identifiable event which was unintended and unexpected and happened at any specific time and place.

   Any amount over £1,000,000 for one pollution or contamination event.

6. Any decision or action of a court which is outside the geographical limits unless the proceedings are brought or judgement is given by a court of a country:
   a) For which minimum compulsory insurance is provided by this policy, or
   b) To which we have agreed to extend the policy cover and for which we have received the necessary additional premium.

7. We will not pay the claim and all cover under the policy is forfeited if you, or anyone acting for you, makes a claim under the policy knowing the claim to be false, fraudulently inflated or supported by fraudulent documentation, or if loss, damage or injury is caused by your wilful act or with your connivance.

Claims Helpline
0845 600 5330

NOTIFICATION OF CLAIMS

As soon as possible after any event which might lead to a claim under this policy, you should telephone our Claims Helpline on 0845 600 5330 to tell us about the occurrence. You must send us any letter, claim, writ or summons as soon as you receive it. You must also let us know immediately if you or your legal advisors become aware of any prosecution, inquest or fatal accident enquiry which might be covered under this policy.

You or any other person claiming under this policy must not negotiate, admit fault, offer to pay or settle any claim unless you have our written permission.

DEALING WITH CLAIMS

We will be entitled to:

- Take over and carry out the defence or settlement of any claims in your name or that of any other person insured by this policy and have full discretion to deal with the claims as we see fit
- Take proceedings in your name or that of any other person insured by this policy, to get back any money we have paid
- Any information and help we need from you or any other person insured by this policy

CARE OF YOUR MOTORCYCLE

Anyone covered by this policy must take all reasonable steps to keep the motorcycle in a roadworthy condition and to protect it from loss or damage. Your motorcycle must be covered by a valid Department for Transport test certificate (MOT) if one is needed by law.

In the absence of a valid Department for Transport test certificate (MOT), all cover under sections 1 and 2 is excluded.

Whenever the motorcycle is left unattended it must be secured, locked and the keys removed.

We may examine your motorcycle at any time.

KEEPING TO THE POLICY TERMS

We will only provide the cover described in this policy if:

- Any person claiming cover has kept to all its terms and conditions, as far as they apply, and
- All the information you have given us and upon which this contract is based is correct and complete

OTHER INSURANCE

If a claim is made under this policy and there is another policy that covers the same loss, we will only pay our share of the claim.

Claims Helpline
0845 600 5330

Cancelling your Policy

COMPULSORY INSURANCE

If under the laws of any country in which this policy applies, we have to make payments which, but for that law, would not be covered by this policy, you must repay the amount to us.

You or the person who caused the accident must also repay us any money we have to pay because of any agreement with the Motor Insurers' Bureau.

REFLECTION PERIOD

This policy provides you with a reflection period to decide whether you wish to continue with the full policy. The reflection period is for 14 days from the date you receive your Policy documentation. During this period you have the right to cancel the policy and receive a pro-rata refund unless you have made a total loss claim. Any refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges, except where cover has not commenced prior to the end of this 14 day period, in which case you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel this policy you must return the Certificate of Insurance immediately.

CANCELLING YOUR POLICY AFTER THE REFLECTION PERIOD

We or our authorised intermediary/service provider, may cancel this policy by sending you seven days' notice to your last known address. If you live in Northern Ireland, we will also send notice to the Department of the Environment for Northern Ireland. You should then send us your certificate of motor insurance and we will refund a proportion of the premium for the remaining period of insurance.

You can cancel this policy by giving us seven days' notice in writing and returning your certificate of motor insurance. Provided there have been no claims in the current period of insurance we will refund part of the premium using the following scale:

Length of time you had the insurance *	1mth	2mth	3mth	4mth	6mth	8mth	8mth+
Percentage of premium refunded	75%	65%	50%	40%	25%	10%	NIL

**not exceeding*

Claims Helpline
0845 600 5330

1. CARRIAGE OF PILLION PASSENGERS

Having declared that pillion passengers will not be carried and in return for a premium discount the policyholder acknowledges that all cover provided by this policy will be inoperative in the event of a claim arising from an incident when a passenger is being carried on the insured motorcycle.

NOTES

Claims Helpline
0845 600 5330

www.zenith-insurance.co.uk

MOTORCYCLE POLICY

ACCIDENT, FIRE OR THEFT?

CALL THE CLAIMS HELPLINE

0845 600 5330

ZENITH
insurance plc

Zenith Insurance plc
Registered Office: 846-848 Europort, Gibraltar
Registered in Gibraltar No. 84085

Zenith Insurance plc is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting business in the UK
(FSA Register Number 211787).

ZENITH
insurance management uk limited

Documentation distributed by Zenith Insurance Management UK Limited
on behalf of Zenith Insurance plc
Correspondence Address: Chester House, Harlands Road, Haywards Heath, West Sussex RH16 1LR
Zenith Insurance Management UK Limited is authorised and regulated by the Financial Services Authority

Z/MC/PL/03.11