

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. It is important that you read the policy booklet carefully when you receive it.

Who is the Insurer?

The insurer of this policy is Aviva Insurance Limited.

What is Motorcycle cover?

The Motorcycle policy protects you and your motorcycle, comprising *Comprehensive or Third Party Fire & Theft cover*, as selected by you when requesting the quote and itemised in your policy schedule, for a period of 12 months.

What are the benefits and features of Motorcycle cover?

Your policy includes the following features, which are explained in detail in your policy booklet:

Cover	Comprehensive	Third Party Fire & Theft
Legal liability for accident when riding your motorcycle resulting in death or injury to any persons, including pillion & side car passengers	✓	✓
Legal liability for damage to other people's property	✓	✓
Legal costs incurred with our consent, in connection with a claim against your policy	✓	✓
Loss or damage caused by Accident, Fire, Theft or attempted Theft	✓	Fire & Theft only
New bike replacement	✓	Fire & Theft only
Accident recovery and Aviva approved Repair Service	✓	✓

The following **optional covers** are also available:

- Legal Services
- Foreign Use
- EuroProtection.

If you have selected any of these options, they will be itemised on your schedule and the cover details will be clarified in your policy booklets.

What are the significant or unusual exclusions or limitations of Motorcycle cover?

Your policy excludes some situations. Please refer to your policy booklet Sections 1 – 7 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- The first part of any own accidental damage, fire & theft claim – this is known as the “excess” (see Section 1). These are detailed below:

Standard excess	As shown on your schedule
Motorcycle group rating excesses are in addition to the standard excess	
1 to 4	Nil
5 to 9	£50
10 to 13	£75
14 to 15	£150
16 to 17	£400
Additional young rider excesses for accidental damage claims are in addition to the standard excess	
16yrs old to 20yrs old	£100
21yrs old to 24yrs old	£50

- Loss or damage arising from theft while the ignition key of your motorcycle has been left in or on your motorcycle (see Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1)
- Loss of value following a repair (see Section 1)
- Loss of or damage to helmets and protective clothing (see Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority (see Section 1)
- The maximum amount that will be paid out for damage to a third party's property will be £20,000,000 (see Section 2)
- Loss of or damage to spare parts by theft if the motorcycle is not stolen at the same time (see Section 1).

Exclusions

Inappropriate use (see page 20 of the policy document “General Exceptions”)

- We will not pay for any accident, injury, loss or damage that occurs while your motorcycle is being used for a purpose not shown under the “Description of use” section of your certificate of insurance or while it is being ridden by any person not described in your certificate of insurance as entitled to ride.

How long does my Motorcycle cover run for?

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later.

How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below: **0844 891 1111**.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please telephone us on 0844 891 1105.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

Call Charges

0844 numbers will be charged at 3p per minute from a BT landline. Calls from other networks may vary.