

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

Who is the Insurer?

The insurer of the policy is Aviva Insurance Limited, except where otherwise shown for any part of this policy or its optional covers.

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:

- Motor Legal – help in recovering your compensation and financial losses following a motor accident which is not your fault
- Foreign Use
- Euro Protection.

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. This is limited to £1,000,000 for events involving hazardous locations or goods (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)
- Optional Motor Legal section – Cover applies following a motor accident which is not your fault and only where it is more likely than not you will be successful in your claim against the person responsible (see Section 6).

Exclusions

Inappropriate use (see the "General Exceptions" section in the policy document)

- 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?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

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 or renewal of the policy or the day on which you receive your policy documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

What are Aviva charges for policy amendment and cancellation?

If you cancel after cover has commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover. There will also be an additional charge of up to £38.00 (plus Insurance Premium Tax, where applicable).

If we cancel for any reason set out in the 'Our right to cancel your policy' section within the General Conditions section of your policy booklet, there will be a cancellation charge of up to £38.00 (plus Insurance Premium Tax, where applicable). If you amend your policy there will be an administration charge of up to £18 (plus Insurance Premium Tax, where applicable).

How do I make a claim?

Should you need to make a claim under this policy, please call us on **0345 030 6925**.

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 0345 030 6921.

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 refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

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 charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls maybe recorded and/or monitored.

Motorcycle Important Information

Important Information

Please read the information below carefully and keep it for your future reference. Please note that a policy booklet will be issued with the policy, however a specimen copy is available on request. You can also view the full policy wording online at www.aviva.co.uk.

Important Notice – Information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask. Please read any assumptions carefully and confirm if they apply to your circumstances.

If any of the information provided by you changes after you purchase your policy and during the period of your policy please provide us with details by contacting 0345 030 6921.

If the information provided by you is not complete and accurate:

- we may cancel your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium and/or change the compulsory excess, or
- the extent of the cover may be affected.

It is an offence under the Road Traffic Acts to provide incomplete or inaccurate information to the questions asked in your application for the purpose of obtaining a certificate of motor insurance.

We recommend you keep a record (including copies of letters) of all information provided to us for your future reference.

Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Aviva Insurance Limited.

We may use your details to allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive. For details relating to information held about you on the Claims Underwriting and Exchange Register and Motor Insurance Anti-Fraud and Theft Register please visit www.insurancedatabases.co.uk

For details relating to information held about you by the Driver and Vehicle Licensing Agency (DVLA) please visit www.dvla.gov.uk

Insurance administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents and by re-insurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice. In the case of personal data, with limited exceptions and on payment of the appropriate fee, you have the right to access

and if necessary rectify information held about you. In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit searches and use of third party information

To ensure we have the necessary facts to assess your insurance risk, verify your identity, to help prevent fraud and to provide you with our best premium and payment options, we may:

- Obtain information from third parties including a quotation search from a credit referencing agency which will appear on your credit report and be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay monthly instalments
- Use information relating to you and your vehicle(s) supplied to us by other third parties.

Data Use

The data you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for:

- Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:
 - consider whether to accept the relevant risk;
 - make decisions about the provision and administration of insurance and related services for you (and members of your household);
 - validate your (or any person or property likely to be involved in the policy or claim) claims history (at any time, including upon application for insurance, in the event of an accident or a claim, or at a time of renewal).
- Management information purposes
 - To analyse insurance and other markets for the purposes of:
 - portfolio assessment;
 - risk assessment;
 - performance reporting;
 - management reporting.
- Anti-fraud purposes
 - To detect and prevent fraudulent claims and/or activities by:
 - sharing information about you with other organisations and public bodies including the police;
 - tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies;
 - undertaking fraud searches. Insurers pass information to fraud prevention agencies and databases, including the Claims Underwriting and Exchange Register and where appropriate the Motor Insurance Anti-Fraud and Theft Register administered by Insurance Database Services Limited (IDSL). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers.

- Compliance with legal obligations and responsibilities
 - Claims management – In the event of a claim we may need to disclose information with any other party involved in that claim such as third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators. We also may have to investigate your claims and conviction history.
 - Motor Insurance Database – Information relating to your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLENI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:
 - Electronic Licensing;
 - Continuous Insurance Enforcement;
 - Law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
 - The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the European Economic Area or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.

You can check that your correct registration number details are shown on the MID at www.askmid.com.

- Complaints management – If you make a complaint about the service we have provided, we may be obliged to forward details about your complaint, including your personal information, to the relevant ombudsman.

How your data will be processed

- Information which is supplied to fraud prevention agencies and databases such as IDSL and MID can include details such as your name, address and date of birth together with details of any injury arising from a claim.
- Your data may be transferred to any country, including countries outside of the European Economic Area, for any of the purposes mentioned above.
- Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to fraud prevention agencies and databases such as IDSL.

You can ask for more information about this. If you require such information, please contact Aviva Insurance Limited.

How we will use your data – Driving Licence Number Insurance underwriting purposes:

Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:

- provide your (or any person included on the proposal) Driving Licence Number (DLN) to the DVLA to confirm your (or the relevant person included on the proposal) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to the date of the insurance policy and at any point throughout the duration of your insurance policy including at the mid-term adjustment and renewal stage. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence.
- searches may be carried out at point of quote and if an insurance policy is incepted at the renewal stage.

Please note that if you give us false or inaccurate information it may invalidate your insurance policy/prospective insurance policy or could affect the amount we pay to settle any claims you make under the policy.

Automatic renewal of your policy

Where we have offered you renewal terms and you select or have selected a continuous premium payment method, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

We will not automatically renew your policy if:-

- you have contacted us to cancel your continuous payment authority since you purchased the policy or your last renewal;
- or
- we no longer offer you the continuous payment method if, for example, you have a poor payment history or an adverse credit history.

If either of the above happens we will advise you of this in your renewal letter and you will need to contact us to make payment before we can renew your policy.

Sensitive data

In order to assess the terms of the insurance contract or administer claims which arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application/renewal you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Aviva group, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other electronic means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Undertake searches against your (or any person included on the proposal) DLN against details held by the DVLA to confirm your licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence.
- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Claims history

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show the notices to anyone insured to drive the vehicles(s) covered under the policy.

Renewing your insurance

We will contact you in writing at least 21 days before your renewal date and will either:

1. Give you an opportunity to renew your insurance for a further year and tell you:
 - about any changes we are making to the terms and conditions of your policy;
 - to review your circumstances and consider whether this insurance continues to meet your needs;
 - to check that the information you have provided us with is still correct, and tell us if anything has changed; and
 - the price for the next year.

If you wish to make any changes at renewal, please contact Aviva on 0345 030 6921.

Or

2. Let you know that we are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:

- when the product is no longer available; or
- when we are no longer prepared to offer you insurance for reasons such as:
 - we reasonably suspect fraud;
 - your claims history;
 - we have changed our acceptance criteria;
 - you are no longer eligible for cover; and/o
 - where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the 'Important Notice – Information we need to know about' section within this document.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read 'Your cancellation rights' in your policy booklet which explains how this works.

Choice of law

The law of England and Wales will apply to this contract unless:

- (1) you and the Insurer agree otherwise, or
- (2) at the date of the contract you are a resident of (or, in the case of a business the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law for that country will apply.

Telephone call charges and recording

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Our regulatory status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered as Aviva Insurance Limited. (Registered in Scotland, No 2116. Registered Office: Pitheavlis, Perth PH2 0NH) and our firm's reference number is 202153. You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website www.fca.org.uk or by contacting them on 0800 111 6768.



aviva.co.uk/community-fund

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