



Your RAC Motorbike Insurance Policy Summary

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 document. It is important that you read the policy document carefully when you receive it. If you would like a copy of the policy booklet, please contact us on 0844 891 0209.

Name of the insurer underwriting this policy

The insurer of this policy is Equity Red Star. Registered Address: Library House, New Road, Brentwood, Essex CM14 4GD.

Name of the company arranging your insurance policy on behalf of the insurer

Devitt Insurance Services Limited. North House, St. Edwards Way, Romford, Essex RM1 3PP. Devitt Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA No. 312328)

Type of insurance and cover

Your Motorcycle Insurance policy protects your motorcycle(s), providing Comprehensive or Third Party Fire and Theft or Third Party Only cover, as selected by you when requesting the quotation and as shown on your policy schedule, for a period of 12 months from the date of commencement, or as otherwise shown on your policy schedule.

Significant features and benefits

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

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only	Policy section information can be found in
Legal liability to third parties, including pillion passengers and occupants of sidecars. (Limited to £20 million for third party property damage and £5 million for costs and expenses).	✓	✓	✓	Section 2
Legal liability to third parties (as above) when riding a motorcycle not belonging to you, provided this cover is shown on your certificate.	✓	✓	✗	Section 2
Legal costs incurred with our consent, in connection with a claim against your policy.	✓	✓	✓	Section 2
Loss or damage caused by Accident, Fire, Theft or attempted Theft.	✓	Fire & Theft only	✗	Section 1
Driving abroad: Free extension of your policy cover to most European countries (Maximum period of up to 90 days per trip).	✓	✓	✓	Section 6
Recovery following an accident within the Territorial Limits.	✓	✗	✗	Section 1 & 6
Permanently attached accessories up to £100. (Audio Equipment and Personal Effects excluded)	✓	Fire & Theft only	✗	Section 1

Significant and unusual exclusions or limitations

Your policy excludes some situations. Please refer to your policy booklet Sections 1-6 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 damage, fire or theft claim - this is known as the "excess". (See Section 1 and the Policy Schedule).
- Loss or damage arising from theft while the ignition keys of your motorcycle have been left in or on your motorcycle and the steering lock has not been set and put in operation. (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 or damage resulting to your motorcycle resulting from someone obtaining it by fraud or deception (See General Conditions)
- There is no cover under your insurance for audio, radio or communication equipment. (See Section 1)
- Confiscation or requisition or destruction by, or under order, of any government or public or local authority. (See Section 1)
- If you have stated that your motorcycle will be garaged and a theft or attempted theft occurs within a 500 metre radius of the declared garaging address Underwriters may double the compulsory excess that applies; or not pay the amount for theft or attempted theft. (See your Policy Schedule)

Inappropriate use (see "General Exceptions" of 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.

Right to Cancel

If this cover does not meet your requirements, please inform us within 14 days of receipt of your policy documentation or the start date of the policy, whichever is later. Any premium paid will be returned less any charge for the number of days for which insurance cover has been given unless a total loss claim has been made on the policy during that period. This charge will be subjected to a minimum charge of £15 plus Insurance Premium Tax (IPT). The full annual premium is due if a total loss claim has been made.

Termination after the initial 14-day period

If you wish to terminate the contract at any other time, please write to Devitt and return your Certificate of Motor Insurance. Any return of premium will be as set out in the Terms, Conditions and Important Information document and your policy schedule.

Governing Law and Language

You and the insurer can choose the law which applies to this contract. Unless you and the insurer agree otherwise, English Law will apply. This insurance is written in English and all communications about it will be in English.

How to Claim

Telephone the RAC Claims Line on 0844 891 0214. This is a 24-hour line providing immediate action in the event of a claim.

Complaint Procedures

Our aim at all times is to provide a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved. Should you have any query or complaint regarding this insurance, please contact Devitt Insurance Services Limited. You should ring 0844 891 0209, or alternatively write to us giving details of your complaint to the address below.

Please always quote your reference number and/or your policy number.

The address for complaints is:
Customer Satisfaction Manager
Devitt Insurance Services Limited
North House
St Edwards Way
Romford
Essex
RM1 3PP

If you remain unhappy, please write with full details, to the Managing Director of Devitt Insurance Services Limited at the same address.

If after taking this course of action you are still dissatisfied, once you have had either a final response letter regarding your complaint or it is eight weeks since you raised your complaint (whichever is sooner), you then have the right of referral to the Financial Ombudsman Service (FOS).

The address and telephone number is as follows:-

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

Telephone No. 0300 123 9 123

If your complaint is about your Insurer, please write with full details including the Policy number and/or claim number to:

The Chief Executive
Equity Red Star
Library House
New Road
Brentwood
Essex
CM14 4GD

If having referred the matter to your Insurer you receive either a final response letter regarding your complaint or it is eight weeks since you raised your complaint (whichever is sooner) and you still remain dissatisfied you can refer the complaint to:

Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M 7HA
Telephone No. 020 7327 5693
Facsimile: +44(0) 207 327 5225
E-mail: complaints@lloyds.com

If you are still not satisfied with how the Policyholder & Market Assistance department at Lloyd's deals with your complaint and you have had either a final response letter regarding your complaint or it is eight weeks since you raised your complaint (whichever is sooner) you can refer the matter to the Financial Ombudsman Service at the address previously shown.

Taking any of the above actions would not affect your right to take legal action if necessary.

Details about our Regulator

Equity Red Star is managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority. Our registration number is 204851. The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 020 7066 1000.

Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should a company be unable to meet all its liabilities to policyholders and customers, compensation may be available.

For optional classes of insurance, insurance advising and arranging and an insurer's activities of effecting and carrying out insurance business is covered for 90% of the total claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging and an insurer's activities of effecting and carrying out insurance business is covered for 100% of the claim, without any upper limit.

Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Equity Red Star is managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority. Equity Syndicate Management Limited is registered in England No. 426475. Registered Office: Library House, New Road, Brentwood, Essex CM14 4GD.