

PRIVATE MOTORCYCLE INSURANCE POLICY SUMMARY

This summary does not describe all the terms and conditions of your policy, so please take time to read the Motorcycle Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Motorcycle Insurance Policy Booklet, Certificate and Schedule

Insurer: Groupama Insurance Company Limited Registered Office: 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB

Period of Cover: **Annual Policy.** Refer to your Certificate of Motor Insurance or Policy Schedule for the effective dates.

Policy Features & Benefits	Policy Cover		
	Comprehensive	Third Party Fire & Theft	Third Party Only
The features and benefits that apply to your policy are shown below - please refer to the column that matches the level of cover you selected (details of which can be found on your Proposal / Statement of Fact / Statement of Insurance and Policy Schedule which shows all the information you have provided on which cover has been based.			
Section 1 - Damage to your Motorcycle (except that caused by Fire & Theft) up to its market value.	Covered	Not Covered	Not Covered
Section 2 - Damage or Loss by Fire or Theft up to its market value.	Covered	Covered	Not Covered
Section 3 - Legal liability for damage to other peoples property up to £20,000,000 (or £25m in total, including all costs). Cover for Riding other Motorcycles only where your Certificate of Motor Insurance allows , is limited to third party only when you are riding motorcycles not owned by, hired by or leased to you.	Covered	Covered	Covered
Section 4 - Using your Motorcycle Abroad (Foreign Use). Provides the same level of cover applicable to this policy for up to 90 consecutive days. Thereafter only the Minimum cover required by Law applies. Cover only applies to those countries within the territorial limits as specified within the Policy booklet and Schedule.	Covered	Covered	Covered

Significant Policy Exclusions and Limitations

For full details please refer to your Policy Booklet (including the General Exceptions), Certificate & Schedule.

Sections 1 & 2 and General Exceptions.

Excludes Injury, Loss or Damage when your motorcycle is ridden by someone who is not a permitted rider.

In the event of a claim, you must pay the excesses shown in your Policy Schedule. Cover is excluded in respect of loss of the use of your motorcycle, wear and tear, loss of value, loss by deception or repossession by the rightful owner.

If your motorcycle is left unattended with the keys in it or on it, there is no cover if it is lost or damaged by Fire or Theft.

Excludes loss of or damage to helmets and protective clothing.

If you have stated that your motorcycle will be garaged and malicious damage, theft or attempted theft occurs within the vicinity of your declared garaging address, additional terms may apply which will be shown as an endorsement on your Schedule.

Excludes any loss or damage caused by a member of your immediate family, or a person living in your home taking your motorcycle without your permission.

Policy Cancellation Rights

Withdrawal Period: You have 14 days from the date you received your policy documentation or the start date of the policy to cancel this policy and receive a pro rata refund of premium. A full refund will be issued where cover has not commenced. No refund of premium will be given if you have made a total loss claim against your policy. To cancel this policy please contact our Customer Service Department on 0844 800 4526.

Cancellation after the Withdrawal Period: If you wish to cancel this policy after the first 14 day withdrawal period, please contact our Customer Service Department on 0844 800 4526 who will calculate the appropriate return premium due to you. No refund of premium will be given if you have made a claim against this policy. For full details of the cancellation process please refer to the Policy Booklet, Certificate & Schedule.

Reporting Claims: To report a new claim for accident, fire or theft please call 0844 561 1417. This is a 24 hour service.

Caring for our Customers

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact Hastings Insurance Services Limited who arranged the policy for you. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied you can write to your insurer at the address below.

Operations Manager, Groupama Insurance Company Limited, Groupama House, 60 Spring Gardens, Manchester, M60 1HU, or Tel: 0161 834 9888

If you are still not happy and your insurance is at Lloyd's, you may contact the Policyholder and Market Assistance department at Lloyd's to review your case. The address is: Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA. Tel 020 7327 5693 Fax 020 7327 5225 Email complaints@lloyds.com.

After this action if you are still not satisfied with the way a complaint has been dealt with you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E149SR.

Telephone: 0845 080 1800 or 0300 123 9 123 (from mobile or non BT lines)

E-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstance of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).