

IMPORTANT INFORMATION FOR MOTORCYCLE CUSTOMERS

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording.

INSURANCE COMPANY	Zenith Insurance plc
CLAIMS ADDRESS	Zenith Insurance Management UK Limited Chester House Harlands Road Haywards Heath West Sussex RH16 1LR
CLAIMS HELPLINE NUMBER	24 Hour Claims Helpline Number 0844 874 6671

COMPLAINTS PROCESS

How do I make a complaint about my Zenith policy?

At Zenith we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact:

Zenith Customer Relations, PO Box 730, Chesterfield, S40 9LL

Tel: 0844 874 0630

Email: complaints@zenith-insurance.co.uk

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

DURATION OF CONTRACT

12 months

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that Zenith Insurance plc is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.

RIGHT TO CHANGE YOUR MIND

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy. This is subject to certain terms, including a minimum time on risk charge.

CANCELLATION

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*	1 mth	2 mth	3 mth	4 mth	6mth	8 mth	8 mth+
Percentage of premium refunded	75%	65%	50%	40%	25%	10%	Nil

* Not exceeding

We or our authorised agent may cancel this policy by sending you seven days notice to your last known address. 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.

MOTORCYCLE

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
COURTESY BIKE	Not Applicable		
FOREIGN USE	1 month per trip (see section V of the attached policy booklet)	1 month per trip (see section V of the attached policy booklet)	1 month per trip (see section V of the attached policy booklet)
EXCESS	Refer to your schedule for details of the policy excess	Refer to your schedule for details of the policy excess.	Not applicable
WINDSCREEN REPAIR	Not Applicable		
AUDIO	Not Applicable		
TELEPHONE EQUIPMENT	Not Applicable		
DRIVING OTHER BIKES	Not Applicable		
MEDICAL EXPENSES	Not Applicable		
PERSONAL EFFECTS	Not Applicable		
NEW BIKE REPLACEMENT	If the client is the first and only registered keeper the bike will be replaced with one of similar specification if within 6 months of new and damage exceeds 70% of the replacement cost		
SIGNIFICANT EXCLUSIONS OR LIMITATIONS	<p>- 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.</p> <p>- Loss of or damage to the motorcycle if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law.</p> <p>- Loss of or damage to the motorcycle if at any time it is left unattended and the ignition key is in or on the vehicle and/or it has not been secured or locked.</p> <p>See section I and II (pages 7 and 9 of the policy wording) for all above exclusions</p> <p>Your insurance does not cover claims arising from any incident, injury, loss or damage while any motorcycle covered by this insurance is being 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 the Compulsory Basic Training (CBT) where necessary. (See General Exclusion 1)</p>		

MOTORCYCLE

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
SIGNIFICANT EXCLUSIONS OR LIMITATIONS (Continued)	Exceptions to Section I We shall not be liable to pay for <ol style="list-style-type: none"> a. Loss of use, consequential loss, depreciation, wear and tear, mechanical, electrical or electronic faults, breakdowns or malfunctions or breakages. b. Damage to tyres by application of brakes or by punctures cuts or bursts. c. Loss or damage to accessories and spare parts by theft if the motorcycle is not stolen at the same time. d. Loss or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed. e. The first amount of any sum otherwise payable in respect of each and every occurrence of loss or damage to any motorcycle as described in the schedule. f. Loss of or damage to helmets and protective clothing and other personal belongings. g. Loss of value following or because of repair. h. Loss or damage by theft whilst the ignition keys for your motorcycle have been left in or on the motorcycle. i. Loss of your motorcycle by deception of someone who claims to be a buyer or agent. 		