

**PLEASE RETAIN THIS FOR FUTURE REFERENCE**

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 booklet.

SUMMARY OF COVER – MOTORCYCLE	DURATION – 12 MONTH CONTRACT	POLICY SECTION	COMP	TPF&T	TPO
Unlimited indemnity in respect of any claims by a third party for personal injury		1	Yes	Yes	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage		1	Yes	Yes	Yes
Provided the insured motorcycle is 501CC or over, we may extend cover to allow you to ride other motorcycles not owned by you or not hired, leased or rented to you. The maximum cover provided is Third Party Only (TPO)		1	Yes	Yes	No
Legal defence costs with our written consent		1	Yes	Yes	Yes
Loss of or damage to your motorcycle caused by Fire, Theft or attempted Theft		2	Yes	Yes	No
Loss of or damage to your motorcycle caused by Accidental Damage, Malicious Damage or Vandalism		2	Yes	No	No
Compulsory Policy Excesses		2	Yes	Yes	No
No Claim Bonus		4	Yes	Yes	Yes
Foreign travel – the minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 90 days in any insurance year for EU countries subject to certain terms and conditions		3	Yes	Yes	Yes
Loss of or damage to your motorcycle's accessories or spare parts when permanently attached to your motorcycle or stored in your own locked private garage up to a limit of £100		2	Yes	Yes	No

**RIDING**

Named and approved riders only, subject to Underwriters' approval. It is your responsibility to ensure that all riders hold a valid driving licence and/or a CBT certificate (if applicable) for the motorcycle(s) you insure. Failure to hold a valid licence will render this insurance null and void, with all cover being invalid from inception. We reserve the right to request a copy of any riders' driving licences and/or CBT certificates at any time.

**NO CLAIM BONUS**

If a claim has not been made during the current period of insurance then you will be awarded a discount on your renewal premium for the next period of insurance. If a claim has been made during the current period of insurance we will reduce your no claim bonus entitlement in accordance with the current scale contained in our policy booklet.

**PROTECTED NO CLAIM BONUS**

This is available if you have earned three or more years no claim bonus and is subject to an additional premium (other terms and conditions may also apply). The bonus protection is retained provided there are no more than two claims that would have affected the bonus in any four consecutive years.

**MID-TERM ADJUSTMENTS**

If you make a permanent change to your policy during the current period of insurance, or require a duplicate copy of your policy documents, we will charge you a fee to cover our administration costs. Please refer to our policy booklet for further details.

**USE**

Social, Domestic and Pleasure purposes only. Commuting and Business use can be included subject to Underwriters' approval. This insurance does not cover any form of hiring, racing, pacemaking, speed testing, performance testing, track days, despatch, courier or food delivery services.

**SECURITY**

Discounts are available when certain Thatcham approved security devices are fitted to your motorcycle. Your Broker can tell you what approved devices qualify for a discount. Details of the exact device along with proof of purchase (and proof of fitment for immobilisers and alarms) must be supplied.

**TOTAL LOSS**

In the event of a total loss, the insurance contract in respect of your motorcycle will cease when your claim is settled, unless we are insuring other motorcycles on the same policy. Please refer to our policy booklet for further information.

**YOUR RIGHT OF CANCELLATION**

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14 day period will commence from either the inception date of the contract or the day on which you receive the full terms and conditions of the contract, whichever is later. A pro-rata charge will be made for the cover we have provided plus an administration fee as detailed in our policy booklet.

**POLICY CANCELLATION**

You may cancel the policy at any time by returning the current Certificate of Insurance to us. The cancellation will take effect on the date we receive this document and a proportionate return of premium will be given in accordance with the following scale:

Period not exceeding	One Month	Two Months	Three Months	Four Months	Five Months	Six Months	Seven Months	Eight Months	Over Eight Months
Proportion of premium refunded	75%	60%	50%	40%	30%	25%	20%	10%	No Refund

If a claim has been made during the current period of insurance, no refund of premium will be given if the policy is cancelled.

**GARAGING**

Please note that an endorsement may apply to the policy regarding the storage of your motorcycle whilst at the declared parking address. If your policy schedule contains such an endorsement and it is not complied with then this policy will not cover your motorcycle for any loss or damage. Your Broker will be able to advise you whether this endorsement will apply.

**SIGNIFICANT EXCLUSIONS**

The following is a brief list of significant exclusions and is not the full list. This insurance does not cover you for:

- Wear and tear, depreciation and any mechanical or electrical failures or breakages (Section 2 Exclusions);
- Loss or damage if your motorcycle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver (Section 2 Exclusions);
- Loss or damage from deception e.g. someone claiming to be a buyer or acting on behalf of a buyer or by accepting a form of payment a bank or building society will not authorise (Section 2 Exclusions);
- Loss or damage to your motorcycle if the steering lock has not been applied where fitted to the vehicle, if the keys have not been removed from the vehicle or if reasonable precautions have not been taken to protect it (Section 2 Exclusions);
- Loss or damage to personal belongings such as clothing, crash helmets or gloves (Section 2 Exclusions);
- Loss or damage caused by acts of war, riot, earthquake or terrorism (General Exclusions Section).

**CLAIMS**

In the event of a claim please ring our claims telephone number 0844 412 6412.

**COMPLAINTS PROCEDURE**

If you wish to make a complaint about any aspect of your insurance please contact: Complaints, KGM Motor Insurance, KGM House, George Lane, London, E18 1RZ. KGM Motor Insurance has internal complaint guidance for customers and this is available upon request. In the event that you remain dissatisfied you can refer the matter to the Policyholder & Market Assistance at Lloyd's. The contact details are: Policyholder & Market Assistance, Lloyd's Market Services, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent ME4 4RN. Tel: 01634 392000, Fax: 01634 830275, E-mail: complaints@lloyds.com. Complaints that cannot be resolved by Policyholder & Market Assistance may be referred to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0845 080 1800, complaint-info@financial-ombudsman.org.uk. Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

**FINANCIAL SERVICES COMPENSATION SCHEME**

In the event that the KGM Motor Insurance is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the scheme is available on the FSCS website www.fscs.co.uk