

keyfacts®

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document (showing reference code G242 or GR242 on the back), your policy schedule and any endorsements which apply to your own policy for full details of your cover.

This insurance is underwritten by Groupama Insurance Company Limited.

Type of Insurance Motorcycle – Comprehensive

Period of cover 12 months

FEATURES AND BENEFITS

Summary	Details and Restrictions	Section of the Policy that Contains further Details
LOSS OF OR DAMAGE TO YOUR MOTORCYCLE This policy covers loss of or damage to your motorcycle, and whilst on your motorcycle at the time of any loss or damage its accessories and spare parts, caused as a result of certain events The main events are accidents, fire and theft	<ul style="list-style-type: none"> Your policy outlines this cover, the limitations and exclusions in detail 	Part A1, General Exceptions and Endorsements
INJURY AND DEATH This policy covers you for your liability arising from an incident involving your motorcycle that results in injury or death of any person	<ul style="list-style-type: none"> Your policy outlines this cover, the limitations and exclusions in detail 	Part A2 and General Exceptions
THIRD PARTY PROPERTY DAMAGE This policy covers damage to any third party property arising out of an accident involving your motorcycle	<ul style="list-style-type: none"> The maximum amount we will pay is £20,000,000 	Part A2
FOREIGN USE This policy provides cover for travel within countries which are members of the European Union. This policy provides the minimum cover required by law for travel within other countries which meet the requirements of the European Commission Directives on Motor Insurance. Full policy cover may be extended upon request	<ul style="list-style-type: none"> For travel outside the European Union prior application must be made and you must pay any required additional premium Loss of or damage to your motorcycle is excluded for travel outside the European Union unless the policy cover has been extended to provide full cover 	Part A7
AUDIO EQUIPMENT/SATELLITE NAVIGATION EQUIPMENT This policy covers loss or damage to any audio and satellite navigation equipment permanently fitted to your motorcycle	<ul style="list-style-type: none"> The level of cover is unlimited for audio and satellite navigation equipment fitted as standard The amount paid will be after any applicable excess Loss of or damage to any telephone equipment is excluded 	Policy Schedule and Endorsement M40
HOSPITAL TREATMENT We will pay emergency treatment fees as required under the Road Traffic Acts		Part A6
LOSS OF MOTORCYCLE KEYS This policy covers loss or theft of motorcycle keys	<ul style="list-style-type: none"> Loss of keys left in or on an unattended motorcycle is excluded The maximum amount we will pay is £400 	Policy Schedule and Endorsement M40
OVERNIGHT ACCOMODATION We will pay for overnight accommodation for you and your passengers if your motorcycle is disabled through an accident that is covered under this policy	<ul style="list-style-type: none"> The maximum amount payable is £40 each for the rider and any passenger 	Part B6

FEATURES AND BENEFITS (Continued)

Summary	Details and Restrictions	Section of the Policy that Contains further Details
NEW MOTORCYCLE REPLACEMENT We will provide you with a new motorcycle if your motorcycle is less than 6 months old and is stolen and not recovered or is damaged and repair costs exceed 70% of the manufacturer's list price	<ul style="list-style-type: none"> ▪ Your motorcycle must be less than 6 months old at the time of the loss or damage and must have been registered as new in your name ▪ A replacement motorcycle of the same make and model must be available ▪ If no replacement motorcycle is available we will pay you the market value of your motorcycle at the time of the loss or damage 	Part B4
EXCESS A compulsory Accidental Damage excess applies to this policy. The amount of excess depends on the make and model of your motorcycle. A £100 Fire and Theft excess also applies to this policy	<ul style="list-style-type: none"> ▪ Additional Accidental Damage excesses apply if your motorcycle is being driven by an inexperienced driver or by a driver who is under the age of 30 ▪ If you have asked for a voluntary Accidental Damage excess this will apply in addition to any compulsory excesses 	Policy Schedule and Endorsements
PROTECTED NO CLAIMS DISCOUNT Available on qualifying risks	<ul style="list-style-type: none"> ▪ Your No Claims Discount will be protected provided that no more than two claims arise in any five consecutive years of insurance 	Policy Schedule and Endorsement M23

SIGNIFICANT EXCLUSIONS AND LIMITATIONS

Summary	Details	Section of the Policy that Contains further Details
FAILURES AND BREAKDOWNS	<ul style="list-style-type: none"> ▪ This policy does not cover and we will not pay for mechanical, electrical, electronic or computer failures or breakdowns 	Part A1
DECEPTION	<ul style="list-style-type: none"> ▪ This policy does not cover loss of your motorcycle by deception 	Part A1
DELIBERATE ACTS	<ul style="list-style-type: none"> ▪ This policy does not cover loss of or damage to your motorcycle as a result of a deliberate act by anybody insured by this policy 	Part A1
UNATTENDED MOTORCYCLE	<ul style="list-style-type: none"> ▪ If your motorcycle is left unattended loss or damage is excluded if the keys of your motorcycle (or any alternative electronic or mechanical device designed to operate the locking and/or ignition systems of the motorcycle) are in or on your motorcycle 	Part A1
RIDING OTHER MOTORCYCLES Your Certificate of Motor Insurance will indicate whether this policy provides any cover whilst you are riding any other motorcycles	<ul style="list-style-type: none"> ▪ Loss of or damage to the motorcycle you are driving will not be covered by this policy ▪ You must be riding the motorcycle with the owner's consent ▪ Does not apply outside the United Kingdom 	Parts A2 and A7 and Certificate of Motor Insurance

Your right to cancel the policy – "Cooling-Off Period"

We hope that you will be happy with your insurance policy. If, having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy document to cancel this policy and receive a full refund of premium. No refund of premium will be given if you have made a total loss claim or an incident has occurred that may give rise to such a claim. To do this you should contact the intermediary or organisation that sold you your policy.

Any refund will be subject to the return of the policy document and any Certificate of Motor Insurance or Cover Note.

Cancellations after the "Cooling-Off Period"

If you cancel the policy after the Cooling-Off Period has elapsed, a refund of premium will not be given if you have made a claim under the policy or an incident has occurred which may give rise to a claim under the policy.

Claims

If you wish to make a claim please telephone 0870 240 1895.

Complaints

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the intermediary or organisation that sold you this insurance or Groupama Insurances directly by telephone on 0870 850 8510; by e-mail at customer.service@groupama.co.uk; or via www.groupama.co.uk.

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.

Groupama Insurance Company Limited Registered Number 995253
Registered in England Registered Office: Groupama House 24-26 Minories London EC3N 1DE
www.groupama.co.uk
Member of the Association of British Insurers
Authorised and regulated by the Financial Services Authority