



POLICY SUMMARY: MOTORCYCLE

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

NAME OF INSURER:

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

TYPE OF INSURANCE:

The policy protects your Motorcycle(s), comprising Comprehensive, Third Party Fire and Theft or Third Party Only cover, as selected by you when requesting the quotation and itemised in your 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
Legal liability for death or injury to any other person, including passengers	Included	Included	Included
Legal liability for damage to other people's property up to £20,000,000.	Included	Included	Included
Loss or damage caused by accident or malicious damage.	Included	Excluded	Excluded

Loss or damage caused by fire, theft or attempted theft.	Included	Included	Excluded
Foreign use	Comprehensive cover is provided for maximum 90 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Third party fire & theft cover is provided for maximum 90 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Legal minimum cover is provided under this insurance.
Riding other bikes	Possibly included. Please refer to your insurance adviser for confirmation of cover and details.	Possibly included. Please refer to your insurance adviser for confirmation of cover and details.	Excluded
Voluntary work & 'indemnity to principal' cover	Included	Included	Included
Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company.	Included	Included	Included

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule and can be advised to you by your insurance adviser.

Loss or damage when your motorcycle is left unattended and the ignition key has not been removed. This applies even for short periods such as in petrol stations. Refer to, Exception to sections 3 & 4 (N).

Any liability to others, or loss or damage to any motorcycle covered by this insurance when the motorcycle is being driven outside the limitations of the driver’s licence. This includes when a motorcycle is not fitted with a brake horsepower restrictor kit when it is required by law to have one fitted. Refer to, General exceptions A (3)

Loss or damage caused by an inappropriate type or grade of fuel. Refer to, Exceptions to section 3 & 4 (S).

An amount of more than £100 for any one claim for spare parts and accessories fitted to your motorcycle. Refer to, Exceptions to sections 3 & 4 (L).



Any liability to others, or loss or damage to any motorcycle covered by this insurance when the motor cycle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. Refer to, General exceptions A (6)

Any liability to others, or loss or damage to any motorcycle covered by this insurance when the motor cycle is carrying an insecure load, or being driven with a number of passengers which is unsafe or towing a trailer which is unsafe or has an insecure load. Refer to, General exceptions A (7)(8)(9).

Any increased claim cost associated with ordering a part now obsolete in the UK if your motorcycle was not originally to UK specification. Refer to, Exceptions to sections 3 & 4 (T)

Any loss or damage incurred when your motorcycle is not garaged when you have told us that it is kept in a garage and either endorsement MR6 or MGB appears on your Schedule of motor insurance.

Any loss, damage or liability incurred when your motorcycle is being used on derestricted toll roads (including the Nurburgring).

DURATION OF CONTRACT:

Your cover is valid for a twelve-month period.

CANCELLATION:

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later, without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

CLAIMS ADDRESS:

You should report immediately any accident or loss under the policy to **Zenith Marque Insurance Services Limited** at: Prospect House, Thanet Way, Whitstable, Kent CT5 3FD

Claims Telephone Number - 0800 072 2050.

COMPLAINTS PROCESS:

In the first instance these should be referred to the insurance Intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact with our UK Service Provider at Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, CT5 3FD.

You will need to quote your policy number shown in the Schedule.

In the event that our Service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.



COMPENSATION SCHEME:

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.

Zenith Marque Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD

Zenith Marque Insurance Services Limited is an appointed service provider to but is not an agent of Zenith Insurance Plc.

Zenith Marque Insurance Services Limited is registered in England (No. 2135730) and authorised and regulated by the Financial Conduct Authority.