

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive them.

Insurer	Your insurer's full name and registered address will be shown on your insurance documents.
Type of Cover	The policy protects your motorcycle(s), comprising Comprehensive, Third Party Fire & Theft or Third Party. Please refer to your policy schedule
Claims Telephone Number	If a claim or possible claim occurs you must report it to RAC as soon as possible. Claims should be made by calling 0330 159 1167 from within the UK and +44 1454 432 981 from overseas.
Duration of Contract	The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.
Complaints Process	RAC hope that you will be very happy with the service provided. However, if for any reason you are unhappy with it, they would like to hear from you. In the first instance, please contact RAC Customer Services on 0330 159 1157. RAC are covered by the Financial Ombudsman Service. If you have complained to RAC and they have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.
Financial Services Compensation Scheme	In the event that the insurer is unable to meet their obligations (e.g. unable to trade) you may be entitled to compensation from the scheme depending upon the type of insurance and circumstances of the claim. Full details are available in the Policy Booklet.
Cooling-Off Period & Policy Cancellation	You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid, minus our administration charge. You may also cancel your policy after the cooling-off period. Please refer to your policy booklet for further information.

Significant Features and Benefits

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Loss or damage caused by accident or malicious damage (Section I of the policy booklet)	✓	✗	✗
Loss or damage caused by fire, theft or attempted theft (Section I of the policy booklet)	✓	✓	✗
New Bike Replacement (Section I of the policy booklet – 'New Motorcycle Replacement')	✓	✗	✗
Legal Liability for damage to other people's property up to £20 million (Section II of the policy booklet)	✓	✓	✓
Foreign Use (Included Free in most European countries). The policy automatically allows the policyholder to travel within the European Union for up to 30 days per trip, up to a maximum of 90 per insurance period. Extensions may be available on request (Section VI of the policy booklet)	✓	✓	✓
Legal liability for accidents when riding a motorcycle not belonging to you resulting in death or injury to any persons, including pillion & side car passengers. * Your Certificate of Insurance will confirm if cover is included. The cover provided will be Third Party Only.	*	*	*

Significant Exclusions and Limitations

Exclusion or Limitation	Details	Policy Section
Leaving your keys in the motorcycle ignition	Loss or damage by theft is excluded whilst the ignition keys for your motorcycle have been left in or on the motorcycle.	Exceptions to Section I – Item H
Theft by family or household member	Loss or damage arising from your motorcycle being taken or ridden by a person who is not an insured rider but is a member of the policyholder's family or household.	Exceptions to Section I – Item J
You will be responsible for the first part of any claim – this is known as the 'Excess'	The first amount of any sum otherwise payable in respect of each and every occurrence of loss or damage to any motorcycle is described in the Schedule and Policy Booklet.	Exceptions to Section I – Item E
Loss of or damage to helmets and protective clothing and other personal belongings	Cover is excluded unless an additional 'Helmet and Leather' policy is purchased – please speak to your Insurance Agent for more information	Exceptions to Section I – Item F
Garaging your motorcycle	If you have stated that your motorcycle(s) will be garaged and a theft or attempted theft occurs within the vicinity of your declared garaging address, additional terms may apply.	This will be as an endorsement in your Schedule
Loss of value	Loss of value following or because of repair.	Exception to Section I – Item G
Confiscation or disposal or destruction	Any loss or damage from your motorcycle being confiscated disposed or destroyed by or under order of any government or public or local authority order.	Exception to Section I – Item M
Licence limitations.	This policy does not cover any loss of, or damage to, your motorcycle if your motorcycle is being ridden by, or is in the charge of, any person who is not complying with the limitations of their driving licence.	Please see General Exceptions