

# RAC Motorbike Insurance

## Optional Extras Policy Summary

PLEASE READ AND KEEP FOR YOUR RECORDS

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## Personal Accident

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the policy wording. This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of bodily injury resulting in accidental death, loss of sight in one or both eyes, loss of limb or limbs or permanent total disability as a result of a motor accident for the vehicle insured. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

## Insurance Company

This policy has been arranged by Direct Group Limited and is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101.

## Type of Insurance and Cover

Cover up to the sum insured as shown in the policy wording for personal accident or injury as a result of a motorcycle accident anywhere in the United Kingdom including Northern Ireland and up to 90 days in Europe.

## Duration of Contract

This insurance runs concurrently with your Motorcycle Policy for a maximum of 12 months. If you arranged this policy after the start date of your motorcycle insurance policy cover will be provided from the date you bought it and will end on the expiry date of your motorcycle insurance policy as detailed in your confirmation of cover letter.

## Claims Telephone Number

To make a claim please call 0330 102 8752 (opening hours are 9am – 5pm Monday to Friday, excluding bank holidays).

Making a claim is easy, please follow the 4 steps below:

1. Read the policy booklet to check that the cause of the claim is covered;
2. You must contact the police within 24 hours of the accident;
3. When you call, the administrator may provide you with a claim form and a list of supporting documents that are required.
4. All documentation should be sent to: **PAclaims@directgroup.co.uk** or Protection Claims, PO Box 1190, Doncaster DN1 9PS.

## Complaints Process

RAC Motorbike Insurance and the insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

For questions and complaints about your policy for the handling of your claim:

- Email [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk);
- Telephone on 0330 102 8752;
- Writing to the administrator at: Customer Relations Team, PO Box 1193, Doncaster DN1 9PW.

For questions or complaints about the sale of your policy, please contact RAC Motorbike Insurance.

- Email [raccustomer.services@yourmotorbikeinsurance.co.uk](mailto:raccustomer.services@yourmotorbikeinsurance.co.uk);
- Telephone on 0330 159 1157;
- Writing to RAC Motorbike Insurance at: Europa House, Midland Way, Thornbury BS35 2JX.

If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

For full details on the Complaints handling process please refer to the full policy wording under 'Complaints Procedure'.

## Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## Cooling-Off Period

If you decide to cancel your RAC Motorbike Insurance Personal Accident policy, you must contact RAC Motorbike Insurance by:

- Email at [raccustomer.services@yourmotorbikeinsurance.co.uk](mailto:raccustomer.services@yourmotorbikeinsurance.co.uk);
- Telephone on 0330 159 1157;
- Writing to RAC Motorbike Insurance at: Europa House, Midland Way, Thornbury BS35 2JX.

This insurance runs concurrently with your Motorcycle Insurance Policy. In the event of cancellation or non-renewal of your Motorcycle Insurance Policy, all cover under this insurance will cease.

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

## Cancellation after Cooling-Off Period

After the first 14 days no refund of premium will be payable.

## Insurer's right to cancel

This policy runs alongside your motorcycle insurance policy, if your motorcycle insurance policy is cancelled for any reason this policy will also be cancelled by us.

We may cancel your policy, but only if there is a valid reason for doing so. Valid reasons include, but are not limited to:

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against our or the administrator's staff.

Where we have cancelled your policy for the above reasons, no refund of premium will be made.

## Significant Features and Benefits

We will pay the sum insured as shown in the policy wording if you suffer bodily injury during the period of insurance which results in any of the following:

- Death
- Loss of Sight
- Loss of Limb
- Permanent Total Disablement

Additional benefits:

- Hospitalisation benefit £100 per each completed 24 hour period of stay in hospital up to a maximum of 30 days.
- Emergency dental expenses up to £250 for emergency dental treatment for natural teeth within 7 days of the accident.
- Damage to Personal belongings up to £150.
- Up to £500 for up to 5 sessions of stress counselling with a qualified professional.
- Up to £500 for up to 5 sessions of physiotherapy with a qualified professional.

## Significant Conditions and Exclusions

The policy will not pay out for loss, injury or death as a result of any of the following:

- Claims arising from your own criminal acts, suicide, attempted suicide or intentional self-injury, insanity or deliberate exposure to exceptional danger (except in an attempt to save human life), and or those of any passengers riding with you on the insured motorcycle.
- Whilst the rider or passengers are not wearing a helmet.
- Whilst the rider is under the influence of drugs or alcohol.
- Whilst the rider is banned from riding a motorcycle.
- Pre-existing medical conditions which you or any passengers riding with you on the insured motorcycle, suffered from in the 12 month period

immediately prior to the start date of cover which:

- were known about, or should have known about; or
- you or any passengers riding with you on the insured motorcycle had seen, or arranged to see, a medical practitioner about.
- Whilst the insured motorcycle is being used off road, in any kind of race, track day, or motor trade, or for private or public hire as a courier or messaging services.
- Any passengers who are not legally permitted to ride on the insured motorcycle or where the insured motorcycle is not manufactured to carry passengers.
- Whilst you or any passengers riding with you on the insured motorcycle are engaged in military, air force or naval services or operations.
- Any matrimonial or family dispute.
- Provoked assault or fighting (except in self defence).
- Claims where the insured motorcycle is being used for any of the following are not covered:
  - Dispatch, courier and messenger services, or food delivery;
  - Racing, pace making or being in any contest or speed trial (Road safety rallies and treasure hunts will be covered);
  - Riding off road, on any race track, circuit or de-restricted toll roads;
  - Trials (apart from where the insured motorcycle is travelling on a road which the public has access to).

Please refer to the policy wording (section titled 'What we will not cover') for full details of all exclusions.

## Helmet and Leathers Cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording. This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of damage to motorcycle clothing resulting from a motorcycle accident in the UK. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

## Insurance Company

This policy has been arranged by Direct Group Limited and is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101.

## Type of Insurance and Cover

Cover up to the sum insured as shown in the policy wording for Helmet and Leathers cover as a result of a motorcycle accident anywhere in the United Kingdom including Northern Ireland and up to 90 days in Europe.

## Duration of Contract

This insurance runs concurrently with your Motorcycle Policy for a maximum of 12 months. If you arranged this policy after the start date of your motorcycle insurance policy cover will be provided from the date you bought it and will end on the expiry date of your motorcycle insurance policy as detailed in your confirmation of cover letter

## Claims Telephone Number

To make a claim on RAC Motorbike Helmet and Leathers policy, please call 0330 102 8752 (opening hours are 9am – 5pm Monday to Friday, excluding bank holidays).

Making a claim is easy, please follow the 3 steps below:

1. Read the policy booklet to check that the cause of the claim is covered;
2. When you call, the administrator may provide you with a claim form and a list of supporting documents that are required.
3. All documentation should be sent to: [HLclaims@directgroup.co.uk](mailto:HLclaims@directgroup.co.uk) or Specialist Claims, PO BOX 1192, Doncaster DN1 9PU.

## Complaints Process

RAC Motorbike Insurance and the insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

For questions and complaints about your policy for the handling of your claim:

- Email [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk);
- Telephone on 0330 102 8752;
- Writing to the administrator at: Customer Relations Team, PO Box 1193, Doncaster DN1 9PW.

For questions or complaints about the sale of your policy, please contact RAC Motorbike Insurance.

- Email [raccustomer.services@yourmotorbikeinsurance.co.uk](mailto:raccustomer.services@yourmotorbikeinsurance.co.uk);
- Telephone on 0330 159 1157;
- Writing to RAC Motorbike Insurance at: Europa House, Midland Way, Thornbury BS35 2JX.

If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service

For full details on the Complaints handling process please refer to the full policy wording under 'Complaints Procedure'.

## Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## Cooling-Off Period

If you decide to cancel your RAC Motorbike Insurance Personal Accident policy, you must contact RAC Motorbike Insurance by:

- Email at [raccustomer.services@yourmotorbikeinsurance.co.uk](mailto:raccustomer.services@yourmotorbikeinsurance.co.uk);
- Telephone on 0330 159 1157;
- Writing to RAC Motorbike Insurance at: Europa House, Midland Way, Thornbury BS35 2JX.

This insurance runs concurrently with your Motorcycle Insurance Policy. In the event of cancellation or non-renewal of your Motorcycle Insurance Policy, all cover under this insurance will cease.

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

## Cancellation after Cooling-Off Period

After the first 14 days no refund of premium will be payable.

## Insurer's right to cancel

This policy runs alongside your motorcycle insurance policy, if your motorcycle insurance policy is cancelled for any reason this policy will also be cancelled by us.

We may cancel your policy, but only if there is a valid reason for doing so. Valid reasons include, but are not limited to:

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against our or the administrator's staff.

Where we have cancelled your policy for the above reasons, no refund of premium will be made.

## Significant Features and Benefits

This is a Helmet & Leathers insurance policy which during the period of cover and within the United Kingdom will pay the cost of repair or replacement, if damaged beyond repair, up to a limit of £1,000 for damage to motorcycle clothing (leather and synthetic clothing, helmet, boots and gloves specifically designed for use whilst riding a motorcycle), as a result of a road traffic accident.

#### Additional Benefits:

- In addition we will pay up to a maximum of £250 during the period of cover for any damage to motorcycle clothing for your passengers riding on the insured motorcycle.

### Significant Conditions and Exclusions

The policy will not pay out for the following:

- The first £25 excess for your claim(s).
- The first £25 excess for your passengers claim(s).
- Pre-existing damage to the motorcycle clothing;
- Direct or indirect loss or damage to the motorcycle clothing caused by, contributed to, or arising from the following:
  - wear and tear or rot of any kind;
  - any gradually operating cause including but not limited to fungus, mildew, insect or vermin;
  - theft;
  - accidental damage (other than as a result of a road traffic accident);
  - depreciation.
- Any loss of value after we have made a payment to settle a claim.
- Any loss of or damage sustained to any clothing or other property belonging to any other person, including your passengers.
- We will not pay the cost of replacing any undamaged motorcycle clothing forming part of a pair or set of the same type, colour or design if the damage happens to a particular area or specific part and a replacement cannot be matched.
- If the motorcycle clothing is insured under any other contract.
- Claims where your motorcycle is being used for any of the following are not covered:
  - Dispatch, courier and messenger services, or food delivery;
  - Racing, pace making or being in any contest or speed trial (Road safety rallies and treasure hunts will be covered);
  - Riding off road, on any race track, circuit or de-restricted toll roads;
  - Trials (apart from where the insured motorcycle is travelling on a road which the public has access to).

Please refer to the policy wording (section titled 'What we will not cover') for full details of all exclusions.

### Excess Protect

This document is a guide to your insurance cover. It is a summary only and does not contain the full terms and conditions of the contract. For full details on your policy, please read your policy booklet and confirmation of cover letter.

### Insurance Company

This policy has been arranged by Direct Group Limited and is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101.

### Type of Insurance and Cover

The period of insurance runs concurrently with your main motorcycle insurance policy and the annual aggregate limit is £600 in any one period of insurance to cover your excess.

### Duration of Contract

This insurance runs concurrently with your Motorcycle Policy for a maximum of 12 months. If you arranged this policy after the start date of your motorcycle insurance policy cover will be provided from the date you bought it and will end on the expiry date of your motorcycle insurance policy as detailed in your confirmation of cover letter

### Claims Telephone Number

To make a claim on the RAC Motorbike Insurance Excess Protect policy, please call 0330 102 8752 (opening hours are 9am – 5pm Monday to Friday, excluding bank holidays).

Making a claim is easy, please follow the 5 steps below:

1. Read this policy booklet to check that the cause of the claim is covered;
2. You must have a valid motorcycle insurance policy claim and have paid your excess under that policy;
3. You can contact the administrator to make a claim by:
  - Downloading a claim form at [www.directgroup.co.uk/excessclaims](http://www.directgroup.co.uk/excessclaims) and returning the completed form
  - By telephoning administrator on 0330 102 8752.
4. By returning the completed claim form and the list of supporting documents that are required.
5. All documentation should be sent to: [excessclaims@directgroup.co.uk](mailto:excessclaims@directgroup.co.uk) or Specialist Claims, PO BOX 1192, Doncaster DN1 9PU.

## Complaints Process

RAC Motorbike Insurance and the insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below. For questions and complaints about your policy for the handling of your claim:

- Email [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk);
- Telephone on 0330 102 8752;
- Writing to the administrator at: Customer Relations Team, PO Box 1193, Doncaster DN1 9PW.

For questions or complaints about the sale of your policy, please contact RAC Motorbike Insurance.

- Email [raccustomer.services@yourmotorbikeinsurance.co.uk](mailto:raccustomer.services@yourmotorbikeinsurance.co.uk);
- Telephone on 0330 159 1157;
- Writing to RAC Motorbike Insurance at: Europa House, Midland Way, Thornbury BS35 2JX.

If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service

For full details on the Complaints handling process please refer to the full policy wording under Complaints Procedure'.

## Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## Cooling-Off Period

If you decide to cancel your RAC Motorbike Insurance Excess Protect policy, you must contact RAC Motorbike Insurance by:

- Email at [raccustomer.services@yourmotorbikeinsurance.co.uk](mailto:raccustomer.services@yourmotorbikeinsurance.co.uk);
- Telephone on 0330 159 1157;
- Writing to RAC Motorbike Insurance at: Europa House, Midland Way, Thornbury BS35 2JX.

This insurance runs concurrently with your Motorcycle Insurance Policy. In the event of cancellation or non-renewal of your Motorcycle Insurance Policy, all cover under this insurance will cease.

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

## Cancellation after Cooling-Off Period

After the first 14 days no refund of premium will be payable.

## Insurer's right to cancel

This policy runs alongside your motorcycle insurance policy, if your motorcycle insurance policy is cancelled for any reason this policy will also be cancelled by us.

We may cancel your policy, but only if there is a valid reason for doing so. Valid reasons include, but are not limited to:

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against our or the administrator's staff.

Where we have cancelled your policy for the above reasons, no refund of premium will be made

## Significant Features and Benefits

This is an Excess Protection insurance policy which during the period of cover in the event of valid motorcycle insurance claim(s) will pay the excess payable up to a maximum of £600 in the event of the following:

1. A settled claim on your motorcycle insurance policy where you are unable to recover your excess from a third party and are therefore at fault; or
2. If your motor insurer deems the claim not your fault and you are unable to recover your excess from the third party within 6 months of the claim being settled.

## Significant Conditions and Exclusions

The policy will not pay out for the following:

- Any amount over and above the maximum limit of £600 in the period of cover.
- Any excess in respect of glass damage or key excess.
- Any claim where the excess has been waived or where a third party has reimbursed you or made good any loss or damage in respect of which you have or would otherwise have claimed against your motorcycle insurance policy.
- Any claim which occurs whilst the insured motorcycle is being used and/or ridden off road, on any race track, circuit or other prepared course.
- Any claim which has occurred within a country which is not covered by your motorcycle insurance policy.

Please refer to the policy wording (section titled 'What we will not cover') for full details of all exclusions.

If you find that this cover does not meet your needs, please contact us on 0330 159 1157 within 14 days of receiving this document and we will cancel this policy. You will receive a refund of your premium provided you have not made any claims. If you wish to cancel this policy after the 14 day cooling-off period, there will be no refund of premium.

## Bike Hire Plus Cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of persons wishing to ensure that they will be provided with a hire vehicle in the event their vehicle cannot be driven following theft, attempted theft, vandalism, fire or accident causing total loss of the vehicle. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

## Insurance Company

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England & Wales, number 103274. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## Type of Insurance and Cover

This is a vehicle hire plus assistance insurance contract which helps you with replacement transport if your vehicle is stolen, written-off in an accident or immobilised due to vandalism, fire or attempted theft.

## Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

## Claims Telephone Number

If you have a claim and need assistance please call our helpline on 0330 159 1167.

## Complaints Process

RAC Motorbike Insurance and the Insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

- a. For complaints relating to your insurer or the handling of a claim by your insurer please contact DAS Legal Expenses Insurance Company Limited.
- b. For any other type of concern, please contact RAC Motorbike Insurance.
- c. If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

For full details on the Complaints handling process please refer to the full policy wording under 'How to Make a Complaint'.

## Financial Services Compensation Scheme

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, [www.fscs.org.uk](http://www.fscs.org.uk).

## Cooling-Off Period

It is important that you are happy with your policy. If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documentation to cancel this policy and receive a full refund. No refund of premium will be given if you have made a claim against this policy. To cancel this policy please contact our Customer Services Department on 0330 159 1157.

## Cancellation after Cooling-Off Period

If you wish to cancel this policy after the 14 day cooling-off period, please contact our Customer Services Department on 0330 159 1157. There will be no refund of premium.

## Significant Features and Benefits

We will arrange and pay for a hire vehicle if your vehicle is: stolen; damaged by fire, an attempted theft, or vandalism; or declared a total write-off by your motor insurer or an engineer we arrange following an accident.

## Significant Exclusions

- We will only provide a motorcycle up to 650cc.
- We will only pay motorcycle hire costs for up to 14 days, or until your motorcycle can be ridden again if this is sooner.
- Your vehicle must be unrideable.
- If a crime has been committed it must have been reported to the police.
- We will make all arrangements for motorcycle hire including choosing the vehicle hire company and the type of vehicle to be hired.
- You must meet the age and licensing rules of the hire company and follow any conditions of hire.
- We can take details of your claim at any time, but can only deliver a hire motorcycle between 9am and 4.30pm Monday to Friday and 9am and 12pm Saturday (excluding public and bank holidays).
- Any claim within 48 hours of you taking out cover if RAC Bike Hire Plus is taken out at a different time from your motor insurance.
- Any costs incurred before we have accepted your claim.



## Key Protection Cover

This document is a guide to your insurance cover. It is a summary only and does not contain the full terms and conditions of the contract. For full details on your policy, please read your policy booklet and confirmation of cover letter.

## Insurance Company

This policy has been arranged by Direct Group Limited and is underwritten by Inter Partner Assistance SA UK Branch which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Inter Partner Assistance SA firm register number is 202664.

The claims helpline is operated by AXA Assistance (UK) Ltd and the policy is administered by Direct Group Limited on behalf of the Insurer. Direct Group Limited are authorised and regulated by the Financial Conduct Authority.

## Type of Insurance and Cover

The Key Protection policy you have purchased is designed to provide you with up to £1,500 (including VAT) of cover for emergencies linked to the loss, theft or damage to the keys to your home, office and vehicle.

## Duration of Contract

This insurance runs concurrently with your Motorcycle Policy for a maximum of 12 months. If you arranged this policy after the start date of your motorcycle insurance policy cover will be provided from the date you bought it and will end on the expiry date of your motorcycle insurance policy as detailed in your confirmation of cover letter.

## Making a Claim

To make a claim on the RAC Motorbike Insurance Key Protect policy, please call 0330 102 8759 (opening hours are 24 hours a day 365 days a year).

You will be asked to explain what has happened and our call handlers will advise you whether or not your claim is covered. In the event of theft please contact the police and obtain a crime reference number.

1. Please contact us on 0330 102 8759 quoting scheme code 0460552. If you lose your keys in Europe (see Geographical limits definition), please contact the Emergency Helpline +44 1737 334 412.
2. We will validate your claim and where applicable (excluding Europe) we will arrange for a locksmith to attend. For vehicle key claims, they will try to access your vehicle and get it started. Should this not be possible they will recover your vehicle to a garage.
3. You will be responsible for any costs over the total policy limit of £1,500 (including VAT).
4. All valid claims where we were not able to arrange for one of our approved locksmiths to attend or for onwards transportation or claims that have occurred in Europe (see Geographical limits definition) will be dealt with on a pay and claim basis.

## Pay and claim basis

Where you have had to make a claim on a pay and claim basis, you will need to contact Direct Group Limited. To arrange reimbursement of your costs please download a claims form from:

[www.directgroup.co.uk/keyprotectionclaims](http://www.directgroup.co.uk/keyprotectionclaims) or contact Direct Group on 0330 102 8752.

On receipt of your claim form and supporting documentation Direct Group will validate your claim and process accordingly.

## Complaints Process

RAC Motorbike Insurance and the insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

For questions and complaints about your policy for the handling of your claim you should, in the first instance, contact AXA Assistance by:

- Email [qualityassurance@axa-assistance.co.uk](mailto:qualityassurance@axa-assistance.co.uk);
- Telephone on 0330 102 8759;
- Writing to the insurer at: Customer Relations Team, AXA Assistance, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR.

For questions or complaints about the sale of your policy, please contact RAC Motorbike Insurance.

- Email [raccustomer.services@yourmotorbikeinsurance.co.uk](mailto:raccustomer.services@yourmotorbikeinsurance.co.uk);
- Telephone on 0330 159 1157;
- Writing to RAC Motorbike Insurance at: Europa House, Midland Way, Thornbury BS35 2JX.

If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service

For full details on the Complaints handling process please refer to the full policy wording under 'Complaints Procedure'.

## Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). If it cannot meet its obligations you may be entitled to compensation under the scheme. You can get more information at [www.fscs.org.uk](http://www.fscs.org.uk)

## Cooling-Off Period

If you decide to cancel your RAC Motorbike Insurance Key Protect policy, you must contact RAC Motorbike Insurance by:

- Email [raccustomer.services@yourmotorbikeinsurance.co.uk](mailto:raccustomer.services@yourmotorbikeinsurance.co.uk);
- Telephone on 0330 159 1157;
- Writing to RAC Motorbike Insurance at: Europa House, Midland Way, Thornbury BS35 2JX.

This insurance runs concurrently with your Motorcycle Insurance Policy. In the event of cancellation or non-renewal of your Motorcycle Insurance Policy, all cover under this insurance will cease.

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

## Cancellation after Cooling-Off Period

After the first 14 days no refund of premium will be payable.

## Insurer's right to cancel

This policy runs alongside your motorcycle insurance policy, if your motorcycle insurance policy is cancelled for any reason this policy will also be cancelled by us.

We may cancel your policy, but only if there is a valid reason for doing so. Valid reasons include, but are not limited to:

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against our or the administrator's staff.

Where we have cancelled your policy for the above reasons, no refund of premium will be made

## Significant Features and Benefits

During the period of cover and within the geographical limits this policy will provide cover in the event of:

- Loss, damage or theft of your keys;
- Damage to your locks which prevents access to your home, office or vehicle.

This policy will pay the following benefits if one of the above events occur:

- Up to the total policy limit for the cost of obtaining replacement keys/locks (including the reprogramming or immobilisers and alarms) and/or locksmith charges where no duplicate key is available;
- Up to £75 per day, for up to a maximum of 3 days, for the cost of a hire vehicle or onwards transportation where your vehicle key is not able to be replaced on the same day.

You can make an unlimited number of claims during the period of insurance but the maximum payable under this policy is the total policy limit of £1,500 (including VAT).

## Significant Conditions and Exclusions

The policy will not pay out for the following:

For any costs covered under this policy which you have incurred where you are unable to provide a valid receipt/paid invoice for your replacement keys/locksmith services;

- For any costs within one period of insurance over the total policy limit;
- Any claim for theft of keys where you have not reported this to the police;
- Any duplicate or additional keys, other than those that come with the lock;
- For any charges or costs you incur as a result of your failure to turn up to an appointment you have arranged for replacement or repair of you key;
- If the key was in the possession of anyone other than the policyholder or immediate member of the policyholder's family at the time of the incident;
- If damage to the key was caused by wear and tear or a lack of general maintenance
- If the incident was caused by your reckless, deliberate or criminal act or omission
- For any replacement which would leave you with a key of a higher standard or specification than that replaced (unless the original standard was obsolete);
- For any telephone costs, loss of earnings or profits which arise as a result of the loss, theft or damage of your key;
- For any key which is not lost because it is in the possession of an immediate member of the policyholder's family;
- For any claim for loss or damage caused by an act of war, invasion or revolution;
- If doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions of trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## RAC Breakdown Cover

RAC Breakdown Cover is intended to offer services relating to the breakdown of motorbikes. This policy summary provides you with basic information about RAC Breakdown Cover. The full terms and conditions can be found later in this policy booklet.

This RAC Breakdown Cover provides cover solely in respect of the motorbike identified on the breakdown policy schedule

### Who provides RAC Breakdown Cover

RAC Motoring Services provides the cover except for Sections D and E which are provided by RAC Insurance Limited. RAC Motoring Services provides any Additional Services.

RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

RAC Motoring Services (in respect of insurance mediation activities only) is authorised and regulated by the Financial Conduct Authority.

Their firm reference numbers are 310208 and 202737 respectively. Authorisation can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

### Period of cover

RAC Breakdown Cover is valid for the period of cover as stated on your breakdown policy schedule.

### Limits of cover

Your cover is subject to limits of cover. These limits are set out in the full policy booklet.

### Cancellation of RAC Breakdown Cover

You can cancel RAC Breakdown Cover within the first 14 days following the start date, or the date you receive this policy booklet, whichever happens later. We will refund your premium in full unless a driver has made a claim within this period. If a claim has been made during this period no refund will be given. There will be no refund if you cancel RAC Breakdown Cover after this 14 day period.

### Contact details for notifying a claim

Please see Who to contact.

### Complaints

Complaints should be made using the following details for all Sections

1. Email us at: [breakdowncustomer@rac.co.uk](mailto:breakdowncustomer@rac.co.uk)
2. Call our customer care number on: 0330 159 0360; or
3. Write to us at:  
Breakdown Customer Care  
RAC Motoring Services  
Great Park Road  
Bradley Stoke  
Bristol BS32 4QN

If you are dissatisfied with any other aspect of the services provided to you please contact Europa Group Limited.

### Financial Ombudsman Service

If your complaint is not resolved to your satisfaction, you may in certain circumstances be entitled to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us.

To the extent that your complaint relates to any cover provided by us, you may not be able to refer your complaint to the Financial Ombudsman Service. We will always endeavour to resolve your complaint to your satisfaction.

### Financial Services Compensation Scheme

The cover provided by us under this RAC Breakdown Cover is not covered by the Financial Services Compensation Scheme.

### Summary of cover

The following table is a summary of the cover and benefits available as well as the significant and unusual exclusions or limitations. Any claims made during the first 24 hours of joining or upgrading will be limited to Roadside only.

Your breakdown policy schedule will show which level of cover applies to you.

Each driver must comply with the applicable terms and conditions under this RAC Breakdown Cover to receive cover. Any failure of a driver to do so may impact on your rights under this RAC Breakdown Cover, including whether you can make a claim.

Type of cover	Included or optional	Significant features and benefits	Significant and unusual exclusions or limitations
<b>Additional Services</b>	Included	Arranging additional services	The driver will need to pay for any additional Services
<b>Section A – Roadside</b>	Included	<p>Roadside assistance if you have broken down in the United Kingdom, Guernsey, Jersey, the Isle of Man and the Republic of Ireland.</p> <p>Transportation of the motorbike and transportation of you and up to 2 passengers to a single destination of your choice within the territory and up to 10 miles from the breakdown.</p>	<p>We will not cover the cost of any parts that need fitting.</p> <p>The fitting of any parts you have already purchased from a third party.</p> <p>Any breakdown within a 1/4 of a mile of your home as measured by us.</p> <p>Limit of cover: We will only provide cover up to five call outs per motorbike. If the number of call outs is reached, we will not provide any further service under RAC Breakdown Cover including under other Sections of this Policy.</p> <p>A breakdown caused by a fault that we have previously provided breakdown assistance for if we advised you that the repair was temporary and further repairs were required.</p> <p>Any service or benefits relating to a breakdown if the breakdown has been reported to us under a different agreement, even if the services under this agreement are more extensive than the agreement the breakdown was reported under.</p> <p>If the motorbike is not carrying a serviceable spare tyre, we may attempt a temporary repair. If we are unable to repair the motorbike we will provide a recovery of up to 10 miles.</p> <p>We will not repair or replace glass.</p> <p>Attendance following a road traffic accident, fire, flood, theft, act of vandalism or other incident covered by a policy of motor insurance.</p> <p>Any motorbike that does not meet the specifications set out in the definitions or is used for business.</p> <p>We will not cover any claim made under this Section for a breakdown that occurred prior to the start date</p>
<b>Section B – Recovery</b>	Optional – Refer to the breakdown policy schedule	<p>If we attend a breakdown under Roadside, recovery of the motorbike to a single destination of your or the drivers choice within the territory and transportation of the driver and up to 2 passengers.</p> <p>If the driver lives in Northern Ireland, recovery to the driver's home if the driver breaks down in the Republic of Ireland.</p>	<p>No cover for breakdown within a 1/4 of a mile of the driver's home.</p> <p>We will not provide Recovery to more than one destination.</p> <p>For a breakdown relating to tyres, we will not provide a recovery of more than 10 miles where the motorbike is not carrying a serviceable spare tyre.</p>

Type of cover	Included or optional	Significant features and benefits	Significant and unusual exclusions or limitations
<b>Section C – At Home</b>	Optional – Refer to the breakdown policy schedule	Breakdown assistance if the motorbike has broken down in the territory within a 1/4 of a mile from the driver's home (as measured by us). Transportation of the vehicle, the driver and up to 2 passengers, up to 10 miles.	We will not provide a recovery of more than 10 miles.
<b>Section D – Onward Travel</b>	Optional – Refer to the breakdown policy schedule	If we attend a breakdown under Roadside and we are unable to repair the vehicle, we can arrange and pay for replacement car hire for up to 2 consecutive days whilst the motorbike is being fixed or reimburse you or the driver for: <ul style="list-style-type: none"> <li>i. alternative transport costs; or</li> <li>ii. hotel accommodation for the driver and up to 2 passengers.</li> </ul>	Replacement Car Hire – We will not provide specially adapted vehicles or any vehicle other than the equivalent of a small hatchback. The driver must comply with the terms and conditions of the hire company which includes but are not limited to age and licence restrictions. Alternative Transport – We will not cover transport costs over £150 per person or £500 for all persons. Hotel Accommodation – We will not cover accommodation costs for more than one night or over £150 per person or over £500 for all persons.
<b>Section E – European Motoring Assistance</b>	Optional – Refer to the breakdown policy schedule	<b>All Section E benefits</b>	The cover under Section E is subject to an aggregate limit of £2500 per claim.
		<b>Section E1: Journey continuation in the territory</b> If the motorbike breaks down during a journey from your home and cannot be repaired within 24 hours, we will pay up to 750 towards the cost of a replacement hire car to enable the continuation of the journey.	We will not cover: Fuel and oil costs, personal insurance or any other extra costs. The excess payable under any insurance for the replacement car. A replacement hire car following a road traffic accident.
		<b>Section E2: Roadside assistance in Europe</b> Repair at the roadside or tow to a local repairer if you break down or are in a road traffic accident in Europe. We will contribute, subject to the overall claims limit, towards the local repairer's labour charges providing the motorbike is repaired on the same day.	We will not cover: Any repair costs if the motorbike was in a road traffic accident. The cost of any parts.

Type of cover	Included or optional	Significant features and benefits	Significant and unusual exclusions or limitations
		<p><b>Section E3: Journey continuation in Europe or return home</b></p> <p>If we attend a breakdown or road traffic accident under Section E2, and we cannot repair the motorbike in 12 hours, we will pay for one, or a combination of the following to enable the driver and passengers to continue the journey or return home by a direct route:</p> <ul style="list-style-type: none"> <li>i. a replacement hire car;</li> <li>ii. rail or air travel; and/or</li> <li>iii. local taxi fares authorised by us in advance.</li> </ul>	<p>This Section will not be provided at the same time as Section E5 Additional accommodation expenses.</p> <p>Cover ends once you are notified that the motorbike is repaired, is being repatriated or the repair will cost more than the vehicle's market value.</p> <p>We will not cover any hire car costs after such notification.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> <li>Fuel and oil costs, personal insurance or any other extra costs.</li> <li>The excess payable under any insurance for the replacement car.</li> <li>First class fares.</li> </ul>
		<p><b>Section E4: Replacement parts dispatch</b></p> <p>If we attend a breakdown under Section E2, and the motorbike requires replacement parts and those parts are not obtainable locally, we will arrange for replacement parts to be dispatched to the driver.</p>	<p>We will not cover the cost of any parts, which must be paid for when you or the driver telephones us to arrange for the parts to be dispatched.</p>
		<p><b>Section E5: Additional accommodation expenses</b></p> <p>If we attend a breakdown or road traffic accident under Section E2, and we cannot repair the motorbike in 12 hours, we will pay a contribution up to £30 towards accommodation expenses until the motorbike is repaired; or is to be repatriated; or until it is established that the motorbike will cost more to repair than its market value.</p>	<p>This Section will not be provided at the same time as Section E3 Journey continuation in Europe or return home.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> <li>Any costs that would have otherwise been incurred on the journey.</li> <li>Any additional accommodation costs if the driver has alternative accommodation available for use (including a caravan).</li> </ul>
		<p><b>Section E6: Replacement driver</b></p> <p>We will arrange for a replacement driver to continue the journey or take the driver home if the only qualified driver in the party is medically unfit to drive.</p>	<p>We do not provide cover:</p> <ul style="list-style-type: none"> <li>If the driver knows they have the medical condition that may prevent them from driving before the journey commences.</li> <li>For more than one replacement driver claim per journey.</li> </ul>
		<p><b>Section E7: Motorbike break in – emergency repairs</b></p> <p>A contribution of up to £175 towards emergency repairs to damage caused by forcible or attempted forcible entry of the vehicle.</p>	<p>We do not provide cover:</p> <ul style="list-style-type: none"> <li>If you or the driver do not report the matter to the police before contacting us or do not obtain and provide to us a written police report.</li> <li>The cost of any parts.</li> <li>The cost of any repairs other than those necessary to enable the motorbike to continue the journey.</li> </ul>

Type of cover	Included or optional	Significant features and benefits	Significant and unusual exclusions or limitations
		<p><b>Section E8: Motorbike repatriation</b>  Repatriation (including storage while awaiting repatriation) of the motorbike back to the territory if we cannot repair the motorbike by the time the driver plans to go home and the motorbike is not roadworthy. If the driver has had a road traffic accident, we will follow the motor insurer's decision on whether to repatriate, where there is appropriate motor insurance cover.</p>	<p>We will not cover:</p> <p>The cost of repatriation if we determine that the motorbike is beyond commercial economical repair.</p> <p>Any costs for repatriation of the motorbike that are over the market value of the vehicle. You or the driver will have to pay these costs.</p> <p>Any costs not authorised by us or any costs while we are awaiting a decision from the motor insurer.</p> <p>Any items left with the motorbike for repatriation are left at the driver's own risk.</p> <p>Transportation costs for any personal belongings, valuables or luggage.</p> <p>Transportation of any animals in the vehicle. We cannot guarantee that we can arrange transport for any animal.</p> <p>Motorbike repatriation is only available where we have agreed that the motorbike will not remain in Europe for repair and collection under Section E9.</p>
		<p><b>Section E9: Collection of motorbike</b>  Left abroad for repair  Transportation and accommodation costs for one person to return to Europe to collect a motorbike that has been repaired.</p>	<p>We will not cover:</p> <p>Fuel and oil costs, personal insurance or any other extra costs.</p> <p>The costs of meals or any other extra costs and expenses.</p> <p>First class fares.</p> <p>Transportation costs for any personal belongings, animals, valuables or luggage.</p>
		<p><b>Section E10: Accidental damage to or loss of tent</b>  Contribution towards accommodation expenses up to £35 per person per night for up to 3 nights or a replacement tent (up to £250), if your tent is accidentally damaged so it is unusable, or it is stolen.</p>	<p>We will not cover:</p> <p>If your tent is stolen and the driver does not report the matter to the police before contacting us, or does not obtain and provide to us a written police report.</p> <p>For any accommodation costs if you have alternative accommodation available for use (including a caravan).</p> <p>For damage to the tent caused by weather conditions.</p> <p>For the cost of a replacement tent not authorised by us.</p>
		<p><b>Section E11: Customs duty indemnity</b>  Customs claims for import duty where the motorbike has to be disposed of abroad because the cost of repair as a result of a breakdown is more than its market value.</p>	<p>We will not cover:</p> <p>Any import duties not relating to the vehicle.</p> <p>Any costs following a road traffic accident.</p>
		<p><b>Section E12: Urgent message relay service</b>  Relay urgent messages if the motorbike breaks down or is in a road traffic accident.</p>	<p>We will not cover the cost of relaying any message not arranged through us.</p>

**RAC** INSURANCE

Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and RAC Insurance Ltd (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. I.BKINS.POL.OEREN.0417.2698 105169806