

# RAC Motorbike Insurance

## Optional Extras Policy Summary

PLEASE READ AND KEEP FOR YOUR RECORDS

## Contents

	Page
Personal Accident.....	3
Helmet and Leathers Cover.....	4
Excess Protect .....	6
Legal Expenses Cover.....	7
Bike Hire Plus Cover.....	8
Key Protection Cover .....	9
RAC Breakdown Cover.....	11

## 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 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 a policy holder seeking to protect the excess they are liable for following a successful claim under their

main insurance policy. 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

Inter Partner Assistance SA.

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

### Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

### Significant Features and Benefits

We will pay you the excess in respect of a valid claim up to a £600 limit in respect of claims arising from a motor claim only.

You are also covered where you have been unsuccessful in recovering the excess cost from a liable third party within six months of making a valid claim under your main insurance policy.

Once you have made claims which total the annual limit, no further payments will be made under this policy and this motor excess insurance policy will lapse. You will then be liable for all and any future excess payments as defined in your main insurance policy.

### Significant and unusual exclusions or limitations

- You must be a resident of the United Kingdom.
- Claims that do not arise from your main insurance policy.
- Any claim made within 30 days of the commencement date of this motor excess insurance policy.
- Any claim not notified to us within 31 days of settlement of your main insurance claim or a claim against a relevant third party.
- Claims of a lower value than the value of excess under your main insurance policy.
- Claims refused by your main insurer.
- Claims related to an incident which took place outside the United Kingdom.
- Claims related to vehicles not named in the insurance policy.
- Claims arising from breakdown, misfuelling, windscreen repair or replacement or any glass repair or replacement to your vehicle.

### Cancellation Rights

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.

## Making a Claim

You can claim via the web site [www.excessclaim.co.uk](http://www.excessclaim.co.uk) or by calling us on 01737 815 404. We will ask you to send some related documents in order to process your claim.

## Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, please contact us on 01737 815215 or write to: Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey, UK. RH1 1PR.

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service. Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).

## Legal Expenses 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 the legal costs incurred in pursuing a claim for uninsured losses following a non-fault accident are 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

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 Legal Expenses insurance contract which helps you recover uninsured losses and costs from the person responsible if your vehicle is accidentally damaged.

## Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

## Claims Telephone Number

If a claim occurs you must report it to us as soon as possible. Claims should be made by telephoning us 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 or if we agree, external lawyers will negotiate to recover uninsured losses and costs following an incident which causes damage to your vehicle or to personal property in it or injuries or kills you or your passengers.
- Euro Legal Advice.
- Health and Medical Information Service.
- Drivers Assistance – Arrange assistance in the event your vehicle is not driveable because of an accident or breakdown.

## Significant Exclusions

- Claimants must be in or on your vehicle at the time of the incident.
- A claim where our position has been prejudiced as the insured person has failed to notify us within a reasonable time of it happening or this delay adversely affects the reasonable prospects of the claim.

## 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 policy has been arranged by Motorplus Limited and Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Motorplus Limited, Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## Introduction

Some important facts about your Key Protection insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

## Insurer

Ageas Insurance Limited.

## Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

## 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.

## Making a Claim 24/7

Call the Key Protection Helpline on 0333 241 9574. Please quote the reference number found on the reverse of your fob or on your welcome letter. The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- Details of the loss, theft or damage to your keys.

## Significant Features and Benefits

Your cover is valid for one year.

This policy provides you with £1,500 worth of

insurance cover in the event that any of your keys attached to the provided fob are either lost, stolen or damaged. The main benefits are as follows:

- a. £1,500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs.
- b. Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or damaged keys.
- c. 24 hour 365 days a year Emergency Helpline.
- d. (£10 reward payable to the finder of your keys.
- e. Any key attached to the fob is covered.
- f. There is no excess payable.
- g. You can make a claim on this policy without affecting your "No Claims Bonus" on your other insurance policies.

## Significant and Unusual Exclusions or Limitations

The following points are important and relate to the cover:

- a. Keys are only covered if attached to the key fob provided by Motorplus Limited (unless you have already notified us that the fob has been lost or damaged and are awaiting a replacement, in which case we will cover keys we are satisfied would otherwise have been attached).
- b. The total value of claims in any one year may not exceed £1,500.
- c. All receipts should be retained and attached to the claims form.
- d. Keys will not be considered irrecoverable until lost for at least five days.
- e. Keys attached to the fob must have been lost by, stolen from or damaged by the policyholder or by a member of the policyholder's family living at the same address.
- f. The policyholder must notify Motorplus Limited as soon as reasonably possible of any loss, damage or theft.
- g. Consent must first be obtained from Motorplus limited for car hire. The car may not be in excess of 1600cc.
- h. Locks damaged prior to the loss or theft of keys will not be covered.
- i. Replacement locks shall not be of a higher standard than those replaced.
- j. A maximum of £50 will be paid per incident where keys are locked inside property or where a key breaks in a lock or ignition.
- k. Cover is subject to all the Terms and Conditions contained in the policy document, underwritten by Ageas Insurance Limited.
- l. If your insured key ceases to function correctly a diagnostic check may be requested at your own cost, this is to confirm if the fault is with the insured key or the vehicle. Only faults identified as relating to the insured key would be covered under this policy.

## How to Make a Complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

### 1. Complaints regarding the sale of the policy:

Please contact your agent who arranged the Insurance on your behalf.

### 2. Complaints regarding claims:

Please contact in the first instance:

#### Quality Assurance Manager

Motorplus Limited  
Kircam House  
Whiffler Road  
Norwich  
NR3 2AL

Tel: 0333 241 9580

Fax: 01603 420010

Please ensure that your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

#### The Financial Ombudsman Service

Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

## Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Ageas Insurance Limited 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 obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Consumer Insurance (Disclosure & Representation) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all questions and to make sure that all information supplied to us is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.

You must contact us immediately in the event that there is a change to your circumstances, as follows:

- You change your address;
- You are convicted of a criminal offence or receive a police caution;
- You have insurance refused, declined, cancelled or terms applied by another insurance provider.

## Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area, some of which may not have equivalent Data Protection laws.

We may obtain information about you from credit reference agencies, fraud prevention agencies and similar organisations to enable us to check your credit status and identity. These agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries. We may also check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record our concerns. We and other organisations may use these records to help make decisions on insurance proposals and claims, prevent fraud, recover debt and check your identity to prevent money laundering. Under Data Protection legislation, you can ask us in writing for a copy of certain personal records held about you. A charge of £10 will be made.

## 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: [breakdowncustomercare@rac.co.uk](mailto:breakdowncustomercare@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