



This is a summary of the cover and optional extras available to you. It doesn't give details of all the policy limits, terms, conditions or exclusions. For full details of the sections that apply and endorsements, please refer to the document of motorbike insurance, your certificate of insurance and your schedule.

Insurer

The insurer is Liverpool Victoria Insurance Company Limited.

Type of cover and period of cover

Your schedule shows the cover chosen by you, including the optional extras. The length of time covered is 12 months or as shown on your schedule and is renewable each year.

Changes in your circumstances

It's important you let us know as soon as possible if your circumstances change either before the start date of your policy or during the period of cover. We need to know if you change your motorbike, the registered keeper, main rider or want to add an additional rider, change of motorbike use from social, domestic and pleasure to business use, change of occupation, address or changes to your motorbike which improve its value, appearance, performance or handling. Also, let us know if there are changes to your driving licence, such as it's now withdrawn. If you don't tell us about any of these changes, we may reject a claim or reduce the amount of payment we make.

What's included

| What's covered if you've chosen: | Comprehensive | Third Party, Fire and Theft |
|-------------------------------------------------------------------------------------------|---------------|-----------------------------|
| Accidental damage to your vehicle | ✓ | ✗ |
| Damage to your vehicle by fire or theft | ✓ | ✓ |
| Liability to other people for injury or damage to their property | ✓ | ✓ |
| Riding other motorbikes – restricted to specified riders and limited to third party cover | ✓ | ✓ |
| Foreign use | ✓ | ✓ |

Significant exclusions or limitations

Comprehensive

- Exclusions are under each section of cover in your document of motorbike insurance.

Third Party, Fire and Theft

- Exclusions are under sections 2 and 3 of your document of motorbike insurance.

All covers

- Cover for 'riding other bikes' is for specified riders and is restricted to third party cover. The loss or damage to the vehicle isn't covered – your certificate of motorbike insurance will confirm if any riders have this cover.
- We will not pay a claim if your motorbike is left unlocked or with the keys in, on or attached to your motorbike.
- Foreign Use cover extends the full benefits of your insurance to EU countries and any other countries that follow the EU directive. It's only available if your motorbike is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and is not kept abroad for more than 180 days during your period of insurance.
- Damage caused by wear and tear is excluded because it's unavoidable and caused by general use over time.
- Excesses may apply and are shown on your schedule.
- General exclusions and conditions for all types of cover are shown in sections 8 and 9 of your document of motorbike insurance.
- Paragraphs 5 and 6 of your certificate of motor insurance shows who is covered to ride and limitations as to use.

Optional extras

| | |
|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Personal Accident Limit | Cover for serious injuries to you, your partner or named riders, whilst riding or getting on or off your motorbike. Significant exclusions or limitations <ul style="list-style-type: none"> Cover is limited to £10,000. Exclusions are shown in your document of motorbike insurance. |
| Protected No Claim Discount | Whilst your premium may increase following an accident/claim even if you were not at fault, protected no claim discount allows you to keep your no claim discount however many accidents/claims you have. Significant exclusions or limitations <ul style="list-style-type: none"> Only available if you have earned at least 4 years no claim discount |
| Legal expenses | This is provided through your scheme/association membership |
| Breakdown cover: UK Recovery | Provides breakdown cover for your vehicle when away from home. Significant exclusions or limitations <ul style="list-style-type: none"> If your vehicle can't be fixed at the roadside, we'll recover it to either a destination of your choice, a suitable repairer or to your home address. There is no cover within ¼ mile of your home address. |
| Breakdown cover: UK Recovery & Home Assist | Provides breakdown cover for your vehicle when at home and away from home. Significant exclusions or limitations <ul style="list-style-type: none"> Same cover features as UK Recovery, and we'll also come and assist you if your vehicle won't start at home. |
| Breakdown cover: UK & European Assist | Provides breakdown cover for your vehicle when at home and away from home and also when travelling in Europe. Significant exclusions or limitations <ul style="list-style-type: none"> In addition to the features of UK Recovery & Home Assist, we'll also cover your vehicle for European travel. |

Significant exclusions or limitations applicable to all sections of Breakdown cover:

- General exceptions and exclusions are shown in the document of breakdown insurance.

Your rights to cancel your insurance

Up to 14 days after you receive your documents

At the start of your insurance, when you receive your document, you have up to 14 days to make sure you're happy with the cover. If you're not, just give us a call and we'll cancel it. If you decide to cancel your policy we'll take a £20 cancellation charge for setting up the policy and refund any money you've paid, less a charge for any cover you've had.

More than 14 days after you receive your documents

If you want to cancel after 14 days and you haven't made a claim, we'll take a £20 cancellation charge and charge you for the cover you've had. We'll refund any money that's due. No refund will be paid if you've made a claim.

We won't charge you if you cancel before your cover starts. We'll refund your money within 30 days of you letting us know you want to cancel. To cancel your policy please call 0800 085 5663 or write to: LV=, County Gates, Bournemouth, BH1 2NF.

Cancellation at renewal

We'll write to you 3 weeks before your renewal date. If you renew but then decide to cancel before your renewal date, we'll refund any money you've paid. If you cancel after the renewal date, the cancellation rules above apply. Please call us if you want to check the cover you have before you renew.

Our rights to cancel your insurance

We'll cancel your insurance by giving you 7 days' notice if:

- you don't pay a premium or an instalment when we've let you know the outstanding amount is needed by a specific date;
 - you or anyone else covered by this insurance hasn't met the terms and conditions in this document of car insurance including those shown on your schedule;
 - a change in your circumstances means that we can't insure you;
 - we identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you're not entitled, see General conditions 13.3;
 - we identify your involvement in, or association with, insurance fraud and/or financial crime;
 - you behave in a manner that makes it inappropriate for us to continue your insurance, eg if you harass or show abusive or threatening behaviour towards our staff.
- The insurance will end immediately after the 7 days' notice runs out. But if you've just taken out the policy or renewed with us and the premium is unpaid, we'll cancel your insurance from the start/renewal date. We'll refund the balance of your premium that applies to the remaining period of cover unless fraud has been identified.

If a refund is paid, a cancellation charge will be taken from the refund.

If a claim has been made, we'll cancel your cover but may not refund any premium. If you're paying by instalments, you must still pay us the balance of the full annual premium.

How to report a claim

If you have an accident or need to make a claim, please call us first on 0800 032 2577. Please do not make your own arrangements before speaking to us. Telephone lines are open 24 hours a day, 365 days a year.

How do I complain

If you wish to make a complaint, please call 0800 085 5663, or write to: Customer Complaints, LV=, County Gates, Bournemouth, BH1 2NF. Please quote the policy number in all correspondence. For more information visit lv.com/complaints

A copy of our internal complaints procedure is available on request.

If we can't resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter. The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123 or email complaint.info@financial-ombudsman.org.uk. For more information please visit www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

What happens if we can't meet our liabilities?

If we can't meet our liabilities to our policyholders, you may be able to claim from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have:

- compulsory insurance, such as third party motor insurance, is covered for 100% of the claim
- non-compulsory insurance, such as home insurance, is covered for 90% of the claim

You can get further information from: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Phone 0800 678 1100 or 0207 741 4100 Email enquiries@fscs.org.uk