

Document of Insurance

Keep me safe

L V =

Motorcycle Insurance



Welcome to LV=

We're delighted you've chosen us

Thank you for buying an LV= insurance policy. We're really pleased that you've chosen us for your motorcycle insurance needs and we're confident you'll be happy with the cover and service you receive. This booklet contains everything you need to know about your insurance and how to contact us. So make sure you keep it safe with your schedule and your certificate of insurance.

Exceptional service

Our claims service goes the extra mile - committed to doing the right thing for you, we'll aim to settle claims quickly and efficiently, even in the most difficult circumstances. If you ever need to make a claim, just call our friendly UK call centre on **0800 032 2577**.

Discounts

Don't forget that as an LV= customer you'll receive a discount on some other great LV= insurance products.

We hope you'll continue to be an LV= customer for many years to come.

Contents

	Page
Welcome to LV=	1
Your motorcycle insurance policy	3
Useful Information	3
Definitions	5
Territorial limits and European Union (EU) compulsory insurance	6
Section 1 Accidental damage	7
Section 2 Fire and theft	7
What is not covered under sections 1 and 2	7
How we settle your claim under sections 1 and 2	8
Section 3 Liability to other people	9
What is not covered under section 3	10
Section 4 Use by the motor trade, hotels and car parks	10
Section 5 Foreign use	11
Section 6 No claim discount	12
Section 7 General exceptions	13
Section 8 General conditions	14
How we use your personal information	19

Your motorcycle insurance policy

Please read this document of motorcycle insurance, your schedule and your certificate of motor insurance as one document. This is your contract with us.

In return for your premium we'll cover you for insured events that happen during the period of cover shown on your schedule.

Your policy is underwritten by Liverpool Victoria Insurance Company Ltd.

Our commitment to you

We'll always:

- make sure all the information we give you is clear and accurate
- be fair and reasonable
- act promptly

Your responsibility to give us correct information

Please make sure all the information you give us is correct and complete. This is important because if you don't we may cancel your insurance from its start date and/or not pay your claim. If you're not sure whether you need to tell us about something please ask.

Useful information

To make a change

0800 028 5630

(Mon-Fri 8am-8pm, Sat 9am-5pm, Sun 10am-4pm and bank holidays 9am-5pm)

To make a claim

0800 032 2577 (24 hours a day, 365 days a year)

(+44 1689 898603 if calling from abroad and your schedule shows section 5, foreign use as being included.

Follow these simple steps:

1. Call us as soon as possible after the accident – please have your policy number and information about the claim ready when you call.
2. If your motorcycle is stolen or maliciously damaged, report this to the police immediately. Take a note of the officer's name and crime reference number.
3. Speak to us before you make any arrangements for replacement or repair.

How to make a complaint

If you wish to make a complaint, please contact us by phone on 0800 032 2799, for Text Phone first dial 18001, or write to us. If you prefer to write, please address your letter to: The Customer Relations Manager, LV=, County Gates, Bournemouth BH1 2NF.

Please quote your policy number in all correspondence. For more information, please visit the complaints section on our website: www.LV.com/complaints

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

If we cannot 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, Harbour Exchange Square, London E14 9GE. For more information please visit www.financial-ombudsman.org.uk.

Telephone: **0800 023 4567** (free for people phoning from a 'fixed line', for example, a landline at home) or **0300 123 9123** (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02) or email complaint.info@financialombudsman.org.uk

Note: 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, 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, 100% of the claim is covered
- non compulsory insurance, such as home insurance, 90% of the claim is covered.

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

Definitions

Wherever these words appear in this document of motorcycle insurance, they have the same meaning:

Accessories	parts or products (including spare parts) specifically designed to be fitted to your motorcycle. This includes helmets and clothing, such as leathers and/or a sidecar when not attached to your motorcycle.
Certificate of motor insurance	proof that you have motor insurance as required by law, it forms part of your contract with us. It also shows the registration number of the motorcycle we're insuring, who may ride and what your motorcycle may or may not be used for.
Contract	the document of motorcycle insurance, your certificate of motor insurance and your schedule form the contract.
Document of Motorcycle Insurance	this booklet
Excess	the first amount of any claim you must pay. There may be more than one excess, part of which may be voluntary excess chosen by you. The total excess will be shown on your schedule.
Green card	the International Motor Insurance Card. An internationally recognised document that some countries need as proof of their minimum compulsory insurance requirements.
Main rider	the person who rides your motorcycle most of the time whether for social purposes and/or for travel to and from a place of business, duty or study.
Market value	the cost of replacing your motorcycle with one of the same make, model and specification, taking into account the age, mileage and condition of your motorcycle. To determine the market value, we'll usually ask an engineer for advice and refer to motor trade guides and any other relevant sources. We'll consider the amount you could reasonably have obtained for your motorcycle if you sold it immediately before the accident, loss or theft and not the price you paid for it.
Policyholder	the person named as the policyholder on your certificate of motor insurance and your schedule.
Riding	includes being in charge of a motorcycle.

Schedule	forms part of your contract with us and includes the: <ul style="list-style-type: none"> ■ period of cover; ■ name of the policyholder, riders and their use; ■ conviction and claims history of permitted riders; ■ details of your motorcycle; ■ sections of this document of motorcycle insurance which apply; ■ any conditions which vary the terms of this document of motorcycle insurance.
Total loss	the extent of damage to your motorcycle which means its uneconomical or unsafe to repair or has been stolen and not recovered.
Track days	riding or use on a motor racing track, circuit, airfield, test venue, derestricted road or at an “off road” event.
We, our, us	Liverpool Victoria Insurance Company Ltd.
Wear and tear	unavoidable damage caused by general use over time.
You, your	the person named as the policyholder on your schedule and your certificate of motor insurance.
Your motorcycle	the insured vehicle shown on your schedule. This also includes a sidecar whilst attached to your motorcycle.

Territorial limits and European Union (EU) compulsory insurance

Territorial limits

Except where we say otherwise your insurance applies in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands. This includes while your motorcycle is being transported within and between them.

European Union (EU) compulsory insurance

If your motorcycle is registered and kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, we provide the minimum compulsory insurance including when your motorcycle is being transported within and between:

- EU countries; and
- any other country which follows EU directives as shown on your certificate of motor insurance.

Your certificate of motor insurance is proof of compulsory motor insurance in EU countries and other countries which follow the EU motor insurance directives and are approved by the Commission of the EU. Compulsory motor insurance is the minimum level of cover required by law. It may not be the same cover you have in the UK, for example, there won't be any cover if your motorcycle is stolen or damaged.

Section 1 Accidental damage

What is covered:

If your motorcycle and/or its accessories (including when kept in your garage) are damaged by accident, vandalism or malicious damage, we may:

- pay for repairs to your motorcycle; or
- replace what is damaged; or
- pay the market value of your motorcycle at the time of the damage. When you accept this payment, your motorcycle becomes our property, unless we agree otherwise.

Uninsured driver promise

If you're hit by an uninsured driver and the accident is not your fault, you won't lose your no claim discount or pay any excess. We'll need you to provide the registration number, make, model and colour of the other vehicle involved and also the driver's name and address.

Misfuelling

If you accidentally fill your motorcycle with the wrong fuel, we'll pay to drain and flush your fuel tank. Any damage to your motorcycle engine caused directly by the wrong fuel will also be covered.

Once we have details of the misfuelling, we'll agree with you how to arrange the repair.

If you've already made arrangements to repair the damage, we will only consider payment if you provide receipts.

Section 2 Fire and theft

What is covered:

If your motorcycle and/or its accessories (including when kept in your garage) are lost or damaged by fire, lightning, explosion, theft or attempted theft, we may:

- pay for repairs to your motorcycle; or
- replace what is lost or damaged; or
- pay the market value of your motorcycle at the time of the loss or damage. When you accept this payment, your motorcycle becomes our property, unless we agree otherwise.

What is not covered under sections 1 and 2

We won't pay for:

- loss or damage to your motorcycle by theft or attempted theft if the ignition key or other ignition device is left in, on or attached to or left in the immediate proximity of your motorcycle;
- loss or damage to your motorcycle by theft or attempted theft if the engine has been left running;
- wear and tear, your motorcycle losing value, or for any repairs which improve your motorcycle beyond its condition before the loss or damage happened;
- damage to the ignition key or other ignition device caused by wear and tear;
- mechanical, electrical, electronic or computer failures, breakdowns or breakages;
- damage to tyres caused by braking, punctures, cuts or bursts;

- more than the manufacturer's latest list price in the United Kingdom (UK) of any part or accessory. If such a list price is not available the most we'll pay is the manufacturer's latest list price in the UK for an equivalent part or accessory;
- additional costs caused by the unavailability of any part or accessory. This includes the cost of importing any part or accessory into the UK;
- loss or damage to your motorcycle caused:
 - directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds;
 - by deception, fraud or trickery, including when you're offering your motorcycle for sale;
 - as a result of it being confiscated or destroyed by or under official order of any government, public or local authority;
 - as a result of your motorcycle being returned to its rightful owner;
 - if you haven't taken care to protect your motorcycle. See care of your motorcycle under the general conditions section.
- loss of use of your motorcycle or any other indirect loss, such as travel expenses or loss of earnings;
- where your motorcycle is ridden or used without your permission by a member of your family or household unless you report them to the police for taking your motorcycle without your consent;
- deliberate damage caused to your motorcycle by anyone insured under your policy;
- loss or damage to any trailer whether or not it's being towed by or attached to your motorcycle;
- any additional damage resulting from your motorcycle being moved by anyone insured under your policy after an accident, fire or theft;
- the total excess shown on your schedule.

How we settle your claim under sections 1 and 2

Ownership

If your motorcycle belongs to someone else, or is under a hire purchase or leasing agreement, we'll pay the legal owner.

Repairs

Once we have details of the accident, if the loss or damage is covered, we'll agree with you how to arrange the repairs to your motorcycle.

We may use parts or accessories, which aren't made or supplied by your motorcycle's manufacturer but are of similar type and quality to the parts and accessories we're replacing.

Excesses that apply

If your schedule shows that you have an excess, you must pay the first part of any claim.

Journey continuation

If your motorcycle can't be ridden following an accident in the UK (which is covered under sections 1 and 2), and you're more than 25 miles from where your journey started, we'll reimburse you up to £500 for any alternative transport that you arrange to continue your journey.

We'll only pay these costs if you provide receipts.

We'll also provide this extra benefit if the accident happens within the EU and your schedule shows section 5, foreign use is included.

Section 3 Liability to other people

What is covered:

As a result of any accident involving your motorcycle or any other vehicle your certificate of motor insurance allows you to ride, we'll pay all sums you are legally responsible for:

- following death of or bodily injury to other people; and
- up to £20,000,000 for damage to their property.

Riding other motorcycles

If your certificate of motor insurance says so, we'll insure the policyholder to ride a private motorcycle in the UK, that you do not own, is not registered to you and not hired to you under a hire purchase or rental/leasing agreement as long as:

- you have the owner's permission to ride the motorcycle;
- the motorcycle is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- the motorcycle hasn't been seized or confiscated by or on behalf of any government or public authority;
- you're not covered by any other insurance to ride it; and
- you still have your motorcycle, it hasn't been stolen and it hasn't been damaged to an extent that it's a total loss.

Note: The cover is for third party only, so loss or damage to the motorcycle you're riding isn't covered.

Other people

In the same way as you're insured, we'll insure:

- any person you allow to ride or use your motorcycle, if this is allowed on your schedule and your certificate of motor insurance;
- any passenger travelling on your motorcycle;
- the employer or business partner of any person who is riding or using your motorcycle for their business, as long as this is allowed by your schedule and your certificate of motor insurance; and
- the legal representative of any person who has died if they would have been entitled to protection under this section.

Legal costs

Following a claim under this policy, we'll pay your reasonable legal costs and expenses relating to:

- solicitors' fees for representation at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction; and

- defence of any legal proceedings for manslaughter or causing death by dangerous or reckless driving.

In assessing whether legal costs and expenses are reasonable we consider:

- the level of legal expertise required, taking into account the nature of the case;
- the level of costs charged by the legal representative;
- whether legal representation for a defence of prosecutions is likely to affect the outcome.

Emergency medical treatment

We'll pay for emergency medical treatment required under the Road Traffic Act, following an accident on your motorcycle. If this is the only payment we make, it won't affect your no claim discount entitlement.

What is not covered under section 3

We won't pay for:

- any death, injury, loss or damage caused directly or indirectly as a result of any deliberate act by you or any person riding your motorcycle;
- death of or bodily injury to any employee arising out of or in the course of their employment by any person who is covered by this section, unless they're a passenger on any motorcycle for which insurance is provided by this section;
- legal responsibility which is covered by any other insurance;
- loss of or damage to any motorcycle which is covered by this section;
- the loss of or damage to any property which belongs to or is in the care of any person who is claiming under this section;
- legal responsibility, loss or damage when your motorcycle is being used in the operational boundaries of any airport or airfield except when required under the Road Traffic Act;
- more than £20,000,000 for any one incident or series of incidents arising from one event that causes loss or damage to property. This amount is inclusive of all costs and expenses up to £5,000,000.

Section 4 Use by the motor trade, hotels and car parks

We'll give you the cover under section 1: Accidental damage and section 2: Fire and theft, included on your schedule. We won't apply any driving and use restrictions or any excess while your motorcycle is with:

- a member of the motor trade for service/repair/recovery; or
- a hotel restaurant, car park or similar commercial organisation for parking purposes.

Section 5 Foreign use

European Union (EU) cover

If this section is included on your schedule, we'll provide the same level of cover you have in the territorial limits, while you are travelling in EU countries and any other country that follows EU directives. This includes when your motorcycle is being transported within and between them and is subject to your motorcycle:

- being registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; and
- not kept abroad for more than 180 days during your period of cover.

Your certificate of motor insurance is proof of compulsory motor insurance in the countries which are shown on your schedule. Compulsory motor insurance is the minimum level of cover required by law. It may not be the same cover you have in the UK, for example, there won't be any cover if your motorcycle is stolen or damaged.

Note: If you do not have this section on your schedule, you will only have the minimum compulsory insurance.

Use in other foreign countries

If you want to use your motorcycle in countries not listed on your schedule, if we agree and you pay any extra cost, we'll provide the same level of cover you have in the territorial limits, to apply:

- in the countries we've agreed, including when your motorcycle is being transported; and
- for the period agreed.

We'll send you a green card as proof of your insurance.

If your motorcycle is lost or damaged in any foreign country that we've agreed to give cover for, you may be charged customs duty. If we cover the loss of or damage to your motorcycle, we'll also refund you the customs duty.

Section 6 No claim discount

If you have a no claim discount (NCD), we'll give you a discount in line with our NCD scale which is current at the time of taking out the policy. The discount won't apply to our administration costs or to any additional options you've chosen.

Your NCD will not be affected if we only pay for:

- emergency medical treatment charges (section 3);
- a claim under motor legal expenses.

If more than one motorcycle is insured, the NCD is earned separately for each motorcycle in the policyholder's name. A named rider doesn't earn their own NCD.

If a claim is still outstanding at the renewal date, we may issue a renewal quotation with the NCD reduced. Once the claim has been settled and we've agreed that you're not at fault and all outstanding monies repaid, your NCD will be restored and we'll refund any extra premium you may have paid. However, whilst your NCD will be restored, your premium may still increase following a claim even if you were not at fault.

If a claim is made against your policy and your NCD isn't guaranteed, your NCD will reduce as follows:

NCD (years) at the start of your current period of cover	NCD (years) at the next renewal		
	1 claim	2 claims	3 claims
0	0	0	0
1	0	0	0
2	0	0	0
3	1	0	0
4	2	0	0
5 to 8	3	1	0
9	4	2	0

Guaranteed NCD

If you're eligible and pay the required extra premium, you may choose to guarantee your NCD. If chosen, this will be shown on your schedule.

If your NCD is shown as guaranteed on your schedule, it won't be reduced irrespective of the number of accidents/claims made. However, your premium may still increase following an accident/claim even if you were not at fault.

If we've offered the option to guarantee your NCD and we're then subsequently advised of a claim, we may issue a revised quote and remove the option.

Proof of your NCD entitlement

You should keep your proof of NCD from your previous insurer as we may ask you to provide this at any time or in the event of a claim.

The proof should be in your name and be less than 2 years old, issued by your previous UK insurer and not being used on another motorcycle. We may also check any NCD you've told us you're entitled to. For further information, refer to section 8.3, general conditions.

If you require proof of your NCD earned whilst insured with us, we'll issue it for you, provided you don't owe us any money.

Section 7 General exceptions

These general exceptions apply to this whole contract and in addition to the exclusions shown under 'We won't pay for' in each section of this document of motorcycle insurance.

1. Change of circumstances – notification and acceptance

This insurance won't apply unless:

- You've told us about any change as listed in General conditions, 8.2; and
- we've agreed to provide cover, issued a schedule and where appropriate issued a new certificate of motor insurance.

2. Riding and use

This insurance won't apply if any motorcycle your contract allows you to ride is being ridden and/or used with your permission:

- other than when in line with your certificate of motor insurance and/or your schedule;
- by any person not described on your certificate of motor insurance and/or schedule as entitled to ride or in charge of your motorcycle;
- by any person who doesn't have a valid driving licence, is disqualified from riding, has not held a driving licence or who is prevented by law from holding a driving licence;
- by any person who is breaking the conditions of their driving licence;
- for hire or reward, track days or for competing in National British A or International rallies;
- for any use in connection with the motor trade other than by a member of the motor trade for the purposes of overhaul, upkeep or repair;
- for towing more than one trailer at the same time.

3. Contractual liability

We won't pay for any liability resulting only from a contract or agreement you have with another party.

4. Radioactivity

We won't pay for any loss, damage, liability or cost directly or indirectly caused by:

- radiation or contamination from nuclear fuel or nuclear waste or from burning or explosion of nuclear fuel;
- the radioactive, toxic, explosive, hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or its component part;
- any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

5. War, terrorism, riot, civil unrest

We won't pay in the event of:

- war, civil war, terrorism, rebellion or revolution except when required by the Road Traffic Act; or
- riot or civil unrest that happens outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Section 8 General conditions

We'll provide cover under this policy if you or anyone else covered by this insurance meet all the terms and conditions in this document of motorcycle insurance including those shown on your schedule.

1. Care of your motorcycle

You or any person in charge of your motorcycle must protect your motorcycle from damage or loss.

Alarms, immobilisers and tracking devices must always be on and working when your motorcycle is left unattended. Your schedule shows any security requirements specific to your policy. If these requirements aren't met, this insurance won't be valid and we won't pay a claim.

You or any authorised rider must always take the keys out of the ignition and remove them completely when your motorcycle is left unattended.

You should ensure your motorcycle is kept in a roadworthy condition and you must have a valid Department for Transport Test Certificate (MOT) if one is needed by law.

You must give us access to examine your motorcycle and if asked send us evidence of a valid MOT and/or evidence your motorcycle was regularly maintained and kept in a good condition.

2. Your responsibility to provide correct information

When applying for, amending or renewing this insurance you must answer all questions truthfully to the best of your knowledge, including questions that apply to any other person covered by this insurance.

Your schedule shows the answers you've provided and you must let us know if any of the details are incorrect as soon as possible after receiving your documents. At renewal, you must also let us know if any of the information has changed for you and/or anyone insured under your policy, including any claims or motoring convictions/endorsements.

Changes you need to tell us about during the period of cover

You must tell us as soon as possible if:

- you change your motorcycle;
- you change the way you use your motorcycle e.g. from social domestic and pleasure to business use;
- you move house or change the address of where you keep your motorcycle;
- changes to the manufacturer's standard specification, which improve the value, appearance, performance or handling of your motorcycle;
- your driving licence has changed, such as it is now withdrawn; and
- change of occupation, including part time work.

If you make any of the changes above, you won't be covered unless we've agreed and issued a new schedule and where appropriate issued you a new certificate of motor insurance. This means that if you don't tell us, we may reject any claim or reduce the payments we make.

Where we agree to your change, this may result in an additional or return premium.

If the changes you make mean we can no longer insure you, we'll give you notice of cancellation. Please see section 8.9, general conditions, our rights to cancel your insurance.

Documents and information you may need to give us

To help us validate your details, you may be asked to send us documents, information or allow us to have access to databases.

Examples of documents or information we may require include your driving licence, your driving licence number, your vehicle registration document, proof of your address, and a copy of your utility bill.

Failure to provide the requested documents, information or authority to access any requested databases may result in your policy being cancelled. If a refund is paid, we will deduct our charge for the cancellation and for the time you've been on cover.

3 Misrepresentation and fraud

If you or anyone representing you:

- provides us with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
- deliberately misleads us to obtain cover, gain a cheaper premium or more favourable terms;
- provides us with false documents;
- makes a fraudulent payment by bank account and/or card;

we may:

- amend your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due. If you pay by instalments, you will be informed if this additional premium cannot be added to your current instalment plan and must be paid in full;
- reject a claim or reduce the amount of payment we make;
- cancel or void your policy (treat it as if it never existed), including all other policies which you have with us, and apply a cancellation charge.

Where fraud is identified, we'll also:

- not return any premium paid by you;
- recover from you any costs we've incurred; and
- pass details to fraud prevention and law enforcement agencies who may access and use this information.

3.1 Claims fraud

If you or anyone representing you:

- makes a claim or part of any claim that is fraudulent, false or exaggerated,

we may:

- reject the claim or reduce the amount of payment we make;
- cancel your policy from the date of the fraudulent act and not return any payment paid;
- recover from you any costs we've incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act; and
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

4. Accident and claims procedure

You or any other person riding under this insurance must:

- give us full details of any accident as soon as possible;
- inform the police as soon as possible if your motorcycle or its contents are stolen or maliciously damaged and provide us with the crime reference number;
- immediately send us all communications from other people involved without replying;
- immediately tell us about and send to us, any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process without replying; and
- co-operate with us and provide details of your claim that we may request to help us validate and process your claim.

You must not, without our consent:

- negotiate or admit responsibility; or
- make any offer, promise or payment.

We're entitled to:

- have total control to conduct, defend and settle any claim; and
- take proceedings, in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we have made.

5. Other insurances

If any loss, damage or liability is covered by this insurance and is also covered by any other insurance, we'll only pay our share.

6. Compulsory insurance laws

If under the law of any country we must make a payment which we wouldn't otherwise have to make, you must repay that amount to us.

7. Bike Sharing

Accepting payments from passengers as part of a motorcycle sharing arrangement won't affect your insurance cover if:

- they're being given a lift for social or similar purposes;
- this is not as part of a business of carrying passengers; and
- any money received doesn't produce a profit.

8. Voluntary use

Social, domestic and pleasure use includes use of your motorcycle for voluntary purposes. No payment or income should be received other than reasonable expenses to cover running costs such as fuel.

9. Cancellation

Our rights to cancel your insurance

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

- you don't pay the premium or an instalment when we have notified you that the outstanding amount is required by a specific date;
- you or anyone else covered by this insurance hasn't met the terms and conditions in this document of motorcycle insurance including those shown on your schedule;
- a change in your circumstances means that we can no longer provide cover;

- we identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you're not entitled, see general conditions 8.3;
- 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, e.g. if you harass or show abusive or threatening behaviour towards our staff.

Our cancellation notice will confirm the reason for cancellation and be posted and/or emailed to you.

The insurance will end immediately 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 deducted 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.

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 documents, you have 14 days to check you're happy with the insurance cover you've bought. If the cover doesn't meet your needs, you can cancel your insurance by telling us. If you do this within 14 days of receiving your documents, we'll refund any money you've paid less a charge for the cover you've had and a cancellation charge will apply for setting up the policy. A charge won't be made if you cancel before the cover start date.

More than 14 days after you receive your documents

After the initial 14 days, if you've not made a claim, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge will apply. If you've made a claim no refund will be paid.

Please refer to your schedule or policy summary for details of the charges that apply.

Cancellation at renewal

We'll send you a renewal invitation 3 weeks before your renewal date. This will show your renewal premium and any changes to your insurance policy. If you haven't chosen our continuous payment option, you must contact us before your renewal date to continue with your insurance policy. If you've chosen our continuous payment option, we'll automatically renew your insurance policy before it expires. As part of our renewal process your debit or credit card provider will tell us your new card number if it has changed. If you don't want to renew or your credit card provider has changed please contact us before your renewal date.

If you renew, whether or not under the continuous payment option, but then decide to cancel, provided you tell us before your renewal date, we'll refund what you've paid in full. If you cancel after your renewal date has passed you will be charged in line with the cancellation rules explained on your schedule and policy summary.

If you are due a refund, we'll send this to you within 30 days of you telling us that you'd like to cancel.

Renewal of your policy

We reserve the right not to invite the renewal of your policy.

Insurance premiums

All premiums include insurance premium tax where applicable. You may also have to pay other taxes or costs, for example if the premium is reimbursed by an employer it may be classed as a taxable benefit in kind. If so you'll need to pay this tax or cost yourself.

10. Premium payment by instalments

- if you agree to pay your premium by monthly direct debit or a similar arrangement you must pay any deposit we ask for and make sure your instalment payments are kept up to date;
- if you make a claim, we may deduct any outstanding amounts due to us before paying the claim.

How we use your personal information

Data Protection Act 1998 and Insurance Administration

This information explains how we may use your details and tells you about the systems we use that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums down.

How we may use your personal data is controlled by the requirements of the Data Protection Act 1998. Liverpool Victoria Insurance Company Limited is registered for the purpose of processing personal data.

Information provided will be used to offer you a quote and for the administration of your policies including renewal. It may also be used for research and analysis.

We may obtain information from or exchange it with other organisations to assist with the validation of your details and assess insurance risk. We may also ask you to provide evidence.

Information you provide, we obtain or exchange, may be held on computer, paper file or other format, whether or not you purchase a policy. We'll hold this information for a reasonable time to ensure we have a clear and complete history of Insurance enquiries, applications, policy records and transactions.

We and our agents (e.g. service providers that we have agreements with both within and outside the European Economic Area) may use this information (some of which may be sensitive data) to process and administer your insurance. It may also be used or disclosed to regulators to monitor and enforce our compliance with any regulation. Occasionally, your personal information may be disclosed to selected third parties who are helping us improve our service.

If you give us your credit card, debit card or bank details we may use it to automatically renew your insurance. We'll only do this where you say we can.

If your details have been obtained through one of our affinity associations we may pass some of your information, including policy details and ongoing information, to that affinity organisation for membership, business analysis and other relevant purposes.

If you move to a new insurer we may confirm certain details about your insurance to them. We'll only do this if we're sure it's a genuine request.

If we receive a request for policy information by an individual other than you we'll check that you have given permission to do this.

We won't use sensitive personal data for marketing purposes.

Credit Search and Identity check

We use information obtained from credit reference agencies who will check the details supplied against any database, public or otherwise. This helps us to confirm your identity, allows us to give you a quote and decide which payment options we can offer you, for example, paying monthly.

You'll see a record of this Credit search if you request a Credit Report. No other organisation who may conduct credit searches will be able to see it.

If we conduct an Identity check a record of this will be retained by the credit reference agencies and may be provided to other organisations to assist with verification and identification purposes. You'll see a record of this Identity check if you request a Credit Report.

These searches won't affect your credit record or credit rating in any way. You can request your Credit Report from any credit reference agency.

Motor Insurance Database

We'll add details about your insurance policy to the Motor Insurance Database ('MID') which is managed by the Motor Insurers' Bureau ('MIB'). The MID and the data stored on it may be used by the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- electronic licensing
- continuous insurance enforcement
- law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- the provisions of government services and/or other services aimed at reducing uninsured driving.

If you're involved in a road traffic accident (either in the UK or abroad), insurers and/or the MID may search the MID to obtain relevant information.

Other persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including foreign citizens) may also obtain relevant information held on the MID.

It's vital that the MID holds your correct registration number. If not you risk the Police seizing your motorcycle. You can check that your registration number is shown on the MID at **www.askmid.com**

Policy discounts

We provide discounts (e.g. multi-product discount) in certain circumstances where there is more than one insurance held with us at the same address and we may validate any discounts against these insurances. This could result in anyone else living at your address who has an insurance with us, being made aware that someone else at your address, including you, has insurance with us.

Previous claims and accidents

If asked, you must tell us about any claim or accident (even if it wasn't your fault). When you tell us we'll pass information about it to various databases. We may search these databases:

- when you apply for insurance;
- if you have a claim;
- at renewal.

We'll do this to validate your claims history or that of any other person or property likely to be involved in the insurance or claim.

Fraud prevention and detection

We'll check your information against a range of registers and anti-fraud databases for completeness and accuracy. We may also share your information with law enforcement agencies, other organisations and public bodies.

If we find that false or inaccurate information has been given to us, or we suspect fraud, we'll take appropriate action. If fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations, including those from other countries, may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact us at GFC, LV=, County Gates, Bournemouth BH1 2NF if you want to receive details of the registers and fraud prevention agencies.

Telling you about other products and services

Unless you've indicated otherwise, your information may be used by us and other carefully selected organisations to keep you informed of other products and services that may be of interest to you. You may be contacted by post, telephone or other appropriate means. If you'd rather not receive such information please write to CCA Department, LV=, County Gates, Bournemouth BH1 2NF.

Access to the personal information we hold about you

Subject to payment of a fee, you can ask for a copy of the personal information we hold about you by writing to the CCA Department, LV=, County Gates, Bournemouth BH1 2NF.

The law that applies to your insurance

If you have a motor policy and live in Guernsey, the law of Guernsey applies or if you live in Jersey, the law of Jersey will apply to that contract with us.

Other than that, the law of England and Wales applies to your contract with us.

Communications

All communications will be in English. You can get this and other documents from us in Braille, large print or audiotape by contacting us. Calls may be recorded for training and monitoring purposes.

Motorcycle Insurance

Customer Services

Mon-Fri 8am-8pm, Sat 9am-5pm,
Sun 10am-4pm and bank holidays 9am-5pm

0800 028 5630

To make a claim

24 hours a day, 365 days a year

0800 032 2577

For Text Phone first dial 18001.
Calls may be recorded for training
and monitoring purposes



You can get this and other documents from us in Braille, large print or on audiotape by contacting us.

LV= and Liverpool Victoria are registered trade marks of Liverpool Victoria Friendly Society Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria Group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965. Registered address: County Gates, Bournemouth BH1 2NF. Tel: 01202 292333.

12867-2017 01/17 Motorcycle ENLV6H

