

Motorcycle Insurance Policy Summary

This summary outlines the cover and options available. It does not give details of all of the policy limits, terms, conditions or exclusions. For full details of the insurance please refer to the document of motorcycle insurance, your certificate of motor insurance and your schedule which indicates the operative sections and any endorsements that apply to your policy.

Insurer:

This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited.

Type of cover:

Motorcycle insurance is designed to provide cover for your vehicle. The level of cover available is optional and will only apply if you have selected them and they are shown on your schedule.

Period of cover:

The length of time covered is shown in your schedule and is for 12 months in a row. The policy 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 motorcycle, the registered keeper, main rider or want to add an additional rider, change of motorcycle use from social, domestic and pleasure to business use, change of occupation, address or changes to your motorcycle 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 Also, let us know if there are changes to your driving licence, such as it's now withdrawn.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.

Cover available	Significant exclusions or limitations
<p>Comprehensive: Accidental damage cover for your vehicle in addition to third party fire and theft cover.</p>	<ul style="list-style-type: none"> - Cover for "riding other motorcycles" is for the policyholder only, not named riders and is restricted to third party cover. The loss or damage to the motorcycle you're riding isn't covered – your certificate of motor insurance will confirm if you have this cover. - We will not pay a claim if your motorcycle is left unlocked or with the keys in, on or attached to your motorcycle. - Excesses may apply and are shown on your schedule. - Exclusions under each section of cover in your document of motorcycle insurance.
<p>Third Party Fire and Theft: Damage to your vehicle by fire or theft in addition to third party cover.</p>	<ul style="list-style-type: none"> - No cover for damage to your own vehicle other than by fire or theft. - Cover for "riding other motorcycles" is for the policyholder only, not named riders and is restricted to third party cover. The loss or damage to the motorcycle you're riding isn't covered – your certificate of motor insurance will confirm if you have this cover. - We will not pay a claim if your motorcycle is left unlocked or with the keys in, on or attached to your motorcycle. - Excesses may apply and are shown on your schedule. - Exclusions under sections 2 and 3 of your document of motorcycle insurance.
<p>Third Party: Cover for liability to other people for injury or damage to their property.</p>	<ul style="list-style-type: none"> - No cover for damage to your own vehicle. - Cover is limited to £20,000,000 for damage to other people's property. - Exclusions under section 3 of your document of motorcycle insurance.
<p>Foreign Use: Extends the full benefits of this insurance to EU countries and any other country that follows the EU directives.</p>	<ul style="list-style-type: none"> - Only available if your Motorcycle 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.

Significant exclusions or limitations applicable to all types of cover:

- General exclusions and general conditions for all types of cover are shown in sections 7 and 8 of your document of motorcycle insurance.
- Damage caused by wear and tear is excluded because it's unavoidable and caused by general use over time.
- Paragraphs 5 and 6 of your certificate of motor insurance shows who is covered to ride and limitations as to use.

Options available	Significant exclusions or limitations
<p>Guaranteed No Claim Discount: Whilst your premium may increase following an accident/claim even if you were not at fault, guaranteed no claim discount allows you to keep your no claim discount however many accidents/claims you have.</p>	<ul style="list-style-type: none"> - Only available if you have earned at least 4 years no claim discount.

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 them, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £20 for setting up the policy.

More than 14 days after you receive your documents

After the initial 14 day period, 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 of £20. If you've made a claim no refund will be paid.

A charge won't be made if you cancel before your cover start date. We'll send you the refund within 30 days of you telling us that you'd like to cancel. To cancel your insurance cover, please call us on 0800 028 5630 (for TextDirect please dial 18001 first) or if you prefer to write: LV=, County Gates, Bournemouth, BH1 2NF.

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 detailed above.

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 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, 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.

How to report a claim

If you suffer an accident or wish to make a claim under your policy, 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 contact us by phone on 0800 028 5630, for TextDirect please dial 18001 first, 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 the 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. 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@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.

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

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