Motorcycle Insurance

Insurance Product Information Document

Company: Europa Group Limited

Product: Motorcycle Insurance

Europa Group Limited trading as Wiser Choice is authorised and regulated by the Financial Conduct Authority. Financial Services Register number is 309794. Registered as a limited company in England and Wales No 3279177.

This document is a summary of this motorcycle insurance policy's key information. To find full terms and conditions, please refer to the policy documents.

What is this type of Insurance?

This is a motorcycle insurance policy for riding on the public highway. The benefits and limitations of this policy are detailed below.

What is Insured?

Third Party Only Cover

- ✓ Your legal responsibility to other people for death or bodily injury
- ✓ Your legal responsibility for damage to other people's property up to £20 million
- ✓ Riding other bikes - we will cover you to ride another motorcycle third party only. This only applies if shown on your certificate of motor insurance limited to third party only

Third Party, Fire and Theft Cover

In addition to cover provided under 'Third Party Only'

- ✓ Loss caused by fire or theft of your motorcycle

Comprehensive Cover

In addition to the cover provided under 'Third Party, Fire and Theft'

- ✓ Loss by accidental damage to your motorcycle
- ✓ Spare parts and accessories are covered while they are on your motorcycle
- ✓ Recovery of your motorcycle to an approved repairer following an accident
- ✓ New motorcycle replacement - please refer to your policy schedule and policy booklet

Optional Cover

Pillion passengers - we will cover additional passengers on your motorcycle. This only applies if you have selected this option

No claims bonus protection - we will protect your no claims bonus following an incident under this policy. This only applies if you have selected this option

What is not Insured?

Third Party Only Cover

- ✗ Any loss of or damage to your motorcycle
- ✗ Loss or damage to any helmet and leathers or any personal belongings

Third Party, Fire and Theft Cover

- ✗ Any claim that is not as a result of fire or theft
- ✗ Theft arising from leaving your keys on your motorcycle or in the ignition
- ✗ Loss of or damage arising from your motorcycle being taken or ridden, without your permission, by a person known to you, unless that person is reported to the police.
- ✗ Loss or damage to any helmet and leathers or any personal belongings
- ✗ Loss of value following repair
- ✗ Any depreciation including any wear and tear to your motorcycle
- ✗ Loss or damage to your motorcycle if it has been confiscated by any government, local or public authority

Comprehensive Cover

- ✗ Theft arising from leaving your keys on your motorcycle or in the ignition
- ✗ Loss of or damage arising from your motorcycle being taken or ridden, without your permission, by a person known to you, unless that person is reported to the police.
- ✗ Loss or damage to any helmet and leathers or any personal belongings
- ✗ Loss of value following repair
- ✗ Any depreciation including any wear and tear of your motorcycle
- ✗ Loss or damage to your motorcycle if it has been confiscated by any government, local or public authority

Are there any restrictions on cover?

- ! Cover is restricted as shown on your policy schedule
- ! You will have to pay any applicable excess
- ! The most we will pay for any claim is the market value of your motorcycle (not applicable to Third Party Only Cover)
- ! Where you have applied for an agreed value policy, cover is restricted to the market value until the insurer has confirmed acceptance of the value of your motorcycle
- ! Where you have stated your motorcycle is garaged, please refer to your policy schedule for any special terms
- ! Your motorcycle will not be covered if the person riding does not have the correct motorcycle or driving licence

Where am I covered?

- ✓ The cover you selected applies whilst riding your motorcycle in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ The cover you selected also applies in any EU country or country displayed on your certificate of motor insurance limited to 30 days per trip and 90 days in any one period of insurance

What are my obligations?

- Pay your insurance premiums
- You must contact us as soon as possible about any incident that may lead to a claim
- Co-operate with us during any claim investigation
- You must take reasonable care to provide complete and accurate answers to the questions we ask
- You must notify us of any changes to your circumstances
- To provide any documentation requested by us
- To ensure your motorcycle is taxed, has a valid MOT and is in a roadworthy condition

When and how do I pay?

You have the option to pay for your premium by monthly direct debit or by one single payment using a debit or credit card.

When does the cover start and end?

Please refer to the policy schedule for the start and end dates of your insurance.

How do I cancel the contract?

You can cancel your policy by contacting us.