



First Motorcycle Insurance Product Information Document







Company:	First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585.
Insurers:	All policies are underwritten on behalf of Accredited Insurance (Europe) - Limited - UK Branch (UK Company Number: BR021362; FRN:608422), which is the UK Branch of Accredited Insurance (Europe) Limited and which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1998 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business, and together with its UK Branch, is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document provides a summary of the cover provided and is not personalised to your specific needs and does not form part of your contract of insurance. Full details can be found in the Policy Document. **You should refer to your own Policy Document, your Schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.**

What is this type of insurance?

This is a Motorcycle insurance policy and provides the compulsory cover you need to ride a motorcycle on the public highway. It also offers additional benefits (as set out below) depending on the cover you choose.

	What is insured?		What is not insured?
<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ ✓ ✓ 	<p>Third Party Only Damage to other people's property and compensation for other people's death or injury if you are at fault;</p> <p>Third Party Fire & Theft (All the above, plus) Loss or damage to your motorcycle caused by fire, lightening, explosion, theft or attempted theft;</p> <p>Comprehensive Cover (All of the above, plus) Accidental Damage cover for your motorcycle;</p> <p>We will replace your motorcycle with a new one of the same make, model and specification, where the motorcycle is written off or stolen and not recovered, as long as the motorcycle is owned by you personally, is less than 6 months old and has accrued mileage of less than 10,000 miles at the date of the claim;</p> <p>Replacement locks and keys to your motorcycle as a result of loss or theft, up to the value of £250;</p> <p>We may insure you, the policyholder, to ride a motorcycle you do not own and have permission to ride. This will be clear on your certificate of insurance;</p>	<ul style="list-style-type: none"> ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ 	<p>The first part of any claim, known as an excess and as shown in the policy document or on the schedule;</p> <p>Any accident, injury, loss or damage whilst your motorcycle is being used for purposes not described on your certificate of insurance, or while being ridden by somebody not permitted to ride (or not having a correct and valid driving licence)</p> <p>Loss of fuel;</p> <p>An accident where you or the named driver are found to be under the influence of alcohol or drugs;</p> <p>Loss or damage caused by breakdowns, wear & tear, gradual depreciation, rust, oxidation, fading or tarnishing;</p> <p>Breakage, failure or breakdown of mechanical, electrical, electronic or computer equipment;</p> <p>Damage to tyres caused by braking or by cuts, punctures or bursts;</p> <p>Liability, loss or damage for any consequence of terrorism except where cover must be provided under Road Traffic Acts;</p>

✓	Agreed Value – (Optional cover for Classic/Vintage Motorcycles only). We will pay you a fixed amount in the event of your motorcycle being stolen and not recovered or being declared a total loss;	✘	Liability loss or damage for any consequence of war or hostilities.
	Are there any restrictions on cover?		
<ul style="list-style-type: none"> ! ! ! ! ! 	<p>For loss or damage claims, the most we will pay is the market value of the motorcycle, or the value shown in the schedule (whichever is less) at the time of your claim (unless your policy has been issued on an agreed value basis and your policy contains an endorsement stating this);</p> <p>You may need to garage your motorcycle to be covered for theft – refer to your policy documents for details of where this applies;</p> <p>Liabilities to third parties are limited to £20 million for property damage and £5 million for legal fees and expenses;</p> <p>Driving Other Motorcycle cover, if applicable, is restricted to the policyholder only and will only cover costs of injury to other people or their property;</p> <p>Endorsements may apply to your policy and these will be shown in your policy document and/or schedule;</p>		
	Where am I covered?		
✓	You are covered whilst using your motorcycle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. In addition, you are also covered whilst using the motorcycle in any country in the European Union and Croatia, Iceland, Liechtenstein, Norway and Switzerland for up to 30 days in any one policy period.		
	What are my obligations?		
<ul style="list-style-type: none"> ➤ ➤ ➤ 	<p>You must check that the policy you have applied for provides adequate cover for your needs;</p> <p>You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation, including any named drivers. You must observe and fulfil the terms, conditions and clauses of this policy – failure to do so could affect your cover. Please contact your insurance broker if you are unsure if information is relevant.</p> <p>In the event of an accident you must inform us within 24 hours but ideally within 1 hour, even if you are not to blame. THE 24 HOUR CLAIMS HELPLINE NUMBERS is: 0344 854 1157</p>		
	When and how do I pay?		
➤	For full details of when and how you pay, you need to contact your insurance broker directly;		
	When does the cover start and end?		
➤	This cover lasts for 12 months and the dates of cover are specified on your policy schedule;		
	How do I cancel the contract?		
<ul style="list-style-type: none"> ➤ ➤ 	<p>Cancellation within 14 days (the cooling off period) You have 14 days to decide if this policy meets your requirements. If you are not satisfied you can cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever is the later). We will charge a premium for the period we have been insuring you plus an administration charge of £25.00 for the service we have provided in setting up this contract. There is no refund of premium in the event of a claim being made.</p> <p>Cancellation after 14 days You can cancel the policy any time after the 14 days and providing that no claim has been made, we will refund any premium paid less a charge for the number of days for which cover has been given and an administration fee of £25.00 for the service provided in setting up and administering this policy.</p>		