

# Motorcycle Event Personal Injury Cover

## Insurance Product Information Document (IPID)



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**Registered Office:** Ruthlyn House, 90 Lincoln Road, Peterborough, PE1 2SP.

BeMoto is a trading name of Moto Broking Limited, registered in England and Wales number 09676058. Moto Broking Limited is authorised and regulated by the Financial Conduct Authority (FCA number 715903).

**Product:** BeMoto Personal Injury Cover (PIC) for single events.

This document provides a summary of the key information relating to this insurance policy. It should be read together with the Policy Schedule and the Policy Booklet (together the "Policy Documents"). Please refer to the Policy Documents and our Terms of Business for details of the insurer, how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

### What is this type of insurance?

This policy provides a tax-free cash lump sum if the insured person suffers bodily injury in an accident whilst participating in a specified event at a date agreed by the insurers. This policy does NOT cover your motorcycle or possessions, or meet the requirements of the Road Traffic Acts.



### WHAT IS INSURED?

#### LEVEL 1:

##### ✓ **Personal Injury cover:**

A tax-free one-off lump sum payment for specific listed fractures (whether your fault or not) whilst participating in a trackday, training school or amateur racing.

##### ✓ **Hospitalisation:**

A tax-free one-off lump sum payment after 48 hours of hospitalisation.

#### LEVEL 2:

##### ✓ **All of the benefits in Level 1 plus (if Level 2 selected):**

Cover for permanent total disablement or accidental death.



### WHAT IS NOT INSURED?

- ✗ This policy does not cover professional racing (professional racers can buy cover for non-competitive motorcycle activities like coaching at track days or training schools).
- ✗ Any loss or damage to your motorcycle or possessions.
- ✗ Any claim arising from an accident that occurs at any other place and/or time than the events listed on the Policy Schedule.
- ✗ Any liability to other participants, to any third parties or to passengers or any property damage.
- ✗ Any losses or expenses incurred, directly or indirectly.
- ✗ Any event which is booked or commenced contrary to medical advice.
- ✗ Suicide, attempted suicide, intentional self-injury.
- ✗ Where a previous injury affects the outcome of the claim.
- ✗ Any claim caused or contributed to by illness which does not fall within the definition of bodily injury.



### ARE THERE ANY COVER RESTRICTIONS?

- ! The maximum accumulated benefit for fractures is £3,000 for any one accident.
- ! If you have any accident which results in more than one fracture to the same joint or bone, the insurers will only pay benefit for one of the fractures.
- ! The maximum payment for hospitalisation is £250 on top of any benefit for fractures.
- ! The section covering permanent total disablement and accidental death only applies if you have selected Level 2 and paid an additional premium.
- ! If Level 2 cover is purchased, the maximum payment under this insurance is £15,000.
- ! For multi-day policies, all cover will cease after a successful claim is made with no refunds for unused trackdays.
- ! Fractures must be diagnosed by a doctor or confirmed by an x-ray.



### WHERE AM I COVERED?

- ✓ At the declared activity within the UK or Europe only, shown on your Policy Schedule.



### WHAT ARE MY OBLIGATIONS?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out or make changes to your policy.
- You must also tell us about changes to your activity or event date(s).
- Cover is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy.
- Premiums must be paid on time.
- If you need to make a claim you must provide us with full details as soon as possible.
- You must tell BeMoto about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused.



### WHEN AND HOW DO I PAY?

You can pay your premium annually using a debit or credit card. Monthly instalment plans are NOT available for this policy (single event cover only).



### WHEN DOES THE COVER START AND END?

The policy covers you for specific dates only, shown on your Policy Schedule.  
The policy is for events on specified dates only and is not renewable.



### HOW DO I CANCEL THE CONTRACT?

You have the right to cancel your policy at any time by calling BeMoto on 01733 907001 (calls may be recorded).

If you cancel the insurance before the event date has started, you are entitled to a refund of the insurers premium. Your premium is non-refundable if the event date has already started or passed.

In all cases our Administration Fee is non-refundable. After your statutory 14-day cooling-off period, you may also be charged a Cancellation Fee, as set out in BeMoto's Terms of Business available at [www.bemoto.uk/help-and-support/legal-information-and-policies](http://www.bemoto.uk/help-and-support/legal-information-and-policies)

All cover will cease after a successful claim is made with no refunds for any unused trackdays on a multi-day event.



[www.bemoto.uk/trackday-insurance](http://www.bemoto.uk/trackday-insurance) (buy online)



01733 907001 (service & claims)



[helpme@bemoto.uk](mailto:helpme@bemoto.uk)



[www.bemoto.uk/contact-us](http://www.bemoto.uk/contact-us)



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