

Fire, Theft & Malicious Damage Insurance

Insurance Product Information Document (IPID)



Company: Moto Broking Limited

Registered Office: First Floor 15-27, Cowgate, Peterborough, PE1 1LZ.

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 Fire, Theft & Malicious Damage Insurance (FTMD)

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 cover for fire, theft, attempted theft and malicious damage to your motorcycle whilst at the declared storage facility (or "In Transit" when added for an additional premium). This policy does NOT meet the requirements of the Road Traffic Acts.



WHAT IS INSURED?

- ✓ **When secured in a locked building declared to us:**
Loss or damage as a result of fire, theft, attempted theft or malicious damage up to the market value of your motorcycle whilst securely stored at the risk address.
- ✓ **In transit, when secured within a Van or locked to a trailer:**
Please check your Policy Schedule to see if "In Transit" cover applies to you. If so cover is only provided in transit to and from a pre-booked show, trackday or race meeting at a UK event or circuit (unless otherwise agreed by your insurer). Your motorcycle must be locked to either the structure of the van/trailer or to a structure (e.g. wheel chock) that cannot be removed.
When unattended the van must be locked, or if towing on a trailer, the trailer must be locked to the towing vehicle with a hitch-lock.
If you have a fault accident in the vehicle carrying your motorcycle, then accident damage is included once a fault accident claim is paid for your main vehicle first and evidence of a successful fault claim provided to your insurer;
- ✓ **Tools and spares:**
Please check your Policy Schedule to see if "Tools & Spares" cover applies to you. If so tools and/or spare parts must be lost or damaged at the same time and incident as the insured motorcycle.
They must be relevant to the insured motorcycle, i.e. spares for that motorcycle, tools for mechanical use on a motor vehicle.
You must be able to prove ownership (photos and receipts) and prove the loss.
The most the insurer will pay is up to 50% (half) of the insured motorcycle's value for tools and/or spare parts.
- ✓ **Modifications to your motorcycle:**
Modifications are covered as long as they are included in the bikes value and you have evidence to support a claim, i.e. receipts and/or photographs.



WHAT IS NOT INSURED?

- ✗ Use of your motorcycle at any time (this policy does NOT meet the requirements of the Road Traffic Acts).
- ✗ Injury to yourself or anyone else, or damage to any property.
- ✗ Accidental damage.
- ✗ Loss or damage to your motorcycle caused deliberately by you or any person who is in charge of your motorcycle with your permission.
- ✗ Loss or damage to your motorcycle that occurs away from the declared storage facility (unless "In Transit" cover applies and security conditions are met).
- ✗ Loss or damage to your motorcycle if keys or fobs are left near your bike.
- ✗ Loss or damage to your motorcycle if your bike is not kept in the specified garage address.
- ✗ Loss or damage to your motorcycle if you leave the storage address unattended for more than 30 days.
- ✗ Loss or damage to your motorcycle if there is no evidence of force or malicious damage.
- ✗ Loss or damage to your motorcycle if you don't get a Police crime reference number.



ARE THERE ANY COVER RESTRICTIONS?

- ! You will be responsible for the first part of any claim – this is known as the "Excess". Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your Policy Schedule.
- ! Loss or Damage in respect of theft or attempted theft of your motorcycle may be excluded unless your motorcycle is kept as you declared at inception or renewal or following a change of address.
- ! Loss or damage in respect of theft or attempted theft of your motorcycle may be excluded if the security devices declared are not operative. Please refer to BeMoto for confirmation of cover.



WHERE AM I COVERED?

- ✓ At the declared storage facility within the UK.
- ✓ In transit to and from a pre-booked show, trackday or race meeting at a UK event or circuit (unless otherwise agreed by your insurer) - subject to security requirements being met.



WHAT ARE MY OBLIGATIONS?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.
- You must also tell us about changes to your motorcycle which may result in the need to increase amounts insured or the policy limits.
- 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 Visa or Mastercard (debit or credit card), or you may be offered a monthly instalment plan. Payment options should be discussed with your insurance adviser.



WHEN DOES THE COVER START AND END?

The policy is for a period of one year starting from the date shown on your Policy Schedule. The policy is renewable each year.



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).

During the cooling off period - You have the right to cancel your policy up to 14 days after you receive your policy. If you wish to cancel and the insurance cover has not yet started, you will be entitled to a full refund of the premium paid. If you wish to cancel and the insurance cover has already started, you will be entitled to a refund of the premium paid less a proportionate deduction for the time the insurer has provided cover, so long as you have not made a total loss claim (also known as a 'write-off') or there has not been an incident where you could make a total loss claim.

After the cooling off period - Following the expiry of your 14 day statutory cooling off period, you continue to have the right to cancel your policy and any additional cover options at any time during the period of cover. If you do so, you will be entitled to a refund of the premium paid in respect of the cancelled cover less a proportionate deduction for the time the insurer has provided such cover, unless you have made a claim or there has been an incident where you could make a claim.

BeMoto's Administration Fee is non-refundable. You may also have to pay a Cancellation Fee as set out in BeMoto's Terms of Business available at <https://www.bemoto.uk/help-and-support/legal-information-and-policies>



01733 907000 (sales)



www.bemoto.uk/contactus



01733 907001 (service & claims)



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