



Be protected... Live the life you love!

An introduction to our accident protection products designed for bikers, sports enthusiasts and their families (add cover for your partner and children).

Products that allow you to live your life and ride your bike...



...without the worry of the financial impact of an accident.

Underwritten by Covéa Insurance, BeMoto protection products provide financial help in the event of an accident that causes bodily injury that might result in a hospital stay. They cover you against everything from fractures to dislocations and will provide a lump sum benefit for accidental death. You can add cover for your partner on all products and children on the Personal Injury Plan.

Great Value, Low Cost

Premiums start from just £5 per month depending on the type and level of cover and the price will not increase if you make a claim or because of your age.

Guaranteed Cover

As long as you are resident in the UK and meet the age requirements the insurer will cover you.

Family Cover

We can add your partner and any number of your children (under 18 or 23 if in full time education).

Once covered you will have a financial safety net that lets you be confident in doing the things you enjoy.

No exclusions for riding or racing motorcycles, or any other competitive sports, as an amateur or professional...

Why protect yourself?

Comprehensive cover

Financial cover against injury from everyday accidents at work, at home and while you are busy living your life. You're in control and can choose the cover you want, such as fracture, hospitalisation and/or accidental death.

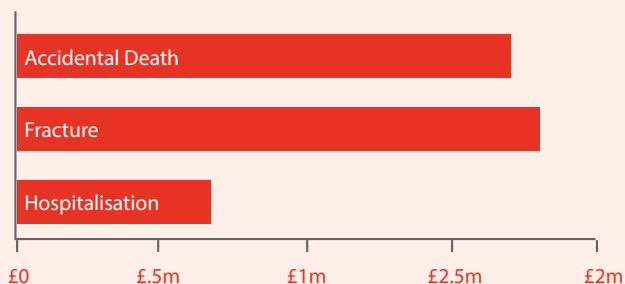
No motorcycle exclusions

Unlike many other protection products, these accident plans are designed to cover you at work and play, with no exclusions for riding motorcycles on and off road... Whether that's on track or dirt, in the UK or overseas, including competitive riding as an amateur or pro.

Financial Protection for family

Rest assured that should the worst happen, you will also be in a position to leave financial assistance of up to £100,000 to those that matter the most to you.

Claims Paid since 2010



Accidental Death - Helping to clear debts, cover funeral costs or to assist partners or children financially.

Fracture - That's a lot of weeks of work, taxis to and from hospitals or bike repair bills paid for.

Hospitalisation - Benefit can be used as you wish, to cover things like childcare or travel costs.

Source: Covéa Insurance



Accidental Death

Up to £100,000 lump sum benefit to leave behind for loved ones.



Fractures & Dislocation

Cover multiple fractures and dislocation for up to £2,000 each (fractures limited to 4 in any 12 month period).



Hospitalisation

You can claim up to £50 for each 24 hours spent in hospital under our Personal Injury Plan and the insurer will also pay an additional one-off lump sum of up to £500 if you are hospitalised for 14 days or more.

Choose your product & cover level

Flexible policies, so you can choose the Protection product that best fits yours and your families needs, then pick from two levels of financial cover.

Here's a summary of the benefits:

	Accidental Death Cover	Personal Injury Plan
	From £5.50 per month (Individual Level 1)	From £5.00 per month (Individual Level 1)
Accidental Death Cover	✓	
Fracture cover		✓
Dislocation cover		✓
Anterior Cruciate Ligament Injury		✓
Internal injuries resulting in open abdominal or thoracic surgery (excluding hernias)		✓
Hospitalisation		✓

Add your partner and/or children to the Personal Injury Plan (partners only to the Accidental Death Cover). Add cover for children under 18 (23 if in full time education) as long as their permanent residence is with you or their other parent.

Other important things to know about our Protection Products

- All of our protection policies are paid for monthly by Direct Debit.
- The insurer will remind you each year of your cover and what the benefits are.
- You can add someone or change your cover level with a quick phone call.

Personal Injury Plan (PIP)

Cover highlights

The Covéa Insurance Personal Injury Plan is designed to give you worldwide protection, 24 hours a day against the financial consequences that an everyday accident can bring. We have reduced the exclusions on this product to protect you when you are doing all the things you love to do, from riding a motorbike to playing sports or doing nearly any everyday chore or fun activity. It also covers you at work, so is often a great fit for those working up a ladder or by/on the road.

**Worldwide cover
24/7 and 365
days a year...**

If any person covered under this policy has an accident that results in a bodily injury you will be entitled to the appropriate benefit stated in the table below (benefits for children on your policy will be 50% of the benefits for the level of cover you have chosen):

	Level 1	Level 2
1 A Fracture of one of the bones listed below:		
Grade III		
Upper leg (femur); Vertebral body (not Coccyx); Pelvis; Skull	£1,000	£2,000
Grade II		
Vertebra other than vertebral body; Lower leg (tibia); Lower leg (fibula); Lower jaw; Breastbone (sternum); Shoulder blade (scapula); Kneecap (patella); Upper arm (humerus); Lower arm (radius and ulna);	£500	£1,000
Grade I		
Clavicle (collar bone); Wrist (carpals) & Colles' Fracture; Ankle (tarsals) & Pott's Fracture; Hand (metacarpals*); Foot (metatarsals*); Coccyx; Rib(s); Nose	£250	£500
2 A Dislocation*** of one of the bones below.		
Grade III		
Spine or hip	£1,000	£2,000
Grade II		
Knee, ankle, wrist, elbow, collar-bone	£500	£1,000
Grade I		
Shoulder, jaw, finger, thumb, toe	£250	£500
3 Anterior Cruciate Ligament Injury	£500	£1,000
4 Internal injuries resulting in open abdominal or thoracic surgery (excluding hernias)	£500	£1,000
5 Hospitalisation**		
Daily up to 45 days	£25	£50
One off lump sum (paid after 14 days)	£250	£500



* Excludes all fingers and toes ** Excludes the first 24 hours *** Dislocations must be treated under local anaesthetic or traction

Guaranteed cover for UK Residents aged over 18 and under 60 years of age (cover can continue until 85th birthday). Your partner must live with you and meet the age requirements of the policy to be covered. Children covered under your policy must be under the age of 18 years (or 23 years of age if in full time education) and be living permanently with you or their other parent in the United Kingdom (this includes any children at boarding school, college or university who normally live with you outside term time).

Benefit is paid as a tax free lump sum to you or your estate in the event of an accident resulting in bodily injury or accidental death. The insurer will pay up to four fractures in any 12 month period.

Cover will end automatically for individuals covered under you policy as soon as one of the following happens:

- they die;
- they reach 85 years of age (children 18 or 23 if in full time education);
- you cease to be a UK resident;
- you do not pay a monthly premium when it is due or your policy is cancelled;
- the insurer pays the maximum aggregate benefit under the policy.

Personal Injury - What is not covered?

The insurer will not pay benefits for an accident that is directly or indirectly the result of the following:

- Exposure to exceptional danger (except in an attempt to save human life);
- The illegal acts of the person who has suffered the accident or self-inflicted injury whether of a sound mind or not;
- Being under the influence of or being affected by alcohol or drugs unless under the advice of a doctor for a condition other than alcohol or drug addiction;
- Any sickness, disease, or degenerative process (a condition which becomes progressively worse).

Accidental Death (AD)

Cover highlights

If any person covered under this policy has an accident that results in accidental death you will be entitled to the appropriate benefit stated in the table below:

	Level 1	Level 2
Insured	£50,000	£100,000
Partner	£50,000	£100,000

Guaranteed cover for UK Residents over 18 and under 70 years of age. Your partner must live with you and meet the age requirements of the policy to be covered. Benefit is paid as a tax free lump sum to you or your estate in the event of your accidental death. Cover will end automatically for individuals covered under your policy as soon as one of the following happens:

- they die;
- they reach 70 years of age;
- you cease to be a UK resident;
- you do not pay a monthly premium when it is due or your policy is cancelled
- we pay the maximum aggregate benefit under the policy.

Worldwide cover
24/7 and 365
days a year...



Accidental Death - What is not covered?

We will not pay benefit for any accident that is directly or indirectly caused by the following:

- War risks, Terrorism and being on naval, military or air force duty, service or operations;
- Flying except as a fare paying passenger;
- The manufacture or use of explosives;
- Exposure to exceptional danger (except in an attempt to save human life);
- The illegal acts of the person who has suffered the accident, suicide or self-inflicted injury whether of a sound mind or not;
- Being under the influence of or being affected by alcohol or drugs unless under the advice of a doctor for a condition other than alcohol or drug addiction;
- Sickness and disease;
- Any accidental death occurring 12 or more months after the accident.

BeMoto is a trading name of Moto Broking Limited registered in England and Wales, company Number 09676058. Registered office: Ruthlyn House, 90 Lincoln Road, PE1 2SP. Moto Broking Limited is authorised and regulated by the Financial Conduct Authority (FCA registration number 715903).

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