



BeMoto & BeProperlyProtected Protection Products

Demands & Needs:

The **Personal Injury Plan (PIP)** product meets the demands and needs of customers who are over 18 and less than 60 years of age and resident in the UK who wish to ensure that a cash sum is available to them up to the age of 85 if they are injured because of an accident.

The **Accidental Death (AD)** product meets the demands and needs of customers who are at least 18 and less than 70 years of age and resident in the UK who wish to ensure that a cash sum is available if they died because of an accident.

The **Short Term Income Protection (STIP)** product meets the demands and needs of customers who are at least 18 and less than 64 years of age who wish to ensure that a monthly benefit is available for up to 12 months if they are sick or injured and unable to work.

Disclosure & Declarations (Pre-Sale):

- BeMoto is a trading name of Moto Broking Limited. We only offer and arrange personal protection insurance products from one insurer, Covea Insurance plc. We are both authorised & regulated by the FCA.
- You must answer all questions honestly, accurately and to the best of your knowledge. Misleading information may mean a policy could be cancelled or void without refund, or the insurer could reject your claim.
- We will share your personal information with the insurer but will never sell it to any marketing companies. You will only hear from Moto Broking Limited about relevant products and services.
- We are not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs. You should read the policy summary and policy document carefully to ensure that it meets your needs and periodically review your level of cover to ensure that it remains adequate for your needs.
- By purchasing cover you agree to our normal Terms of Business and Privacy Policy, which are available on our website at www.bemoto.uk
- You are a resident of the UK, Channel Islands or Isle of Man and are the bank account holder with permission to set up a Direct Debit on that account.
- You have read and understood the Policy Summary for each Covea product being purchased, which includes the key terms, conditions and exclusions.

Post Sale:

- Please read all Policy Documents carefully as they include details about your cover, obligations, cancellation rights and our complaints process.
- You have a 30-day 'cooling off' period during which you can change your mind. If you cancel within this period, the insurer will refund any premiums you have paid. You can still cancel your policy at any time after the 'cooling off' period ends, but the insurer won't refund your premiums.
- You must contact us if your circumstances change, for example, if you cease to be a UK resident, your chosen benefit level no longer meets your needs or the monthly STIP benefit exceeds 60% of your gross monthly income.

The insurer will not pay any benefits under this policy if inability to work is caused directly or indirectly by a pre-existing medical condition - unless you have been symptom free and have not consulted a doctor or received treatment for the condition for at least 24 months after the start date.