



# Your Policy Document

**PERSONAL ACCIDENT  
INSURANCE**

## PERSONAL ACCIDENT - POLICY SUMMARY

Please refer to your statement of cover, which shows whether you have personal accident cover, along with your policy schedule, which shows the start and end dates of your policy.

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance; so please take time to read the policy document to make sure you understand the cover it provides.

### Insurer:

UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Summary of Features & Benefits	Details & Limits	Policy Section
<b>Cover for death or bodily injury to you or any named rider caused by a motorcycle accident</b>	<ul style="list-style-type: none"> <li>Up to £20,000 for death, loss of use of one or both eyes, loss of speech, loss of hearing, loss of a limb</li> </ul>	<b>Cover Provided</b> [page 7]
<b>Cover for permanent disability caused by a motorcycle accident</b>	<ul style="list-style-type: none"> <li>Up to £20,000 for a permanent disability which prevents you or any name rider from engaging in any remunerative occupation and in the opinion of a qualified medical professional, is unlikely to substantially improve</li> </ul>	<b>Cover Provided</b> [page 7]
<b>Hospital benefit for you or any named rider for overnight stays resulting from a motorcycle accident</b>	<ul style="list-style-type: none"> <li>£50 per 24 hour period in hospital for up to seven consecutive nights</li> </ul>	<b>Cover Provided</b> [page 7]
<b>Significant exclusions</b>	<p>Personal Accident benefit does not apply to:</p> <ul style="list-style-type: none"> <li>anyone not wearing a helmet at the time of the accident, other than when mounting or dismounting the motorcycle.</li> <li>disability or injury from prior to the motorcycle accident.</li> <li>death or bodily injury caused by suicide, attempted suicide or intentional self-injury</li> <li>death or bodily injury while under the influence of drugs or alcohol</li> <li>where your motorcycle is used for:               <ol style="list-style-type: none"> <li>dispatch, courier and messenger services, or food delivery.</li> <li>racing, pace making or being in any contest or speed trial</li> <li>riding on any race track, circuit or de-restricted toll roads</li> <li>trials</li> </ol> </li> </ul>	<b>Policy Exclusions</b> [page 9]

# Policy Summary

## Information You Provide & Changes In Your Circumstances:

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- supply accurate and complete answers to all the questions BeMoto may ask as part of your application for cover under the policy;
- to make sure that all information supplied as part of your application for cover is true and correct;
- tell us of any changes to the answers you have given as soon as possible.

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. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full. If you become aware that information you have given us is inaccurate or has changed, you must inform us or BeMoto as soon as possible.

## Cancellation rights:

If you decide that for any reason, this policy does not meet your insurance needs then please contact BeMoto. You can cancel your policy at any time and different conditions apply depending on when cancel your policy. The 'Cancellation' section (page 10) of this document provides full details of these.

## Claims:

To make a claim, call our 24/7 claims helpline 01285 626020. Please see the 'Claims Handling' section (page 9) of this document for full details of what to do in the event of a claim.

## Complaints:

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the procedure below.

Complaints regarding the sale of your policy should be directed to: BeMoto, PO Box 1338, Peterborough, PE1 9RU, tel: 01733 907000, email: [complaints@bemoto.uk](mailto:complaints@bemoto.uk)

Complaints regarding a claim on your policy should be directed to: Trent-Services (Administration) Limited, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD. Tel. 01285 626020.

If your complaint cannot be resolved by BeMoto or Trent Services Limited by the end of the third working day, it will be passed to: The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Leeds, LS10 1RJ. Telephone: 0345 218 2685. Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Telephone: 0300 123 9 123.

## Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk). You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

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# Definitions

The words or expressions detailed below have the following meaning whenever they appear in this policy in **bold**:

## Accident

An unexpected event that occurs when **you** are riding, mounting/dismounting **your motorcycle** or undertaking any emergency roadside repairs to **your motorcycle**.

## BeMoto, We, Us, Our

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

## Bodily Injury

Identifiable physical injury to the body of the **insured person** which is caused directly and solely by an **accident**, is not intentionally self-inflicted and does not result from sickness or disease.

## Insured Person

**You** or a named rider as detailed on **your** Certificate of Motor Insurance.

## Motorcycle

The insured motorcycle(s) shown on **your** Certificate of Motor Insurance and described in **your Policy Schedule**.

## Period of Insurance

As detailed on the **Policy Schedule**.

## Policy Schedule

The document issued to **you** which contains **your** name and details of **your motorcycle**.

## Statement of Cover

The document issued to **you** which details whether **you** have personal accident cover.

## UK General Insurance

UK General Insurance Limited on behalf of Great Lakes Insurance SE.

## You, Your, Yourself

The person by whom or on whose behalf the premium has been paid and who is named on the **Policy Schedule**.

# Your Contract of Insurance

## PERSONAL ACCIDENT

**Your** Personal Accident Insurance is arranged by Moto Broking Limited with **UK General Insurance Ltd** on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Moto Broking Limited and **UK General Insurance Ltd** are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

In return for the payment of **your** premium **UK General Insurance** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of cover**.

## IMPORTANT

It is important that **you** check **your Policy Schedule** to ensure that the information that **you** have provided to **us** is accurate. Please take the time to read the contents of this policy to ensure that **you** understand the cover **we** are providing **you** and that **you** comply with these terms and conditions. This policy wording, **your Statement of Cover** and **your Policy Schedule** are important documents; please keep them in a safe place in case **you** need to refer to them for any reason.

## GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

# Cover Provided

## WHAT IS COVERED

If an **accident** occurs during the **period of insurance** and an **insured person** sustains **bodily injury** caused by that **accident** only, **UK General Insurance** will pay:

- up to the indemnity limit shown below if the **insured person** receives an injury which causes death, the loss of any limb, or permanent blindness in one or both eyes. Death, the loss of any limb, or permanent blindness in one or both eyes must occur within 1 year of the **accident** and the **accident** must be the sole cause of that death or injury,
- up to the indemnity limit shown below for permanent total disablement (excluding loss of sight or limbs), which prevents the **insured person** from engaging in any remunerative occupation and in the opinion of an appropriately qualified medical professional, is unlikely to substantially improve,
- the amounts shown below for up to 7 consecutive nights in respect of any one **accident** if **you** have to make an overnight stay in a hospital commencing during the **period of insurance** (being required to remain in a hospital bed on a ward, High Dependency Unit or Intensive Treatment Unit, from midnight until 7 o'clock the next morning)
- for emergency dental treatment as long as it is to immediately relieve pain only up to the amount shown below

The most **UK General Insurance** will pay in any one **period of insurance** is £20,000.

**UK General Insurance** will make the payment to **you** or **your** legal representative.

Section	Indemnity Limit
Death	£20,000
Total loss of sight	£20,000
Loss of sight in one eye	£20,000
Loss of speech	£20,000
Loss of hearing	£20,000
Loss of limb/limbs	£20,000
Loss of jaw bone	£20,000
Permanent total disablement	£20,000
Hospital Benefit	£50 per 24 hours up to £350
Emergency dental cover	Up to £250

# Policy Conditions

1. **UK General Insurance** will only provide the cover described in this insurance if anyone claiming has met all the terms and conditions within this document.
2. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:
  - i. Supply accurate and complete answers to all the questions **we** or **UK General Insurance** may ask as part of **your** application for cover under the policy;
  - ii. Make sure that all information supplied as part of **your** application for cover is true and correct;
  - iii. Tell **us** of any changes to the answers **you** have given as soon as possible.

**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. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **UK General Insurance** may not pay any claim in full. If **you** become aware that information **you** have given **us** is inaccurate or has changed, **you** must **BeMoto** as soon as possible.

3. Fraud - **You** must not act in a fraudulent way. If **you** or anyone acting for **you**:
  - i. Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
  - ii. Fails to reveal or hides a fact likely to influence the cover **we** provide;
  - iii. Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
  - iv. Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
  - v. Makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
  - vi. Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge; or
  - vii. If **your** claim is in any way dishonest or exaggerated,

**UK General Insurance** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. **UK General Insurance** may also take legal action against **you** and inform the appropriate authorities.

4. **UK General Insurance** can:
  - i. Take over, conduct, defend or settle any claim; and
  - ii. Take proceedings, at their own expense and for their own benefit, to recover any payment **UK General Insurance** have made under this insurance.

**UK General Insurance** will take this action in **your** name or in the name of anyone else covered by this insurance. **You** must co-operate with **us** on any matter which affects this insurance.

5. When a claim or possible claim occurs, **you** must notify the **BeMoto** claims line as soon as reasonably possible.



# Policy Exclusions

## WHAT IS NOT COVERED

This Personal Accident benefit does not apply to:

- anyone not wearing a helmet at the time of the accident, other than when mounting or dismounting the **motorcycle**.
- a disability or **bodily injury** which you suffered from prior to the **accident**.
- death or **bodily injury** caused by suicide, attempted suicide or intentional self-injury or deliberate exposure to danger except in an attempt to save human life.
- death or **bodily injury** while under the influence of drugs or alcohol whether prescribed or not.
- claims where **your motorcycle** is being used for any of the following:
  - a. dispatch, courier and messenger services, or food delivery;
  - b. racing, pace making or being in any contest or speed trial (road safety rallies and treasure hunts will be covered);
  - c. riding on any race track, circuit or de-restricted toll roads; or
  - d. trials (apart from where **your motorcycle** is travelling on a road which the public has access to).

# General Exclusions

## WHAT IS NOT COVERED

1. **UK General Insurance** will not provide cover for any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
2. **UK General Insurance** will not provide cover for any direct or indirect consequence of:
  - i. Irradiation, or contamination by nuclear material; or
  - ii. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - iii. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
3. **UK General Insurance** will not provide cover for any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
4. **UK General Insurance** will not provide cover for any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

# Claims Handling

If **you** wish to notify **us** of a claim, please contact **BeMoto** claims line c/o Trent-Services (Administration) Limited on Tel. 01285 626020 or at: Trent-Services (Administration) Limited, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD.

**UK General Insurance Ltd** is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

# Cancellation

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please contact **BeMoto** within 14 days of issue. On the condition that no claims have been made or are pending, **we** will then refund the additional premium less a proportionate deduction for the time the insurer has provided cover.

If **you** wish to cancel **your** policy after 14 days, **you** can do so at any time by contacting **BeMoto**. If **you** have paid an additional premium for this policy, **you** will be entitled at any time to a pro-rata refund of premium provided that **you** have paid the annual premium in full and that no claims have been made or are pending. Where **you** have made a claim and wish to cancel **your** policy, **you** will not be entitled to any refund. Please note that cancellations will not be backdated.

If this cover has been provided in **your** policy as standard (as shown in **your Statement of Cover**) this policy cannot be cancelled without cancelling **your** main motorcycle insurance policy.

If **you** cancel **your** underlying motorcycle insurance, this helmet & leathers cover will automatically be cancelled at the same time.

**UK General Insurance** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at your last known address.

Valid reasons may include but are not limited to:

1. Where **we** or **UK General Insurance** reasonably suspect fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions
5. **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

# Complaints

It is **our** intention to give **you** the best possible service but if **you** do have questions or concerns about this insurance or the handling of a claim **you** should follow the complaints procedure below:

For complaints regarding the sale of **your** policy, please contact **BeMoto** who arranged this insurance for **you**. They can be contacted at:

BeMoto  
PO Box 1338  
Peterborough  
PE1 9RU

Tel: 01733 907000  
Email: complaints@bemoto.uk

If **your** complaint cannot be resolved by the end of the third working day, **BeMoto** will pass it to:

The Customer Relations Manager  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0345 218 2685  
Email: customerrelations@ukgeneral.co.uk

For complaints regarding a claim under your policy, please contact:

Trent-Services (Administration) Limited  
Trent House  
Love Lane  
Cirencester  
Gloucestershire  
GL7 1XD

Tel: 01285 626020

In all correspondence please state **your** full name, address and registration number and that **your** insurance is provided by **UK General Insurance Limited** and quote scheme reference O6157B.

If your complaint cannot be resolved by the end of the third working day, Trent-Services (Administration) Limited will pass it to:

The Customer Relations Manager  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0345 218 2685  
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **you** have the right to make a complaint to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: 0800 023 4567  
Mob: 0300 123 9 123

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights, contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

### COMPENSATION

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This depends on the type of business and the circumstances of the claim. **You** can get more information about the compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk). **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

# Data Protection

## A SUMMARY OF HOW WE USE YOUR PERSONAL INFORMATION

Moto Broking Limited is the controller of your personal information. **We** Will keep **you** informed about how **we** use **your** personal information in the document 'Website Usage & Privacy Policy', which is available:

- online at [www.bemoto.uk/privacy-hub](http://www.bemoto.uk/privacy-hub)
- in writing, Braille, large print and audiotape from Customer Support, BeMoto, PO Box 1338, Peterborough, PE6 0QE or email **us** at: [helpme@bemoto.uk](mailto:helpme@bemoto.uk)

**You** have a number of rights concerning **your** personal information. **You** can ask for a person to *review* an automated decision, and in certain circumstances to:

- *access* the personal information **we** hold about **you**;
- *correct* personal information;
- have **your** personal information *deleted*;
- *restrict us* processing **your** personal information;
- receive **your** personal information in a *portable* format; and
- *object* to **us** processing **your** personal information.

If **you** want to find out more or exercise these rights, contact Customer Support, BeMoto, PO Box 1338, Peterborough, PE6 0QE or email **us** at: [helpme@bemoto.uk](mailto:helpme@bemoto.uk)

**You** can contact **us** about data protection at: Data Protection Officer, BeMoto, PO Box 1338, Peterborough, PE6 0QE or email **us** at: [dpo@bemoto.uk](mailto:dpo@bemoto.uk)

For details of **UK General Insurance's** Privacy Notice, please visit [www.ukgeneral.com/privacy-notice](http://www.ukgeneral.com/privacy-notice) or email them at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). In all correspondence please state **your** full name, address and registration number and that **your** insurance is provided by **UK General Insurance Limited** and quote scheme reference 06157B.

**This policy document and other associated documents are available in large print. If you need any of these please contact us on 01733 907000.**

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).

