

# Accidental Damage, Fire & Theft Insurance

## Insurance Product Information Document (IPID)



**Company:** Moto Broking Limited

**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 Accidental Damage, Fire & Theft Insurance (ADFT)

This document provides a summary of the key information relating to this insurance policy. It should be read together with the Statement of Fact, Statement of Cover, 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, malicious and accidental damage to your motorcycle whilst at the declared storage facility



#### WHAT IS INSURED?

- ✓ Loss or damage as a result of fire, theft, attempted theft, malicious and accidental damage up to the market value of your motorcycle.



#### WHAT IS NOT INSURED?

- ✗ Use of your motorcycle at any time.
- ✗ This policy does NOT meet the requirements of the Road Traffic Acts.
- ✗ Damage to, or loss of your motorcycle or its accessories when your motorcycle is left unattended unless at the declared storage facility and the ignition key is removed.
- ✗ Loss or damage caused deliberately by you or any person who is in charge of the motorcycle with your permission.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ Damage to, or loss of your motorcycle resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit cheque or other form of payment which a bank or building society will not authorise.
- ✗ Loss or damage that occurs to the insured vehicle away from the declared storage facility.



#### 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.



### 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 907000 (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 [www.bemoto.uk](http://www.bemoto.uk)



01733 907000 (sales & service)



[www.bemoto.uk/contactus](http://www.bemoto.uk/contactus)



01733 907009 (24 hour claims)



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



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