

# Motorcycle Legal Expenses 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 Legal Expenses Insurance (Motorcycle)

This document provides a summary of the key information relating to this Legal Expenses insurance policy, which has been included by BeMoto as an additional benefit of your underlying motorcycle insurance policy for no additional premium.

### What is this type of insurance?

This policy provides cover for legal expenses in pursuing claims for uninsured losses, as well as motor prosecution defence where you are facing suspension or disqualification of your driving licence.



### WHAT IS INSURED?

#### UNINSURED LOSS RECOVERY AND PERSONAL INJURY

Legal expenses incurred to recover uninsured losses after a road traffic accident arising from the negligence of a third party, which results in:

- ✓ Loss or damage to the insured motorcycle;
- ✓ Loss or damage to any personal possessions whilst on or attached to the insured motorcycle; or
- ✓ Any other uninsured losses.

#### MOTOR PROSECUTION DEFENCE

- ✓ Legal expenses incurred to defend a prosecution brought against an insured person as a result of a motoring offence in connection with the use or ownership of the insured motorcycle, where you are facing suspension or disqualification of your driving licence.

#### MOTOR LEGAL ADVICE

- ✓ Legal helpline offering advice relating to motor legal problems.



### WHAT IS NOT INSURED?

#### GENERAL EXCLUSIONS

- ✗ Death of or injury to an insured person whilst riding, mounting or dismounting the insured motorcycle;
- ✗ Any legal expenses if it is unlikely that a settlement will exceed the legal expenses to be incurred in pursuing an uninsured loss claim;
- ✗ Any legal expenses if the insurer does not consider the claim to have any reasonable prospects of success;
- ✗ Any legal expenses if the insurer has not agreed to the legal professional or legal expenses.

#### UNINSURED LOSS RECOVERY AND PERSONAL INJURY

- ✗ Any injury or illness not caused by a sudden or specific accident;
- ✗ Claims arising from a stress or psychological related condition.

#### MOTOR PROSECUTION DEFENCE

- ✗ Legal expenses incurred to defend a prosecution where you are NOT facing suspension or disqualification of your driving licence.

#### MOTOR LEGAL ADVICE

- ✗ The legal helpline cannot give advice on the admissibility of any claim under this legal expenses policy.



### ARE THERE ANY COVER RESTRICTIONS?

- ! You must notify the insurer within 180 days of an uninsured loss event.
- ! You must notify the insurer within 10 days of receiving notice of motor prosecution.
- ! You must be a named rider as detailed on your certificate of motor insurance.
- ! This legal expenses policy only covers your motorcycle if it is being used in the way specified in your Certificate of Motor Insurance and your Policy Schedule.



### WHERE AM I COVERED?

#### Our policy will cover you in:

- ✓ England, Scotland, Wales, Northern Ireland, the Channel Islands and Isle of Man;
- ✓ Any country which is a member of the European Union; and
- ✓ Any country which the Commission of the European Communities is satisfied has made arrangements to meet Article 8 of EC Directive number 2009/103/EC on insuring civil liabilities arising from using a motor vehicle.



### 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.
- Cover is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy.
- You must notify the insurer within 180 days of an uninsured loss event and within 10 days of receiving a notice of motor prosecution.

### SPECIFIC OBLIGATIONS FOR CONDUCT OF CLAIMS

- The insured person will co-operate with the insurer and promptly supply to the legal professional any evidence, documents and information relating to the claim or any material developments.
- The insured person will attend meetings with the legal professional when requested to do so, at their own expense.
- The insured person will give any instructions need to the legal professional to permit the insurer direct access to the legal professional and to receive directly from the legal professional copies of any documents, advice, correspondence or information relating to the claim.
- The insured person will notify the insurer immediately of any offer of settlement and must not accept or decline any offer of settlement without the insurers prior written approval.
- The insured person will not promise or give any undertakings to the legal professional or any court, witness, expert or agent without the insurers prior written agreement.



### 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 Certificate of Motor Insurance for your underlying motorcycle insurance policy. The policy is renewable each year as a benefit of that underlying motorcycle insurance.



### 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).

This insurance has been included by BeMoto as an additional benefit of your underlying motorcycle insurance policy for no additional premium and cannot be cancelled without cancelling the underlying motorcycle insurance policy.

If you cancel your underlying motorcycle insurance policy this policy will automatically cancel at the same time.

### YOUR INSURER

This insurance policy has been arranged by Soter Professional Services Limited with Vantage Protect Ltd and is provided by ARAG plc who is a coverholder of the insurer, ARAG Allgemeine Versicherungs-AG Branch UK.

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG Allegegemeine Vesicherungs- AG Branch United Kingdom is authorised and regulated by BAFin (firm reference number VU5455) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number 722744.

Soter Professional Services (Firm Reference No. 570538), Vantage Protect Ltd (Firm Reference No. 460886) and ARAG plc (Firm Reference No. 452369) are all authorised and regulated by the Financial Conduct Authority. This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register)



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)



01733 907008 (motor legal helpline)



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