

# Helmet & Leathers 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).

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, Certificate of Motor Insurance 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 will cover costs incurred for damage to Motorcycle Clothing (including your Helmet) as defined within the Policy Documents.



#### WHAT IS INSURED?

- ✓ Cost of repair or to replace motorcycle clothing (leather and non-leather protective clothing, helmet, boots and gloves) if it is damaged beyond repair as a result of a motorcycle accident only.



#### WHAT IS NOT INSURED?

- ✗ Damage caused by wear and tear.
- ✗ Theft.
- ✗ Accidental damage.
- ✗ Depreciation.
- ✗ Claims where your motorcycle is being used for dispatch, courier and messenger services, or food delivery.
- ✗ Claims where your motorcycle is being used for racing, pace making or being in any contest or speed trial (road safety rallies and treasure hunts will be covered).
- ✗ Claims where your motorcycle is being used for riding on any race track, circuit or de-restricted toll roads.
- ✗ Claims where your motorcycle is being used for trials (apart from where your motorcycle is travelling on a road which the public has access to).
- ✗ The policy excess.
- ✗ Loss or damage sustained to any clothing or other property belonging to any other person including passengers.



#### ARE THERE ANY COVER RESTRICTIONS?

- ! No cover for replacement of undamaged items where matching set cannot be sourced.
- ! A reduction will be made for wear and tear.
- ! You must be a named rider as detailed on your Certificate of Motor Insurance.



### 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.
- Your answers will form part of the statement of facts on which your policy will be based.
- If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



### 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 alongside 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 is an additional benefit attached to your underlying motorcycle insurance policy, either selected and paid for by you or included by BeMoto (shown on your Statement of Cover); this insurance 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.

Refer to your Policy Documents and BeMoto's Terms of Business (available at [www.bemoto.uk](http://www.bemoto.uk)) for more information about your underlying motorcycle insurance cancellation rights and BeMoto's Administration Fees.

### YOUR INSURER

This insurance is underwritten by UK General Insurance Limited 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.

UK General Insurance Limited 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. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

### MAKING A CLAIM

If you need to make a claim, please contact BeMoto claims line c/o 4th Dimension Innovation Ltd, the claims handler acting on our behalf, as soon as possible:

- By calling: 01733 907009
- In writing: 4th Dimension Innovation Ltd, Unit 5 Alpha Way, Thorpe Business Park, Egham, Surrey, TW20 8RZ.

**On all correspondence please tell the insurer you are insured by BeMoto and provide the reference number shown in the policy wording along with the unique policy number from your Policy Schedule. This will help the insurer to validate your policy details and deal with your claim as quickly as possible.**



01733 907000 (sales & service)



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



01733 907009 (helmet/clothing claims)



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



01733 907009 (24hr motorcycle claims)



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