



# Your Policy Document

**PERSONAL ACCIDENT  
INSURANCE**

# Contents

<b>Definitions</b>	Words with special meaning in this document	3
<b>Your Contract of Insurance</b>		4
<b>Cover Provided</b>		5
<b>Policy Conditions</b>	The conditions that apply to whole of this policy	6
<b>Policy Exclusions</b>	The exclusions that apply to whole of this policy	7
<b>Claims Handling</b>		7
<b>Cancellation</b>		8
<b>Complaints</b>		9
<b>General Data Protection Regulation (GDPR)</b>	Show this to anyone else you have given information about	10

# 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 and underwritten by **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 is authorised and regulated by the Financial Conduct Authority. Firm Reference No, 715903.

**UK General Insurance Limited** is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101.

You can check details on the Financial Services Register <https://register.fca.org.uk/>

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.

# Claims Handling

If **you** wish to notify **us** of a claim, please contact **BeMoto** claims line c/o 4th Dimension Innovation Ltd on Tel 01733 907009 or at 4th Dimension Innovation Ltd, Unit 5 Alpha Way, Thorpe Business Park, Egham, Surrey, TW20 8RZ.

**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.

# 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. Information **you** have provided:
  - i. **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.
  - ii. **You** must notify **us** as soon as possible if any of the information in **your** policy documents is incorrect or if **you** wish to make a change to **your** policy.
  - iii. If any information **you** provide is not complete and accurate or **you** fail to notify **us** of any incorrect information or changes **you** wish to make, this may mean **your** policy could be 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 tell **us** as soon as possible.
3. Changes that may affect **your** cover:
  - i. **You** must tell **us** as soon as possible about any changes to the information **you** provided when **you** purchased or renewed **your** policy, for example a change to the insured vehicle. This is not an exhaustive list and any changes **you** tell us about may affect **your** cover or result in a change to **your** premium. If **you** are unsure whether a change may affect **your** cover, please contact **us**.
4. Fraud - **You** must not act in a fraudulent way. If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to:
  - i. Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
  - ii. Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
  - iii. Makes a claim for any loss or damage **you** caused deliberately; or
  - iv. If **your** claim is in any way dishonest or exaggerated,

## **UK General Insurance:**

- a. Are not liable to pay the claim; and
- b. May recover from **you** any sums paid to **you** in respect of the claim; and
- c. May, by notice to **you**, treat the contract as having been terminated with effect from the time of the fraudulent act.

If **UK General Insurance** exercises its right under (c) above, **UK General Insurance** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to a liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

**We** may not return any of the premiums paid.

This Information may also be shared with the police and other insurers for fraud prevention.

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.

# 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.

If **we** cancel **your** policy, **we** will provide a refund of **your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed on page 6.

# 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](mailto:complaints@bemoto.uk)



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

[complaints@4th-d.co.uk](mailto:complaints@4th-d.co.uk) or in writing to:

The Complaints Manager  
4th Dimension Innovation Ltd  
Unit 5 Alpha Way  
Thorpe Business Park  
Egham  
Surrey  
TW20 8RZ

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 06157E.

If **your** complaint cannot be resolved by the end of the third working day, 4th Dimension Innovation Ltd 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](mailto: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 £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million.

Most complaints can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, **we** will keep **you** updated on **our** progress and estimated date of resolution.

If after eight weeks of making **your** complaint, **we** are still not in a position to issue **you** with a final response, **we** will send **you** a letter explaining the reason for the delay and advise **you** of **your** right to complain to the Financial Ombudsman Service (FOS).

If **you** remain dissatisfied after **our** final written response, **you** may refer **your** case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service. Their address is Exchange Tower, London, E14 9SR and their telephone number is 0800 023 4567 or if calling from a mobile or a non BT line then the telephone number is 0300 123 9123. Or simply log on to their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Please note that the Financial Ombudsman Service will only deal with **your** complaint if **you** have already given **us** and **UK General Insurance** the opportunity to resolve it.

Following the complaints procedure does not affect **your** right to take legal action.

#### COMPENSATION SCHEME

If Great Lakes Insurance SE cannot meet their obligations, You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

# General Data Protection Regulation

## 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 06157D.

## GREAT LAKES INSURANCE SE INFORMATION NOTICE

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>

**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).

