

Motorcycle Insurance

Insurance Product Information Document

Company: KGM Motor

Product: Standard Motorcycle



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This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

What is this type of insurance?

Comprehensive Motorcycle Insurance



What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Loss of or damage to your motorcycle caused by Accidental Damage, Malicious Damage or Vandalism
- ✓ Loss of or damage to your motorcycle caused by Fire, Theft or attempted Theft
- ✓ Foreign Travel – Full policy cover can be provided free of charge for up to 90 days per period of insurance in EU countries, subject to certain terms and conditions (please see your policy document for full details)
- ✓ Replacement keys and locks cover
- ✓ Riding other motorcycles – provided the insured motorcycle has an engine size of 501cc or over, we may extend cover to allow you to ride other motorcycles not owned by you nor hired, leased or rented to you subject to certain terms and conditions (please refer to your Insurance Advisor for further details). The maximum cover provided is Third Party Only (TPO)



What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✗ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✗ Loss or damage if your motorcycle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✗ Loss or damage from fraud, trickery or deception e.g. someone claiming to be a buyer, a buying or selling agent or by accepting a form of payment a bank or building society will not authorise
- ✗ Loss or damage to your motorcycle if the steering lock has not been applied where fitted to your motorcycle, if the keys have not been removed from your motorcycle, if the keys have been left in the vicinity of your motorcycle or if reasonable precautions have not been taken to protect it
- ✗ Compensation for any costs incurred as a result of not being able to use your motorcycle following loss or damage
- ✗ Loss of or damage to any type of audio or Satellite Navigation equipment;
- ✗ Loss or damage to personal belongings such as clothing, crash helmets or gloves
- ✗ Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism
- ✗ Damage to the tyres of your motorcycle caused by braking, punctures, cuts and bursts unless as a direct result of an accident covered by this policy



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. Please refer to your policy schedule for details of these
- ! Garaging - Please note that an endorsement may apply to the policy regarding the storage of your motorcycle whilst at the declared parking address. If your policy schedule contains such an endorsement and it is not complied then this policy will not cover your motorcycle for any loss or damage. Your Insurance Advisor will be able to advise whether this endorsement will apply.
- ! Any compulsory or voluntary policy excess which applies as shown in the policy schedule
- ! The cost of repairing or replacing your motorcycle's accessories or spare parts in excess of £100
- ! Third Party Property Damage claims limit - £20,000,000
- ! Replacement keys and locks limit - £300
- ! Unless extended cover is requested foreign use will be limited the minimum cover which is required by law in: any country which is a member of the European Union; and any other country which the Commission of the European Union approves as meeting the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- Protect your vehicle from loss or damage
- Keep your motorcycle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive
- You must tell us as soon as possible about any changes to the information you provided at the time you took out this policy or during the policy cover. If you do not tell us about any changes then your policy cover may be affected (which may also affect the payment of a claim) or your policy may become invalid



When and How do I pay?

Terms and conditions of payment are agreed with your insurance advisor



When does the cover start and end?

From the start date you select for 12 months



How do I cancel the contract?

You have the right to cancel your policy at any time during the policy term. To cancel your policy please contact your Insurance advisor.

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14-day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. Provided a claim has not been made, a pro-rata charge will be made for the cover we have provided plus an administration fee of £25 excluding insurance premium tax. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under 'General Conditions'.

Where a claim has occurred, no refund of premium will be allowed.