

# Excess Contribution 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 cover will contribute to the cost of your excess you have paid to claim on your underlying motorcycle insurance policy.



#### WHAT IS INSURED?

- ✓ A contribution towards the excess paid on your motorcycle insurance policy when the value of the total claim under the main insurance policy is equal to or exceeds the excess stated in the motorcycle insurance policy.



#### WHAT IS NOT INSURED?

- ✗ Any claim that your main insurance policy does not respond to or where the excess is not exceeded.
- ✗ Any excess claim in respect of personal effects, accessories, glass or audio/visual equipment.
- ✗ Where your main insurer or any third party has waived or reimbursed you with regards to the excess amount or where you are in the process of recovering the excess in the form of damages from a third party.
- ✗ Any incident which is not covered under the accidental damage, fire or theft section of the motorcycle insurance policy.
- ✗ Any incident that occurs while your motorcycle is being ridden or used by a person not named on the Certificate of Motor Insurance.



#### ARE THERE ANY COVER RESTRICTIONS?

- ! You must be the policyholder on the motorcycle insurance policy and your motorcycle must be specified on the Policy Schedule.
- ! Payment of the benefit under this policy will only occur when the claim made under the motorcycle insurance policy has been successfully settled.
- ! You must notify the insurer of a claim within 30 days of the insured incident occurring. If the claim is notified outside of this 30 day period, the claim will be immediately denied.



### 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

Your Excess Contribution Insurance is arranged by Moto Broking Limited and provided by Policy Excess Insure Ltd on behalf of Bastion Insurance Company Limited. Bastion Insurance Company Limited is registered 4th Floor, Development House, St Anne Street, Floriana, FRN9010, Malta and is authorized and regulated in Malta by the Malta Financial Services Authority and is permitted to issue policies in the UK by the UK Financial Conduct Authority under FCA number 446703.

Policy Excess Insure Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 836031. Bastion Insurance Company Limited is 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. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

### MAKING A CLAIM

Policy Excess Insure Ltd is an agent of Bastion Insurance Company Limited and in the matters of a claim act on behalf of Bastion Insurance Company Limited (the "Claims Administrator"). In the event of any loss or damage, which may give rise to a claim, you or your legal personal representative must at your own expense contact the Claims Administrator:

- Claims Department, Policy Excess Insure Ltd, 71-75 Shelton Street, Covent Garden, London, WC2H 9JQ
- Email: [Claims@pexinsure.com](mailto:Claims@pexinsure.com)

**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)



[Claims@pexinsure.com](mailto:Claims@pexinsure.com) (excess claims)



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



01733 907009 (24hr motorcycle claims)



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