

STATEMENT OF DEMANDS AND NEEDS (Non-Advised)

We help you identify your needs by providing appropriate information and may ask you some questions to help you make an informed choice. You make your own decision on how to proceed. We will not provide advice or a recommendation for any of the products we offer, including optional additional cover.

Your **Policy Schedule** confirms the level of cover you have chosen for your vehicle and your **Statement of Cover** details of additional cover selected or included as standard. Also refer to your Certificate of Motor Insurance (if applicable) and your Statement of Fact.

Accidental Damage, Fire & Theft (for SORN or Unregistered Vehicles)

An Accidental Damage, Fire & Theft policy meets the demands and needs of those who want to insure their laid up and SORN motorcycle for Loss or damage as a result of fire, theft, attempted theft, malicious and accidental damage when at declared storage facility. This policy does not meet the requirements of the Road Traffic Acts.

Third Party Only

A Third Party Only policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle.

Third Party Fire and Theft

A Third Party, Fire and Theft policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle and for damage caused by fire or theft.

Comprehensive

A Comprehensive policy meets the demands and needs of those who want to be insured against third party claims that arise from the use of their vehicle, for accidental damage and damage caused by fire and theft.

Legal Expenses Insurance

This product meets the demands and needs of those who wish to have assistance to claim damages arising from a road traffic accident against those whose negligence has caused you financial loss. Note This product does not cover claims for injury or death.

Personal Accident Cover

This product meets the demands and needs of those who wish to receive a payment for bodily injury or death following a motorcycle accident.

Helmet & Leathers Cover

This product meets the demands and needs of those who wish to repair damage to helmet & motorcycle clothing or replace helmet and motorcycle clothing where the damage is beyond repair as a result of a motorcycle accident.

RAC Breakdown (Roadside, Recovery, At Home, Onward Travel and European) – Titanium Cover Only

This product meets the demands and needs of those who wish to have assistance should the insured vehicle(s) breakdown in the UK or Europe.

Excess Contribution Insurance (£250)

This product meets the demands and needs of those who wish to reclaim up to £250 of the excess they have paid following a claim.

Excess Contribution Insurance (£500)

This product meets the demands and needs of those who wish to reclaim up to £500 of the excess they have paid following a claim.

Licence Defence Cover

This product meets the demands and needs of those who wish to have legal assistance to represent you in a legal action in respect of a motoring offence, arising from your use of the motor vehicle driven by you.