

# Comprehensive Motorcycle Insurance

## Insurance Product Information Document (IPID)

Company: The National Farmers Union Mutual Insurance Society Limited

Product: Motorcycle Insurance Policy

This document is a summary of what this insurance product does and doesn't cover. It is not personalized to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Cover for motorcycles, including injury to others, and damage to their property.



#### What is insured?

- ✓ Damage to your motorcycle because of fire or theft.
- ✓ If your motorcycle is stolen or written off, we will pay the market value or the amount shown on your policy schedule, whichever is less.
- ✓ Accessories or spare parts kept on the motorcycle or in a locked garage .
- ✓ Audio or visual equipment fitted by the manufacturer, or up to £500 for non-standard equipment.
- ✓ Cover to ride any Channel Islands registered motorcycle up to the engine size limit specified in your schedule
- ✓ Your legal liability for personal injury to other people up to any amount.
- ✓ Your legal liability for damage to other people's property up to £20 million.
- ✓ Motor legal protection giving you access to legal advice and covering your legal costs up to £50,000.
- ✓ European travel up to 14 days per trip, up to a maximum of 60 days per policy period, giving you the same level of cover while riding your motorcycle in most European countries and access to a 24-hour emergency helpline.
- ✓ Cover for driving in the UK up to 30 days per policy period.

#### Additional cover you can choose to pay for:

- ✓ European travel, giving you the same level of cover while riding your motorcycle in most European countries and access to a 24-hour emergency helpline
- ✓ Trailer covers up to the market value.



#### What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply.
- ✗ Loss of value over time, damage to tyres, and wear and tear
- ✗ Loss or damage to helmets, gloves, or personal clothing
- ✗ Loss or theft of keys or replacing locks.
- ✗ Carrying passengers for hire or reward.
- ✗ Racing, speed testing, competitions, rallies (other than road-safety rallies and treasure hunts), trials or track days.



#### Are there any restrictions on cover?

- ! Your motorcycle can only be used for the purposes shown on your motorcycle insurance certificate.
- ! Theft of accessories or spares is covered only if your motorcycle is stolen at the same time.



#### Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man, and the Channel Islands
- ✓ The policy also gives the minimum requirements by law in any country in the European Union, or in: Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia, and Switzerland.



## What are my obligations?

- Maintain the motorcycle in good working order and in a roadworthy condition.
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any rider on the policy who has had a motor insurance voided, cancelled or special terms imposed.
- Take care to prevent any accidents, injury, or damage.
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible.
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



## When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a Channel Island or UK bank account.



## When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



## How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.