

Third Party Fire and Theft 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?

Third party, fire, and theft motorcycle insurance, which means you're covered for injury to others and damage to their property. Your motorcycle is also covered if it's stolen or damaged by fire.



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 if the loss is due to fire or theft.
- ✓ Audio or visual equipment fitted by the manufacturer, or up to £500 for non-standard equipment if the loss is due to fire or theft.
- ✓ Third part cover for riding other people's motorcycles, which includes injury to others or damage to their property.
- ✓ 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:

- ✓ Trailer covers up to the market value.
- ✓ European travel covers for periods exceeding 14 days per trip or 60 days in total per policy period or UK cover exceeding 30 days.



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 or damage to your motorcycle due to an accident
- ✗ 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.
- ! Riding other motorcycles is restricted to only the policyholder who is specified in your policy schedule.



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.