

# Motorbike Insurance



## Insurance Product Information Document

Company: Liverpool Victoria Insurance Company Limited.

Registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965.

Product: LV= Motorbike Insurance Policy

This document summarises key information you need to know about LV= Motorbike insurance. As no advice is given, it should be read together with the document of insurance and schedule so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint, details of any fees or charges that we may apply and your rights under the Financial Services Compensation Scheme (FSCS).

### What is this type of insurance?

Motorcyclists are required, by law, to insure their bikes in order to ride them on roads and in public places. Motorbike insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury. The level of protection provided will depend on the cover you select.



#### What is insured?

The sections of cover available and a summary of the limits are shown below. For full details see the document of insurance. Please refer to your policy documents to see which cover you have chosen and the limits applied.

##### Third Party, Fire and Theft

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million)
- ✓ If your motorbike or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what is lost or stolen
- ✓ Specified riders may have third party only cover for riding other motorbikes, check your quote/schedule
- ✓ European Cover – cover extends to EU countries and those countries following EU directives. A green card should be requested from [LV.com/greencard](http://LV.com/greencard) for riding in these countries

##### Comprehensive

###### All of the benefits of Third Party, Fire and Theft plus:

- ✓ Accidental damage cover for your motorbike
- ✓ If you misfuel we'll pay to drain and flush your fuel tank and repair any related engine damage

##### Optional Covers available:

- **Protected No Claim Discount**  
Allows you to keep your no claim discount however many accidents or claims you have
- **Personal Accident Cover**  
We'll give you, your spouse/partner, and named riders £10,000 of Personal Accident cover whilst riding or getting on or off your motorbike
- **Legal Expenses Cover**  
Up to £100,000 to cover legal expenses to recover your uninsured losses where you have an accident that's not your fault, or to defend a motoring prosecution

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#### What is not insured?

Below is only a summary of what is not covered. For full details, please see the document of insurance.

**Excesses** apply and are shown on your quote/schedule – you are responsible for paying this amount in the event of a claim.

- ✗ Wear and tear including to tyres and brakes
- ✗ Deliberate damage caused by you or anyone insured on the policy
- ✗ Loss or damage caused by theft or attempted theft if you leave the key or ignition device in, attached to or in the immediate proximity of your motorbike or in range of where the ignition device is effective, or if you leave the engine running when unattended
- ✗ Riders other than those named on your policy

##### Optional Covers - what is not insured:

- **Protected No Claim Discount** - doesn't guarantee that your premium won't increase
- **Personal Accident Cover** - will not apply if injury or death is the result of:
  - Suicide or attempted suicide
  - The rider is proven unfit through alcohol or drugs
- **Legal Expenses cover** – accidents or prosecutions occurring while not on the insured motorbike
- **Breakdown Cover** doesn't include the cost of any parts used to fix your motorbike



#### Are there any restrictions on cover?

- ! Riding other motorbikes is restricted to the UK for specified riders for third party only cover.
- ! European cover is for up to 180 days per policy year, provided a green card has been issued. Your motorbike must be registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or Channel Islands.

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## What is insured?

### Optional Covers continued:

- **Breakdown Cover**

If your motorbike breaks down we'll repair or recover it – there are 5 cover options (see your quote/schedule for your level of cover)



## Are there any restrictions on cover?

### Optional Covers:

- **Legal Expenses Cover:**

- Claims must have a reasonable (more than 50%) chance of success
- The cost of legal expenses to pursue your claim must be proportional to the expected benefit
- You must use our panel legal firm unless it is necessary to take your claim to court or a conflict of interest arises

- **Breakdown Cover:**

- Roadside Assist or UK Recovery – there is no cover within ¼ mile of your home



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.
- ✓ When riding in EU countries and those following EU Directives, if a green card has been issued, you'll have the same level of cover as you have in the UK for up to 180 days per policy year provided your motorbike is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or Channel Islands



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance. This includes if you change your motorbike, the registered keeper, main rider or want to add an additional rider, change of use, change of occupation, change of address or changes to your motorbike which improve its value, appearance, performance or handling.
- Premiums must be paid on time.
- You should ensure that your motorbike is kept in a roadworthy condition and has a valid MOT if one is needed by law.
- If your motorbike is fitted with an alarm, immobiliser or tracker these must always be active when your motorbike is left unattended. Keys or ignition devices must also be removed.
- If you need to make a claim you must provide us with full details as soon as possible.

Failure to meet your obligations could result in a claim being rejected, we may reduce the amount of payment we make or we may cancel your policy.



## When and how do I pay?

The premium for this annual policy may be paid in one single amount or if offered, by monthly instalments (subject to a credit agreement). Payment may be made by credit or debit card or direct debit. Monthly instalments will be due on the same date each month, if it's a weekend or bank holiday, payment will be taken on the next working day.



## When does the cover start and end?

The policy is for a period of one year and is renewable each year. Your policy start and end dates will be confirmed in your policy documents.



## How do I cancel the contract?

Call us on **0800 756 8988** (for Text Phone please dial 18001 first). If you inform us:

- Within 14 days of receiving your documents – we'll refund any money you've paid, less a charge for the cover you've had. If you cancel before your policy starts, no charges will be made.
- After 14 days, if you've not made a claim, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £20.
- If you renew but then decide to cancel, as long as you tell us before the renewal date we'll refund what you've paid in full. If you cancel after your renewal date has passed you will be charged in line with cancellation rules above.