Specialist Motorcycle Insurance
Policy Summary

FJ/KF/SMI/01/09/2017/V2103

Footman James

Part of the Towergate Group

Specialist Motorcycle Insurance Policy Summary

keyfacts®

Who is the policy intended for?

Comprehensive (Comp)

This product meets the demands and needs of those who require cover for loss of or damage to their motorcycle(s) and third party liability.

Third Party, Fire and Theft (TPFT)

This product meets the demands and needs of those who require cover for third party liability as a result of any incident involving their motorcycle(s) and for loss of or damage to their motorcycle(s) caused by Fire or Theft.

Third Party Only (TPO)

This product meets the demands and needs of those who require cover for third party liability as a result of any incident involving their motorcycle(s).

Motor Insurer

Ageas Insurance Limited. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales No 354568.

Claim Notification

In the event of a claim please contact the Footman James 24 hour claims helpline on 0333 207 6190. Please ensure you have all your policy documentation available.

The Cover Available

Comprehensive (Comp). Covers you for loss of or damage to your motorcycle(s) as a result of accidental or malicious damage, fire, theft or attempted theft and the amounts you may have to pay to others as a result of an incident involving that motorcycle(s).

Third Party Fire and Theft (TPFT). Covers you for loss of or damage to your motorcycle(s) as a result of fire, theft or attempted theft and the amounts you may have to pay to others as a result of an incident involving that motorcycle(s).

Third Party only (TPO). Covers you for the amounts you may have to pay to others as a result of an incident involving that motorcycle(s).

Your Right to Cancel

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your documents or within 14 days of the start date of your policy, whichever is later.

If you have not made a claim for a total loss under the policy you will receive a return of any premium you have paid less:

- a charge for the number of days you have had cover for plus insurance premium tax; or
- £15 plus insurance premium tax; whichever is more.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your Specialist Motorcycle Insurance Policy Document will apply. You will also have to pay any cancellation charges made by Footman James. Please see 'Other information you need to know' in your policy documentation for details of these charges.

Significant Exclusions and Limitations

- If Endorsement 25 – Garage Clause is listed on the Policy Endorsement page of your policy documentation, you will not be covered for theft or malicious damage between 10pm and 6am if the motorcycle is parked within a mile radius of your home or the garage address and is not in a locked garage.
- You will not be covered if your motorcycle has been left with the keys in it.
- The maximum amount payable for a property damage claim is £20,000,000 for damage and £5,000,000 for costs.
- You will not be covered if the motorcycle is unsafe, un-roadworthy or without a current MOT (if required).
- No Claims Discount may not apply. Please refer to your Schedule for confirmation of this.
- You are not covered for motorsports or being trackside unless this is agreed in advance.
- You are covered if within 3 months of a road traffic accident involving your motorcycle you, your husband, wife or civil partner die, lose a limb or become blind in one or both eyes.
- An excess will apply to your policy and will be payable by you in the event of a claim. The amount of excess payable will be shown on your documentation and/or Schedule of Insurance.

Policy Duration

Cover will be effective from the date shown on your Schedule of Insurance and the duration of cover will be 12 months.

Cover Included as Standard

The Cover Available

Your Specialist Motorcycle Insurance with Ageas Insurance Limited includes the following FJ+ covers as standard:

European Motoring

Cover is provided when you visit any European Union (EU) member country, Iceland, Norway or Switzerland (including Liechtenstein) for no more than 35 days per trip.

Significant Exclusions and Limitations

- Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- There is no limit to the number of trips you can take, providing each trip is no longer than 35 days.

Spare Parts

Cover for £100 of your motorcycle's spare parts and fitted accessories against loss and/or damage.

Significant Exclusions and Limitations

- Spare parts and motorcycle accessories must be kept in a locked garage or building that you have told us about.
- Fitted accessories must be permanently attached to your motorcycle.
- There is no cover if your motorcycle has been left unlocked, with the keys in or you have not taken reasonable precautions to protect it.

Shows & Events

Cover to allow participation in rallies, shows & events, UK regularity and navigational events.

Significant Exclusions and Limitations

- Events must take place on the public highway and adhere to the Highway Code and rules of the road.
- There is no cover for stages that take place off public roads, hill climbs, driving tests, trials, non-club organised regularity/ navigational rallies or track/test days.

Salvage Retention

Retain the salvage in the event of a total loss claim by deducting the cost of the salvage from the settlement.

Significant Exclusions and Limitations

- Motorcycle must be deemed a Category C or D total loss in order for salvage to be retained.
- Category A and B salvage is excluded. The law deems that the motorcycle must be destroyed if deemed a Category A or B total loss.

Helmets & Leathers

Cover is provided for loss of or damage to protective motorcycle clothing, boots, gloves and helmets that are in or on your motorcycle up to £750 for the policyholder and any named riders.

Significant Exclusions and Limitations

- Cover is only provided if the damage is caused by an accident, fire, theft or attempted theft involving the motorcycle.
- The first £25 of each claim is not covered.
- There is no cover for clothing and personal belongings that are not directly connected to motorcycling or are not necessary for motorcycling.

Riding Other Classics

Third Party Only cover for riding other classic motorcycles.

Significant Exclusions and Limitations

- Cover provided if the motorcycle that is being ridden is over 20 years old.
- Covers Policyholder only.
- No cover outside the UK.
- This does not cover you to arrange the release of a motorcycle which has been seized by or on behalf of any government or public authority.

Optional Policy Extensions

The next few pages provide details of Optional Policy Extensions that are also provided by Ageas Insurance Limited.

Your Right to Cancel

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your documents or within 14 days of the start date of your policy, whichever is later.

If you have not made a claim on these policy extensions you will receive a full refund of the premium paid.

The optional policy extensions cannot be cancelled independently of the main insurance policy after 14 days.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your Specialist Motorcycle Insurance Policy Document will apply. There will be no refund due from the Track Day or Wedding Hire covers. You will also have to pay any cancellation charges made by Footman James. Please see 'Other information you need to know' in your policy documentation for details of these charges.

Upgrades

If an upgrade is available for an increased level of cover on a FJ+ cover or product that you have purchased, you will be required to pay the full difference in premium between the existing level and the increased level, plus the administration fee charged by Footman James.

Downgrades

It is not possible to downgrade your FJ+ covers or products mid-term; this should be requested at renewal.

Claim Notification

In the event of a claim please contact the Footman James 24 hour claims helpline 0333 207 6190. Please ensure you have all your policy documentation available.

Policy Duration

Cover will be effective from the date shown in your Schedule of Insurance and the duration of cover will be 12 months, unless you are purchasing an optional FJ+ cover or product mid-term. If purchased mid-term the duration of cover will be for the remaining term of your main policy.

The Cover Available

Optional Policy Extensions that can be included in your policy provided by Ageas Insurance Limited:

European Motoring 90

(Your schedule will confirm if this cover is in force)

Cover is provided when you visit any European Union (EU) member country, Iceland, Norway or Switzerland (including Liechtenstein).

Significant Exclusions and Limitations

- Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- There is no limit to the number of trips you can take, providing each trip is no longer than 90 days.

Helmets & Leathers 2

(Your schedule will confirm if this cover is in force)

Cover is provided for loss of or damage to protective motorcycle clothing, boots, gloves and helmets that are in or on your motorcycle up to £2000 for the policyholder and any named riders.

Significant Exclusions and Limitations

- Cover is only provided if the damage is caused by an accident, fire, theft or attempted theft involving the motorcycle.
- The first £25 of each claim is not covered.
- There is no cover for clothing and personal belongings that are not directly connected to motorcycling or are not necessary for motorcycling.

Ride to Work

(Your schedule will confirm if this cover is in force)

Cover to ride to and from a permanent place of work.

Significant Exclusions and Limitations

- Cover is not extended to include business use.

Spare Parts 2, 5 or 10

(Your schedule will confirm if this cover is in force)

Cover for £2000, £5000 or £10,000 (subject to the level chosen) of your motorcycle's spare parts and fitted accessories against loss and / or damage.

Significant Exclusions and Limitations

- Spare parts and motorcycle accessories must be kept in a locked garage or building that you have told us about.
- Fitted accessories must be permanently attached to your motorcycle.
- There is no cover if your motorcycle has been left unlocked, with the keys in or you have not taken reasonable precautions to protect it.
- Cover is provided for spare parts and accessories that are used in connection with other motorcycles you own.
- Cover is extended to spare parts and accessories taken temporarily away from home up to £2000.

Agreed Value

(Your schedule will confirm if this cover is in force)

In the event of a total loss claim, you will be paid out the Agreed Value amount, less your policy excess.

Significant Exclusions and Limitations

- An independent valuation and photographs may be requested before cover is granted.
- If the motorcycle is lost or totally destroyed the maximum amount paid out will be the amount shown on the Schedule of Insurance, less your policy excess.
- If there is no current MOT on a post 1960s motorcycle a claim may be settled on a market value basis.
- An inaccurate description of a motorcycle may delay settling a claim or a claim may be repudiated.

Wedding Hire 2 or 5

(Your schedule will confirm if this cover is in force)

Cover is provided to include Hire and Reward for 2 or 5 weddings (subject to the level chosen) per policy period.

Significant Exclusions and Limitations

- Cover is provided for your motorcycle to be used to carry fare-paying passengers in connection with a wedding.
- Cover is limited to the number of weddings as per the Schedule of Cover.
- The wedding must be booked beforehand for cover to apply.

Track Day 1 or 3

(Your schedule will confirm if this cover is in force)

Cover for 1 or 3 Track Days in any one period of insurance.

Significant Exclusions and Limitations

- The track must be Motor Sports Association (MSA), Auto-Cycle Union (ACU) or Scottish Auto-Cycle Union (SACU) approved with its own public liability insurance.
- Track Day events must be organised by a club or track day organiser.
- UK Track Days only.
- No cover for competitions of any kind.
- You must be at least 30 years old and have previous track experience.
- The maximum amount payable will be £50,000 less either a £1,500 excess or 10% of the motorcycles value, whichever is higher (or a 20% excess will apply if you have made a claim on track previously).

Nil Deduction Salvage Retention

(Your schedule will confirm if this cover is in force)

Retain the salvage in the event of a total loss claim, deduction free upon settlement of the claim.

Significant Exclusions and Limitations

- The motorcycle must be deemed a Category C or D total loss in order for salvage to be retained.
- Category A and B salvage is excluded from this cover. The law deems that the motorcycle must be destroyed if deemed a Category A or B total loss.

Optional Additional Products

The next few pages provide details of Optional Additional Products provided by other Insurers.

Your Right to Cancel

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your documents or within 14 days of the start date of your policy, whichever is later.

If you have not made a claim on these additional products you will receive a full refund of the premium paid.

The additional products cannot be cancelled independently of the main insurance policy after 14 days.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your Specialist Motorcycle Insurance Policy Document will apply. There will be no refund due from Lost Keys cover. You will also have to pay any cancellation charges made by Footman James. Please see 'Other information you need to know' in your policy documentation for details of these charges.

Upgrades

If an upgrade is available for an increased level of cover on a FJ+ cover or product that you have purchased, you will be required to pay the full difference in premium between the existing level and the increased level, plus the administration fee charged by Footman James.

Downgrades

It is not possible to downgrade your FJ+ covers or products mid-term; this should be requested at renewal.

Policy Duration

Cover will be effective from the date shown in your Motor Insurance Additional Cover Schedule and the duration of cover will be 12 months, unless you are purchasing an optional FJ+ cover or product mid-term. If purchased mid-term the duration of cover will be for the remaining term of your main policy.

The Cover Available

Optional Additional Products that can be included alongside your policy, provided by other insurers:

RAC Breakdown Cover

(Your schedule will confirm if this cover is in force)

Cover options available are:

- Roadside & Recovery
- Roadside, Recovery & Onward Travel
- Roadside, Recovery, Onward Travel & At Home
- Roadside, Recovery, Onward Travel & European
- Roadside, Recovery, Onward Travel, At Home & European

Cover is provided for roadside repair and/or recovery of the broken down vehicle within the limits of the cover chosen.

Significant Exclusions and Limitations

- Cover is restricted to Roadside only within the first 24 hours of cover, and within 24 hours of any upgrade to an upgraded section.
- Europe is defined as the European Union, Czech Republic, Hungary, Iceland, Norway, Slovakia and Switzerland.
- Where At Home cover has not been selected cover is only effective when more than ¼ mile from the home address or where the vehicle is normally kept.
- There is no Breakdown Cover available following a Road Traffic Collision.
- Vehicles must be no more than 3.5 tonnes, 6.4 meters long and 2.55 meters wide.
- European cover is limited to 3 call outs per year.
- There is no misfuel cover available for motorcycles.

Who provides RAC Breakdown Cover

RAC Motoring Services provides the cover for Sections A. Roadside, B. Recovery and D. At Home and RAC Insurance Limited provides the cover for Sections C. Onward Travel, E. Misfuel and F. European Motoring Assistance. RAC Motoring Services provides any Additional Services.

RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

RAC Motoring Services (in respect of insurance mediation activities only) is authorised and regulated by the Financial Conduct Authority.

Their firm reference numbers are 310208 and 202737 respectively. Authorisation can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the FCA on 0300 500 8082 or 0800 111 6768.

How to Make a claim

Breakdown in UK	0333 207 6310
Breakdown in Europe	
Calling from Europe	00 33 472 43 52 55
Calling from a French Land line (Freephone)	0800 290 112
Calling from the Republic of Ireland	1 800 535 005

Legal Protection

(Your schedule will confirm if this cover is in force)

Provides cover for costs of up to £100,000 per claim for pursuing uninsured loss recovery and personal accident and motor prosecution defence, and up to £50,000 for motor contract disputes. The policy also provides a 24 hour Legal Helpline service.

Territorial Limits

The policy cover applies to accidents that happen in the territorial limits of Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, any other Country which is a member of the European Union, Norway, Switzerland, Iceland, Andorra and Liechtenstein in relation to Uninsured Loss Recovery, and Great Britain, Northern Ireland, the Isle of Man and the Channel Islands in relation to all other claims.

Significant Exclusions and Limitations

- Own costs, own disbursements and opponent's costs are limited to £100,000 in relation to uninsured loss recovery and motor prosecution defence. For motor contract disputes this would be £50,000.
- Costs incurred before Arc Legal Assistance Ltd agrees to appoint a representative to help an insured person are excluded. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises. Arc Legal Assistance Ltd is free to choose a representative to help the insured person.
- Events which may give rise to a claim which have not been reported to us within 180 days of their occurrence are not covered.
- Litigation that would ordinarily be allocated to the small claims track, or any other proceedings or dispute resolution process where costs are not deemed to be recoverable between the parties are not covered.
- You are not covered for any costs or liability you incur or an insured person incurs for any services supplied to you or an insured person.
- There is no cover for claims for stress, psychological or emotional injury, unless it arises from you suffering physical injury.
- There is no cover for claims arising from an allegation that you were in control of the vehicle whilst under the influence of alcohol or non-prescribed drugs.
- There is no cover for contract disputes where the contract was entered into before you first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.

About the Insurer

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by Inter Partner Assistance SA, on whose behalf we act. Inter Partner Assistance in the UK is a branch of Inter Partner Assistance SA (IPA). IPA is authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority in the UK. Details about the extent of IPA's regulation by the Financial Conduct Authority are available from IPA on request. IPA is listed on the Financial Services Register under number 202664. This can be checked by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Claim Notification

If you wish to make a claim, please telephone our claims helpline on 0344 571 2717.

Lost Keys

(Your schedule will confirm if this cover is in force)

Cover is provided for locksmiths' charges, new locks and/or replacement keys, when your keys are lost, stolen or accidentally damaged.

Significant Exclusions and Limitations

- There is no cover in force for the first 48 hours of this policy. This does not apply at renewal of this cover.
- There is no cover in place for the first 3 days after keys have been lost or stolen, unless the delay would cause undue hardship or significant expense.
- Cover only applies in the UK, which includes Northern Ireland, the Isle of Man and the Channel Islands.
- You must report any lost, stolen or damaged keys within 30 days.
- Cover is limited to £750 in any one period of insurance.
- There is no cover if the locks were damaged prior to the loss or theft of your keys.
- You must take steps to safeguard your keys.

About the Insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Motorplus Limited t/a Coplus and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and 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 from https://register.fca.org.uk.

Claim Notification

In the event of a claim please contact the 24-hour emergency helpline on 0333 241 9574 or Email: keyclaims@coplus.co.uk. Please quote “KeyBack” in all communications.

Excess Protect 150, 500 or 1000

(Your schedule will confirm if this cover is in force)

Protect your excess up to the aggregate limit chosen and have this returned to you upon settlement of a claim.

Significant Exclusions and Limitations

- You are not covered for any excess claims that arise where the incident has occurred before the commencement date of this Excess Protect policy.
- Cover is only available for drivers aged over 21.
- Once a claim has been made totalling the total aggregate limit, no further payments will be made under this policy and the Excess Protect policy will lapse. You will then be liable for any and all future excess payments.
- You are not covered for claims notified to us more than six months after the claim has been settled under your main insurance policy or by a third party.

About the Insurer

This cover is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us upon request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register.

Claim Notification

In the event of a claim please contact the 24 hour Emergency Helpline by telephone on 0333 207 6583.

Complaints

For complaints relating to the policy that you have been sold, the service that you have received or with a claim:

If you have cause to complain, please phone Footman James on 0333 207 6101 or write to the Director at Footman James, Castlegate House, Castlegate Way, Dudley, West Midlands, DY1 4TA. We will send you details of who will be dealing with your complaint. If you would like a copy of our complaints procedure, or the insurer's complaints procedure either phone 0333 207 6101 or write to the address noted above, or write to the Insurer, the address is shown on your Certificate of Motor Insurance.

If you are not satisfied after receiving a final decision, within 6 months you may be able to refer your complaint to the Financial Ombudsman Service.

For complaints relating to Legal Protection:

If you are unhappy with the service that has been provided, you should contact us at the address below. We will always confirm to you, within five working days, that we have received your complaint. Within four weeks you will receive either a final response or an explanation of why the complaint is not yet resolved, plus an indication of when a final response will be provided. Within eight weeks of us receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided. At this point, if you are not satisfied with the delay, you may refer the matter to the Financial Ombudsman Service. You can also refer to the Financial Ombudsman Service if you are not happy with our final response or before we have investigated the complaint if both parties agree.

Our contact details are:

Arc Legal Assistance Ltd, P O Box 8921, Colchester, CO4 5YD.
Tel 01206 615 000. Email: customerservice@arclegal.co.uk

For complaints relating to Breakdown:

If you are unhappy with the services relating to your RAC Breakdown Cover, please contact us.

Breakdown Customer Care, RAC Financial Services Limited
Great Park Road, Bradley Stoke, Bristol, BS32 4QN

email: breakdowncustomercare@rac.co.uk

If we are unable to reach a satisfactory conclusion, you have the right to make an appeal to the Financial Ombudsman Service.

For complaints relating to Lost Keys:

If you have any reason to make a complaint, please contact us.

Quality Assurance Manager, Coplus, Floor 2, Norfolk Tower
48-52 Surrey Street, Norwich, NR1 3PA

Tel: 0333 241 9574

If we are unable to reach a satisfactory conclusion, you have the right to make an appeal to the Financial Ombudsman Service.

For complaints relating to Excess Protect:

You can write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at:

Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road
Redhill, Surrey, RH1 1PR.

Tel: 0330 1233547

Email: quality.assurance@axa-assistance.co.uk

If we are unable to reach a satisfactory conclusion, you have the right to make an appeal to the Financial Ombudsman Service.

Financial Ombudsman Service

To refer your complaint to the Financial Ombudsman Service, write to:

Financial Ombudsman Service, Exchange Tower,
Harbour Exchange Square, London, E14 9SR.

Tel: 0800 023 4567 (from landlines) or 0300 123 9123 (from mobiles)

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

These actions do not affect your rights to take legal action if necessary.

Financial Services Compensation Scheme ('FSCS')

Your insurer is covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their liabilities under this insurance. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk or by writing to the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Important Information

- This summary does not contain full terms and conditions of the insurance contract.
- Full terms and conditions are contained in the Specialist Motorcycle Insurance Policy Document and in the FJ Rescue, Lost Keys, Legal Protection and Excess Protect Policy Wordings if these covers have been selected.

Part of the Towergate Group

Footman James
Castlegate House,
Castlegate Way,
Dudley,
West Midlands DY1 4TA.
Tel. 0333 207 6000
footmanjames.co.uk