

## Policy Terms & Conditions



As we are not making a formal recommendation to you, please consider all the information we have provided, to ensure that it meets your requirements before you decide to proceed. If you are unclear about any aspect of the information given, please do not hesitate to contact us. This product meets the demands and needs of those requiring cover for loss or damage to their vehicle(s), for third party liability, and other motor insurance related needs. Please refer to your policy document(s) for full details of cover and the Policy Schedule for your selected cover and any special terms which apply.

### Significant Exclusions and Limitations:

- Cover is provided for the policyholder to ride other classic bikes that are over 20 years of age on a Third Party Only basis. This cover only applies in the UK.
- No claims discount does not apply.
- You are not covered for motorsports or being trackside unless this is agreed in advance.
- 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.
- 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.
- There is no cover for clothing and personal belongings not directly connected to motorcycling or are not necessary for motorcycling.
- 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.

### The following endorsements apply specifically to this policy:

For the full wordings of special conditions, exclusions, limitations and all other conditions, please refer to the Policy Document and Schedule. Failure to comply with a condition of your policy can result in a claim not being paid, or only part paid. The Insurer may also reject your claim or in certain circumstances void the policy as a whole.

#### 04 Additional excesses apply for Young or Inexperienced Riders

£250 for drivers under 21 years of age

£150 for drivers aged 21 to 24

£100 for drivers 25 years of age or over and have held a full UK or EU licence for less than 12 months or holds a provisional licence or a full licence issued by a country outside the European Union.

- 22 Mileage:** Your policy is subject to a mileage restriction as shown against this endorsement number on the schedule. If you exceed this limit, this may result in your policy being invalid, you may not be covered in the event of a claim, or your cover may be affected. If this insurance covers more than one vehicle, the total mileage of all vehicles must not be more than the amount shown against this endorsement number on the schedule. It is your responsibility to ensure you do not exceed this limit. If you are nearing the limit and feel you may exceed your stated miles, please contact us.

If you have told us you are a club member, your policy will be issued on the condition that you are a member of the selected club and endorsement 23 will apply to your policy.

- 23 Club Membership:** Your policy is issued on the condition that you are a member of an agreed car club. You must maintain your membership with the agreed car club and provide confirmation of this at each policy renewal.

- 82 Driving under the influence of alcohol and drugs:** You will not be covered for any claim under section 2 of your insurance for loss of or damage to your Vehicle if it is being driven by anyone (including you) who, at the time of the accident is found to have a higher level of alcohol or drugs in their body than is allowed by law.

### Methods of Communication

Our primary method of communication about your policy documentation will be through electronic means, except when we invite renewal of your policy when we will post your renewal invitation to you. If you should ever wish to receive paper copies of your policy documentation, then please contact us.

You will receive an email from Footman James within the next working day of you purchasing cover. This email will give you access to our online document portal, allowing you to view/download your insurance documents. If you do not receive this email within the next working day, please call us on 0333 207 6132.

### Outstanding Information

You may need to provide us with the required outstanding information, within 14 days from the date you receive your policy documents, for the policy to proceed (e.g. proof of registration number, club membership number etc.) You will find this information within your policy documents. Failing to provide this information may result in the insurer changing the premium, terms or cancelling the policy.

## Frequently Asked Questions

### What Insurers do you use and how do you choose them?

- Motor Insurance - Ageas Insurance Limited. We are contractually required to place your policy with a specific insurer.
- Breakdown Recovery – RAC. We are contractually required to place your policy with a specific insurer.
- Legal Protection - Arc Legal Assistance Ltd. We are contractually required to place your policy with a specific insurer.
- Lost Keys – Coplus. We have offered you this policy from one insurer as they are our preferred provider for this product.
- Excess Protect - AXA Assistance Ltd. We have offered you this policy from one insurer as they are our preferred provider for this product.

### Are you always acting on my behalf?

On your behalf we establish your insurance requirements, find a product to meet your needs and provide you with the key features of that policy.

We act as agent of the insurance company when placing your insurance and collecting and handling your insurance premiums.

### What are your Fees and Charges?

- New Business £25
- Renewal £20
- Mid-Term Adjustments £25
- Cancellation £25

These are in addition to all other charges imposed by the Insurers. Any other charges will be discussed and agreed with you before being made.

Our fees are non-refundable even if you cancel your policy.

### How do I cancel my insurance?

#### Motor Insurance:

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 and you confirm that you do not know about any incident which may give rise to a claim, you will receive a return of the premium paid less either 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 policy after 14 days within the first policy year you will receive the following:

Period for which you have had cover	Between 14 days and three months	Between three months and six months	Over six months
Percentage of premium covering that period	33.30%	66.70%	Full Premium
Percentage of refund	66.70%	33.30%	Nil

If you cancel your policy in the second policy year onwards you will receive a pro-rata return of any premium you have paid less a charge for the number of days for which you have had cover, plus insurance premium tax.

#### Breakdown Recovery, Legal Expenses, Lost Keys & Excess Protect (if selected):

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

### How do I make a complaint?

#### 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 Managing 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 complaint's 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.

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

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

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

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

### Do I have any financial protection?

Your Insurers are covered by the Financial Services Compensation Scheme. 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](http://www.fscs.org.uk).

Please refer to the individual policy wordings for more details.