

SUMMARY OF FREEDOM MOTORCYCLE INSURANCE COVER

INSURER	Zenith Insurance Plc authorised Insurer, registered in Gibraltar (Reg. No. 84085) and/or its co-insurer St Julians Insurance Company Limited authorised insurer, registered in Malta (Reg. No C50869). Zenith Insurance Plc is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787). Your policy has been arranged by Markerstudy Insurance Services Limited on behalf of the authorised insurer.																																															
LEVEL OF COVER	There are 3 different levels of cover. If you have selected Comprehensive (COMP) this covers damage to your motorcycle by accident, fire, theft & vandalism. If you have selected Third Party Fire & Theft (TPFT) this covers loss of or damage to your motorcycle by fire (excluding arson & vandalism) & theft. All policies including those issued for Third Party Only (TPO) provide cover for any injury & damage you cause to other people and/or their property.																																															
TERM OF THE POLICY	All our motorcycle policies are issued for a 12 month period. Refer to your Certificate of Motor Insurance for the dates cover is effective.																																															
PROVISIONAL LICENCE HOLDERS AND CBT (Certificate of Basic Training)	If you are a provisional Motorcycle licence holder, the law demands that you hold a valid CBT (Certificate of Basic Training) to enable you to legally ride a motorcycle. Failure to comply with this legal requirement may result in your policy being void and we may not pay any claim.																																															
CANCELLATION	<p>You have the right to cancel this policy at any time.</p> <p>You will, for a period of 14 days from the date you receive your Policy documentation, have a right to cancel this policy and receive a refund (unless you have made a total loss claim). This refund will be subject to a charge for the period of cover you have received, plus our administration charge of £40, plus Insurance Premium Tax (IPT), if applicable.</p> <p>Where cover has not commenced prior to the end of this 14 day period, you will be entitled to a full refund of the premium you have paid. To exercise your right to cancel please contact your broker/insurance intermediary.</p> <p>Beyond the 14 day period, you will still be entitled to cancel this policy and provided there have been no claims in the current period of insurance we will refund the premium relating to the remaining period of insurance calculated on a proportionate basis dependent on the number of days left to run under the policy less an administration fee of £40, plus Insurance Premium Tax if applicable, to take into account our costs in providing your policy.</p> <p>Our administration charge may be in addition to any cancellation charge levied by your broker/insurance intermediary. For full details of the cancellation process, please refer to General Condition 6 in the policy booklet.</p>																																															
IN THE EVENT OF A CLAIM	All claims must be reported to the 24 hour Claims Helpline on 0344 873 8183 within 24 hours of the incident.																																															
NO CLAIM DISCOUNT	<p>The following table shows your No Claim Discount entitlement at the next renewal date.</p> <table border="1"> <thead> <tr> <th rowspan="2">NUMBER OF CURRENT YEARS NCD</th> <th colspan="3">NO CLAIMS DISCOUNT AT NEXT RENEWAL DATE</th> </tr> <tr> <th>No claim within policy period</th> <th>1 claim within policy period</th> <th>2 claims within policy period</th> </tr> </thead> <tbody> <tr><td>0</td><td>1</td><td>0</td><td>0</td></tr> <tr><td>1</td><td>2</td><td>0</td><td>0</td></tr> <tr><td>2</td><td>3</td><td>0</td><td>0</td></tr> <tr><td>3</td><td>4</td><td>1</td><td>0</td></tr> <tr><td>4</td><td>5</td><td>2</td><td>0</td></tr> <tr><td>5</td><td>6</td><td>3</td><td>0</td></tr> <tr><td>6</td><td>7</td><td>4</td><td>0</td></tr> <tr><td>7</td><td>8</td><td>4</td><td>0</td></tr> <tr><td>8</td><td>9</td><td>4</td><td>0</td></tr> <tr><td>9</td><td>9</td><td>4</td><td>0</td></tr> </tbody> </table>	NUMBER OF CURRENT YEARS NCD	NO CLAIMS DISCOUNT AT NEXT RENEWAL DATE			No claim within policy period	1 claim within policy period	2 claims within policy period	0	1	0	0	1	2	0	0	2	3	0	0	3	4	1	0	4	5	2	0	5	6	3	0	6	7	4	0	7	8	4	0	8	9	4	0	9	9	4	0
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SUMMARY OF MOTORCYCLE INSURANCE COVER (continued)

SUMMARY OF COVER		
<p>This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are listed below.</p>		
BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS (see also overleaf)
Accidental or Malicious Damage Cover (Section A)	COMP only	<p>The policy does not cover damage to tyres caused by braking, punctures, cuts or bursts.</p> <p>Damage caused by an inappropriate type or grade of fuel being used.</p> <p>Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority.</p> <p>There is no cover for damage caused deliberately by you or by any person who is in charge of the insured vehicle with your permission.</p> <p>See 'Exceptions to Sections A & B' in the Policy Document.</p>
Accessories (Sections A & B)	COMP/TPFT	<p>A limit of £400 applies to any one occurrence (after the deduction of any excess).</p> <p>If your policy schedule states that you have cover under Section A of the policy then we will cover you against loss or damage to accessories while fitted to the motorcycle caused accidentally or as a result of malicious damage or vandalism.</p> <p>If your policy schedule states that you have cover under Section B of the policy then we will cover you against loss or damage to accessories while fitted to the motorcycle caused by fire (other than by vandalism or malicious intent), lightning, explosion, theft or attempted theft.</p> <p>See 'Accessories Sections A & B' in the Policy Document.</p>
Damage to Your Motorcycle by Theft or Attempted Theft (Section B)	COMP/TPFT	<p>If you have declared your motorcycle as garaged whilst located at your home address, you must keep it in your private locked garage or building, to which only you and anyone with your permission have access. If a theft or attempted theft of your vehicle happens at any time and within a 500 metre radius of your home address when the vehicle is not locked in this garage or building we will not pay the claim. This restriction does not apply to any loss or damage occurring whilst your motorcycle is parked away from your home during the course of a journey.</p> <p>For a structure to qualify as a garage it must be a private lockable building or shed, at your home address, to which only you and anyone with your permission have access.</p> <p>If your claim is due to theft, attempted theft, malicious damage or vandalism, you must notify the police within 24 hours of discovery of the loss or as near as practical and obtain a crime report number.</p> <p>See 'General Conditions 4' in the Policy Document.</p> <p>The policy will not pay for:</p> <ul style="list-style-type: none"> • claims resulting from 'taking away' incidents where the motorcycle is taken by your employee or a member of your family or household or in a close personal relationship with you or a member of your family or household. • claims where the ignition keys have been left on the motorcycle, where the motorcycle has not been properly locked/secured or where the motorcycle is fitted with a steering lock which is not in use. • claims involving fraud or deception. Some examples are where you are selling your motorcycle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have a proper title to the motorcycle because it has been 'ringed' (i.e. it has had its identity changed by criminals prior to you taking possession of it). • Confiscation, requisition or destruction by or under the order of any Government or Public or Local Authority. <p>See 'Exceptions to Sections A & B' in the Policy Document.</p>
Damage to Your Motorcycle Resulting From Fire (Section B)	COMP/TPFT	<p>There is no cover for fire damage resulting from malicious acts or vandalism if the cover under the policy is TPFT.</p> <p>See 'What is covered Sections A & B' in the Policy Document.</p>
Third Party Liability Cover Including Whilst Towing (Section C)	COMP/TPFT/TPO	<p>A limit of £20,000,000 applies to third party property damage claims (in addition costs will be paid up to £5,000,000).</p> <p>There is no cover for loss or damage to any trailer being towed by your motorcycle or for any property carried in or on that trailer or for not being able to use any such trailer.</p> <p>See 'Exceptions to Section C' in the Policy Document.</p>

SUMMARY OF MOTORCYCLE INSURANCE COVER (continued)

BENEFIT	COVER	UNUSUAL EXCLUSIONS AND LIMITATIONS
Riding Other Bikes Cover (Section C)	COMP/TPFT/TPO	<p>If it is stated on your certificate of motor insurance that you may ride any motorcycle which is not owned by you or hired to you under a rental, hire purchase or lease agreement then we will provide cover, under this section of the policy only, whilst you are riding that motorcycle.</p> <p>This extension applies to the policyholder only. Cover does not apply in respect of any other rider/driver named under this policy.</p> <p>Additionally, Riding Other Bikes cover will not apply if:</p> <ul style="list-style-type: none"> • you do not have the motorcycle owner's permission to ride the motorcycle; or • the motorcycle belongs to a member of your immediate family or anyone who is resident at the proposed address and is furnished or available to you for regular use; or • this policy is issued in the name of a company or firm; or • your motorcycle is sold, disposed of, declared a total loss or is stolen and not recovered; or • the motorcycle you intend to ride is owned by or provided by an employer or business partner; or • you ride the motorcycle outside of the geographical limits of this policy; or • the motorcycle does not have valid cover in force under another insurance policy; or • the motorcycle is not registered within the geographical limits of the policy; or • the motorcycle you intend to ride has been seized or confiscated by or on behalf of, any government or public authority; or • the vehicle you intend to ride is not a mechanically propelled two wheeled vehicle, with or without a sidecar attached, with an unladen weight of less than 410 kilograms. • the motorcycle is being used in respect of your business or profession. • you are under 25 years of age • you have held a full motorcycle license for less than 12 months • your motorcycle has a cubic capacity of less than 350cc <p>See 'Exceptions to Section C' in the Policy Document.</p>
Cover for Replacement Locks		Cover not applicable
New for Old Motorcycle Replacement Cover		Cover not applicable
Personal Belongings Cover		Cover not applicable
Personal Accident Cover		Cover not applicable
European Cover (Section D)	COMP/TPFT/TPO	<p>Full policy cover, as shown on your policy schedule, is included free of charge whilst driving in the EU and certain other countries as stated below. Cover is for a period of up to 30 days for each journey and 90 days in any one insurance year and is only applicable as long as you and any permitted driver is normally resident within the geographical limits of the policy and the use abroad is for social, domestic & pleasure purposes only.</p> <p>You must notify your insurance intermediary prior to your journey abroad otherwise your policy will only provide the legal minimum cover in all EU countries and any other country which the Commission of the European Communities is satisfied has made arrangements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.</p> <p>This legal minimum insurance does not include cover for loss of or damage to the motorcycle.</p> <p>We are under no obligation to extend cover to any country that falls outside of those described above.</p>
Courtesy Bike		See Section D – Foreign Use in the Policy Document. Cover not applicable

SUMMARY OF MOTORCYCLE INSURANCE COVER (continued)

SIGNIFICANT AND UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS	
Excesses (Sections A, & B)	You will have to pay the amounts of excess shown in your policy schedule. The amount will vary depending on the type of damage and under Sections A & B may be increased if your motorcycle is being ridden by or the person last in charge of the motorcycle is 20 years of age or under. The amount of young driver excess is determined by the status of the rider at the inception date/last renewal date of the insurance.
Use of Approved Repairer (Sections A & B)	If repairs to the insured motorcycle are not carried out by our approved repairer we will only pay the amount our approved repairer would have charged.
Looking After Your Motorcycle (General Conditions 2 & 3)	The policy will not pay if you have not maintained the motorcycle in a roadworthy condition - this includes having a current MOT Certificate if one is required by law. We will not pay for further damage to your motorcycle if, following an accident, it is ridden or there is an attempt to ride it in a damaged condition.
Driving Licences (General Exception 1)	You and all drivers must comply with the conditions of their driving licence(s) otherwise cover will not be provided by the policy.
Drink/Drugs Exclusion (General Exception 1)	The policy will not pay if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of such accident.

WHAT TO DO IF YOU HAVE A COMPLAINT
<p>In the first instance these should be referred to the insurance intermediary arranging the insurance.</p> <p>If you are not satisfied with his or her answer, please make contact at Markerstudy Insurance Services Limited, Markerstudy Customer Relations, PO Box 727, Chesterfield, S40 9LH. You will need to quote your policy number shown in the Schedule.</p> <p>We will make every effort to resolve your complaint by the end of the third working day after receipt. If we cannot resolve your complaint within this time frame we will acknowledge your complaint within five working days of receipt and do our best to resolve the problem within four weeks by sending you a final response letter. If we are unable to do so, we will write to advise you of progress and will endeavour to resolve your complaint in full within the following four weeks. If we are still unable to provide you with a final response at this stage, we will write to you explaining why and advise when you can expect a final response. At this point you may refer your complaint to The Financial Ombudsman Service.</p> <p>Following the complaints procedure above does not affect your right to take legal action.</p>

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)
<p>All Markerstudy Insurance Services Limited policies issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).</p> <p>Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone 0207 741 4100).</p>