

PLEASE RETAIN THIS FOR FUTURE REFERENCE

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording.

SUMMARY OF COVER – CLASSIC MOTORCYCLE	DURATION – 12 MONTHS CONTRACT	POLICY SECTION	COMP	TPF&T
Unlimited indemnity in respect of any claims by a third party for personal injury.		1	Yes	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage.		1	Yes	Yes
Provided the insured motorcycle is 35 lcc or over, we may extend cover to allow you to ride another motorcycle not owned by you. The maximum cover allowed is TPO.		1	Yes	Yes
Legal Fees, costs and expenses incurred with the underwriters consent.		5	Yes	Yes
Loss or damage caused by fire & theft		3	Yes	Yes
Accidental Damage.		2	Yes	No
Compulsory Excesses.		2,3&4	Yes	Yes
No Claim Bonus.		6	No	No
Foreign travel – The minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 30 days in any insurance year for EU countries subject to certain terms and conditions.		4	Yes	Yes
Loss of accessories from a locked garage or from the motorcycle itself if it is stolen. Limit £100.		3	Yes	Yes

DRIVING

The insurance covers driving by the Insured only.

It is your responsibility to ensure that you hold a valid driving licence and /or a CBT certificate (if applicable) for the motorcycle(s) you are proposing to insure. Failure to hold a valid licence will render this insurance null and void and all cover will be invalid from inception. We reserve the right to request a copy of your licence at any time.

NO CLAIMS DISCOUNT

As this is a specially rated policy, a no claim bonus is not earned.

USE

Social, domestic and pleasure purposes only including shows and rallies. Commuting can be included subject to underwriter's approval. The insurance does not cover any form of business use, hiring, racing, pacemaking, speed testing, performance testing, track days, despatch, courier or food delivery services.

LIMITED MILEAGE

All classic motorcycle policies are arranged on a limited mileage basis. Please ensure that you have requested the correct mileage limit for your requirements.

WARNING: If you exceed the mileage limit given the cover under your policy will revert to Road Traffic act only.

SECURITY

Discounts are available when certain Thatcham approved security devices have been fitted. Your insurance advisor can tell you what approved devices qualify for a discount. Details of the exact device bought, with proof of purchase (and for immobilisers and alarms proof of fitting) must be supplied.

TOTAL LOSS

In the event of a total loss the insurance for your motorcycle will cease when you accept the offer of settlement. We may decide to let the insurance continue on a replacement motorcycle (see **SPECIAL CONDITIONS, page 11 of the policy booklet**)

YOUR RIGHT OF CANCELLATION

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed and this commences from either: The day of conclusion of the contract or the day on which you receive the full terms of the insurance contract detailing the full contractual terms, conditions and information of the contract, whichever is the later. A pro rata charge will be made for this period of cover.

POLICY CANCELLATION (see GENERAL CONDITIONS, page 20 of the policy booklet)

As this is a specially rated policy, it is arranged on an annual basis only. Should you wish to cancel this insurance no refund of premium is allowable.

GARAGING

The policy wording contains the following garage clause: "Notwithstanding anything herein to the contrary, it is agreed that the Underwriters will not pay for any claim for loss of or damage to the insured motorcycle when it is parked at the insured's place of residence and/or the declared garaging address unless the motorcycle is kept in a properly constructed and locked building as detailed to and agreed by the Underwriters". Your agent will advise you if this does **not** apply.

EXCLUSIONS

The following is a brief list of exclusions and is not exhaustive. This insurance does not cover you for:

Any excess shown on the schedule. Compensation for you not being able to use your vehicle or the cost of hiring another vehicle. Wear and tear, mechanical or electrical breakdown and failures or breakages. Repairs or replacements that improve the condition of your vehicle. Theft of the vehicle by someone who got it by fraud or trickery. Theft of the vehicle if the keys have been left in or near it, if the motorcycle has been left unlocked or if reasonable precautions have not been taken to protect it.

CLAIMS

In the event of a claim please ring our claims telephone number 0870 242 1218

DISPUTES PROCEDURE

If you have a problem with your insurance please contact your insurance adviser. If you are still unhappy please write to:

The Underwriter, KGM Motor Policies at Lloyd's, KGM House, George Lane, London, E18 1RZ.

If you are still unable to resolve the situation and wish to make a complaint you can refer the matter to the Complaints Department at Lloyd's. Their address is: Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA. Tel: 020 7327 5693. Fax: 020 7327 5225. e-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the KGM Motor Policies at Lloyd's is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.

LAW AND LANGUAGE

This insurance contract is written in English and is subject to English Law. All communications about it will be conducted in English.