



Scheme administered by
Four Counties Insurance Brokers Ltd



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 FOR RACE BIKES	DURATION - 12 MONTHS CONTRACT	Section
Loss or damage caused by fire or theft of the motorcycle whilst stored at the insured's home		3
Accidental Damage to the motorcycle if the towing or carrying vehicle is involved in an accident		2
Compulsory Excess		£100 applicable to any claim

LOYALTY NO CLAIMS DISCOUNT (this replaces Section 6, page 14 in the Policy Document)

If you have not made a claim during the period of insurance immediately before a renewal, you will be rewarded with a discount on your renewal in accordance with this scale:

1 year claim-free = 5%, 2 years claim-free = 7.5%, 3 or more years claim-free = 10%

If a claim is notified during the period of insurance, no discount will be allowed against the following renewal.

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 in the Policy Document) A cancellation will only become effective from the date the certificate is received by us. The return of the annual premium will be calculated using the following short period scale of charges. Four Counties Insurance Brokers will deduct a £15 handling charge.

Period not exceeding	One Month	Two Months	Three Months	Four Months	Five Months	Six Months	Seven Months	Eight Months	Over Eight Months
Proportion of premium refunded	75%	60%	50%	40%	30%	25%	20%	10%	No Refund

Where a claim has occurred no refund of premium will be allowed if the policy is cancelled.

EXCLUSIONS

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

The first £100 of any damage covered by the policy.

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 motorcycle by someone who got it by fraud or trickery.

Theft of the motorcycle if the security conditions have not been met or if reasonable precautions have not been taken to protect it.

Theft of the motorcycle from premises other than that declared and agreed by the insurers.

Liability for damage or injury to any third party.

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 Insurance, 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 Insurance 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.