

# Personal Accident Insurance

## Insurance Product Information Document (IPID)



**The Insurer:** Collinson Insurance (a trading name of Astrenska Insurance Limited). Firm Reference Number 202846.

Registered in England No. 01708613. Registered Office: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU.

**Intermediary:** Strategic Insurance Services Limited (FCA number 307133).

**Product:** Personal Accident

This document provides a summary of the key information relating to this insurance policy. It does not contain the full terms and conditions of the cover which can be found in the Personal Accident Insurance policy wording. It should be read together with BeMoto's Statement of Fact, Statement of Cover, Policy Schedule and Certificate of Motor Insurance. It is important that you read all these documents carefully.

### What is this type of insurance?

This product meets the demands and needs of those who wish to receive a payment for specific types of bodily injury as outlined in the policy wording, or death following a motorcycle road accident during the period of cover. It does not provide cover for pillion passengers.



### WHAT IS INSURED?

- ✓ Up to the claim limit of £15,000 if the you or an insured person receives an injury which causes death, or the loss of any limb, or permanent blindness in one or both eyes. Death, or the loss of any limb, or permanent blindness in one or both eyes must occur within one year of the accident and the accident must be the only cause of that death or injury.
- ✓ Up to the claim limit of £15,000 for permanent total disablement (excluding loss of sight or limbs), which entirely prevents an insured person from working in any business or occupation of any and every kind and which after a period of 12 months from the date of disablement, in the opinion of a consultant, shows no sign of ever improving.



### WHAT IS NOT INSURED?

- ✗ Claims where your motorcycle has been used for any of the following:
  - a. The motor trade (other than when a member of the motor trade either repairs or services your motorcycle);
  - b. Dispatch, courier; food delivery or messenger services;
  - c. Racing, trials (apart from where your motorcycle is travelling on a road to which the public has access), pacemaking or being in any contest, reliability or speed trial; and
  - d. Riding on any race track, circuit or derestricted toll road including the Nürburgring.
- ✗ Anyone not wearing a helmet at the time of the accident, except when mounting/dismounting or making any emergency roadside repairs to your motorcycle.
- ✗ Death or bodily injury caused by suicide or attempted suicide.
- ✗ Any accident where the insured person is riding a class of vehicle for which they do not hold a valid licence.



### ARE THERE ANY COVER RESTRICTIONS?

- ! Your motorcycle insurance policy must be maintained, current and valid.
- ! The insured person must match the name of the individual stated on your motorcycle insurance policy.
- ! Your Personal Accident Insurance policy will continue to respond for the period of cover or until your annual aggregate limits are exhausted; whichever comes first.
- ! This insurance is only valid if you are a permanent resident of the United Kingdom (England, Wales, Scotland, Northern Ireland) or Isle of Man.



### WHERE AM I COVERED?

#### Our policy will cover you in:

- ✓ England, Scotland, Wales, Northern Ireland, the Channel Islands and Isle of Man;
- ✓ Any country which is a member of the European Union; and
- ✓ Any other country which has agreed to follow the EU Motor Insurance Directive (number 2009/103/EC).

You can find more information on the countries that follow the above EU Directive by visiting [www.cobx.org](http://www.cobx.org)



### WHAT ARE MY OBLIGATIONS?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.
- Cover is conditional on you observing and fulfilling the terms, provisions, conditions and clauses of this policy.
- Your answers will form part of the statement of facts on which your policy will be based.
- If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



### WHEN AND HOW DO I PAY?

You can pay your premium annually using Visa or Mastercard (debit or credit card), or you may be offered a monthly instalment plan. Payment options should be discussed with your insurance broker.



### WHEN DOES THE COVER START AND END?

The policy is for a period of one year starting from the date shown on your Certificate of Motor Insurance for your underlying motorcycle insurance policy. The policy is renewable each year alongside that underlying motorcycle insurance.



### HOW DO I CANCEL THE CONTRACT?

You have the right to cancel your policy at any time by calling BeMoto on 01733 907001 (calls may be recorded).

This insurance is an additional benefit attached to your underlying motorcycle insurance policy, either selected and paid for by you or included by BeMoto (shown on your Statement of Cover); this insurance cannot be cancelled without cancelling the underlying motorcycle insurance policy. If you have paid an additional premium, you will be entitled at any time to a pro-rata refund of premium provided that you have paid the annual premium in full and that no claims have been made or are pending.

If you cancel your underlying BeMoto motorcycle insurance policy, this policy will automatically cancel at the same time.

Refer to your Policy Documents and BeMoto's Terms of Business (available at [www.bemoto.uk](http://www.bemoto.uk)) for more information about your underlying motorcycle insurance cancellation rights and BeMoto's Administration Fees.

### MAKING A CLAIM

Your claim will be handled on the insurer's behalf by Davies Group Limited.

- If you sustain an injury, please check your policy documents before logging your claim to ensure the injury is covered.
- To make a Personal Accident claim, please email Davies Group at [specialistclaims@davies-group.com](mailto:specialistclaims@davies-group.com)
- If you don't have internet access, call Davies Group on 0330 123 1279 to inform them about your claim.

**On all correspondence please tell the insurer you are insured by BeMoto and provide the unique scheme code shown in the policy wording along with the unique policy number from your Policy Schedule. This will help the insurer to validate your policy details and deal with your claim as quickly as possible.**



01733 907000 (sales & service)



[www.bemoto.uk/contact-us](http://www.bemoto.uk/contact-us)



0330 123 1279 (PA claims)



[specialistclaims@davies-group.com](mailto:specialistclaims@davies-group.com) (PA claims)



01733 907009 (24hr motorcycle claims)



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