

Excess Contribution Insurance

Insurance Product Information Document (IPID)



The Insurer: Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

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

Product: Excess Contribution

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 Excess Contribution 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 reclaim a contribution towards their excess costs following a successful claim under the main motorcycle insurance policy. The maximum claim is the lowest of either the amount of excess paid, or the level of cover chosen. Only one claim per period of cover.



WHAT IS INSURED?

- ✓ This policy provides a contribution towards the excess that you have paid, or has been deducted by the motorcycle insurer from your settlement, following a successful claim on your motorcycle insurance policy.
- ✓ The excess contribution provided by the policy is limited to the excess contribution level selected at time of purchase and recorded on the Statement of Cover.



WHAT IS NOT INSURED?

- ✗ Any claim that your main motorcycle insurance policy does not respond to or where the excess is not exceeded.
- ✗ Any excess claim in respect of personal effects, accessories, glass or audio/visual equipment.
- ✗ Where your main insurer or any third party has waived or reimbursed you with regards to the excess amount or is in the process of being recovered from a third party.
- ✗ Any incident which is not covered under the accidental damage, fire, theft or vandalism section of the main motorcycle insurance policy.
- ✗ 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.
- ✗ 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 Excess Contribution 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), Channel Islands or the Isle of Man.
- ! Only when the value of the total claim under your motorcycle insurance policy is equal to, or exceeds, the excess stated in the motorcycle insurance policy will cover be provided.
- ! Payment will be made once the claim under your motorcycle insurance policy has been settled and you have provided evidence of the excess amount paid to, or deducted by, the motorcycle insurer.



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



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 repayment plan. Payment options should be discussed with your insurance adviser.



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 cancel your underlying 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) for more information about your underlying motorcycle insurance cancellation rights and BeMoto's Administration Fees.



01733 907000 (sales & service)



helpme@bemoto.uk (service support)



0344 856 2359 (excess claims)



<https://excessprotectionclaims.davies-group.com>



01733 907009 (24hr motorcycle claims)



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