

This policy is Underwritten by:  
**Highway Insurance Company Limited**  
 Highway House, 171 Kings Road, Brentwood, Essex CM14 4EJ.

## Highway Motorcycle Insurance - Policy Summary

Some important facts about your Motorcycle insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

This policy is valid for a calendar year.

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>Third Party Cover</b> - Third party liability: Unlimited indemnity in respect of death or injury to third parties (including passengers). Limited cover for damage to other people's property.</p> <p><b>Legal Representation and Costs</b> - Reasonable legal costs and expenses for representing the Insured at an inquest or enquiry or defending charges of causing death by dangerous driving or manslaughter.</p> <p><b>Emergency Medical Treatment</b> – We will pay for emergency medical treatment after an accident involving the insured motorcycle.</p>	<p>Applies to all covers.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>• Any amount above £20,000,000 for damage to other people's property and any amount above £5,000,000 for costs and expenses incurred.</li> <li>• Loss or damage to the insured motorcycle.</li> <li>• Death or injury to the person riding the insured motorcycle.</li> </ul> <p>We will pay for emergency medical treatment up to the limits specified in the Road Traffic Acts.</p>	1
<p><b>Fire &amp; Theft Cover</b> – We will cover you for the loss or damage to the insured motorcycle, the standard fitted accessories and a sidecar if we have been told about it previously, by fire, lightning, explosion, theft or attempted theft.</p>	<p>Only applies to Comprehensive or Third Party Fire &amp; Theft cover.</p> <p>Must be the insured motorcycle for a claim to be made. The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred.</p> <p>You must keep your vehicle and its keys safe at all times for a claim to be valid. When leaving your vehicle at any time you must ALWAYS ensure it is safe, the steering lock is engaged and the vehicle keys are removed. Failure to remove your keys and lock your motorcycle may result in a claim for theft being refused.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>• The excess, or any loss or damage up to the amount of the excess, that appears on the schedule.</li> <li>• Satellite navigation equipment unless fitted as standard.</li> <li>• Loss or damage if the insured vehicle is taken, or driven, by any person who is not an insured rider but is a member of the policyholder's family or household, or by an employee or ex-employee.</li> </ul> <p>When your vehicle is not in use your policy may stipulate that it is kept in a locked garage. If you fail to observe this policy condition a claim for theft may be refused.</p> <p>Policy is cancelled following a payment for a total loss claim.</p>	2
<p><b>Accidental Damage</b> – We will cover you for the loss or damage to the insured motorcycle, the standard fitted accessories and a sidecar if we have been told about it previously.</p>	<p>Only applies to Comprehensive cover.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>• Any exclusion or limitation applying to the Fire &amp; Theft section also applies to this section.</li> <li>• Damage caused by frost unless you have taken all reasonable care to prevent it.</li> <li>• Damage caused by filling the insured motorcycle with the wrong fuel.</li> <li>• Tyre damage caused by wear and tear, braking, punctures, cuts or bursts.</li> </ul> <p>Policy is cancelled following a payment for a total loss claim.</p>	3

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<b>Foreign Use</b> – Policy cover automatically extended to member countries of the European Union, Andorra, Croatia, Iceland, Norway and Switzerland for up to a quarter of the Period of Insurance.	No cover applies to any country which is not a member state of the European Union, or Andorra, Croatia, Iceland, Norway or Switzerland. Excludes any period in excess of a quarter of the Period of Insurance.	4

Optional or additional features and cover	Significant exclusions or limitations	Policy section information can be found in
<b>Riding other private motorcycles</b> – Cover as for third party for any motorcycle you do not own that you ride with that owner's permission.  Cover is given at Underwriters discretion	Excludes:- <ul style="list-style-type: none"> <li>Any exclusion or limitation applying to the Third Party section also applies to this section.</li> <li>Use of a motorcycle unless there is a current and valid policy of insurance in force for the vehicle being driven under this Section.</li> </ul> <p>This extension is given in accordance with underwriting rules, which may vary. Your Certificate of Insurance will display this cover if applicable. You should not assume you have this cover until you are in possession of your Certificate of Insurance and this cover is displayed.</p>	1

### Cancellation rights

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons by providing confirmation to your insurance adviser in writing and returning any cover note and/or certificate of insurance. If that happens, we will charge you pro rata, subject to a minimum fee of £25 + Insurance Premium Tax, for the cover provided from the beginning of the contract until the policy is cancelled.

You may cancel this insurance outside of the 14-day period by providing confirmation to your insurance adviser in writing and returning any cover note and/or certificate of insurance. We will work out the refund on a pro rata basis less an additional charge of £15 + Insurance Premium Tax to cover our administrative costs. If you cancel your policy following a claim there will be no refund of premium.

### Changes which may affect your cover

You must tell your insurance adviser as soon as possible if any of your details change and you should contact your insurance adviser for advice if you are not sure whether a change will affect your cover.

If you do not tell your insurance adviser about any relevant changes, we may:

- Reject or reduce your claim
- Cancel the policy and treat it as though it never existed, or
- Do both of the above

When you advise of any permanent or temporary changes to your policy, or request duplicate documents, during the period of insurance, a premium adjustment charge of £15 + Insurance Premium Tax will be made in respect of the changes and to cover our administrative costs. This charge is in addition to any administration fees charged by your intermediary.

### Making A Claim

If you wish to report an accident or theft or wish to make any claim please call our Contact Centre (UK) on 0871 222 6062 as soon as possible following any incident.

### Complaints

We aim to provide a high standard of service but if you are not satisfied with the service you receive you should in the first instance contact your insurance advisor who sold you this insurance. If you remain dissatisfied you should contact the Customer Care Department, Highway Insurance, Highway House, 171 Kings Road, Brentwood, Essex. CM14 4EJ. Telephone: 01277 266376. E-mail [customercare@highway-insurance.co.uk](mailto:customercare@highway-insurance.co.uk)

Please quote the Policy Number in all correspondence. A copy of Highway's complaint handling procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: 0845 080 1800 or 0300 123 9 123 (from mobile or non BT lines)

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal action.

### Financial Services Compensation Scheme

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 90% of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme. 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone 020 7892 7300 or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

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