

Motor Insurance

Insurance Product Information Document

Companies: Zenith Insurance Plc and QIC Europe Limited

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.



This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [ZMBIKETPFT08/18]

What is this type of insurance?

MISL ZM Bike Marque - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This Third Party Fire & Theft policy also provides cover for damage to your vehicle following a fire or theft.



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers.
- ✓ Legal liability for damage to other people's property up to £20,000,000.
- ✓ Loss or damage, up to the insured motorcycles market value, caused by fire, theft or attempted theft.
- ✓ Foreign Use. For a maximum of 90 days in total in any period of insurance. Also see 'Where am I covered?' within this document.
- ✓ Voluntary work & 'indemnity to principal' cover.



What is not insured?

- ✗ You will be responsible for the first part of any claim – this is known as the "Excess". The Excess will be shown on your Schedule and can be advised to you by your insurance intermediary.
- ✗ Loss or damage when your motorcycle is left unattended and the ignition key has not been removed. This applies even for short periods such as in petrol stations.
- ✗ Any liability to others, or loss or damage to any motorcycle covered by this insurance when the motorcycle is being ridden outside the limitations of the driver's licence. This includes when a motorcycle is not fitted with a brake horsepower restrictor kit when it is required by law to have one fitted.
- ✗ Loss or damage caused by an inappropriate type or grade of fuel.
- ✗ Any liability to others, or loss or damage to any motorcycle covered by this insurance when the motorcycle is being ridden in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed.
- ✗ Any liability to others, or loss or damage to any motorcycle covered by this insurance when the motorcycle is carrying an insecure load, or being ridden with a number of passengers which is unsafe or towing a trailer which is unsafe or has an insecure load.
- ✗ Any increased claim cost associated with ordering a part now obsolete in the UK if your motorcycle was not originally designed to UK specification.
- ✗ Any loss, damage or liability incurred when your motorcycle is being used on derestricted toll roads (including the Nurburgring).



Are there any restrictions on cover?

- ! Riding other bikes - Possibly included. Please refer to your insurance intermediary for confirmation of cover and details.
- ! Any loss or damage incurred may be excluded when your motorcycle is not garaged and you have told us that it is kept in a garage and endorsement MR6 appears on your Schedule of motor insurance.
- ! We will not pay any amount of more than £100 for any one claim for spare parts and accessories fitted to your motorcycle.
- ! Loss or damage in respect of theft or attempted theft of your motorcycle may be excluded if you have an alarm, immobiliser or tracking device fitted to your motorcycle and it is not operative. Please refer to your insurance intermediary for confirmation of cover.



Where am I covered?

You are covered to drive in:

- ✓ UK
- ✓ Any member country of the European Union
- ✓ Andorra, Iceland, Liechtenstein, Norway, Switzerland, Serbia

You must notify your insurance intermediary of the details of any journey outside of the UK prior to travelling.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- At renewal, you must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule.



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your insurance intermediary.

Full cancellation details are contained within your policy booklet, a copy of which is available from your insurance intermediary.