

keyfacts[®]



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 booklet.

SUMMARY OF COVER – CLASSIC MOTORCYCLE	DURATION – 12 MONTH CONTRACT	POLICY SECTION	COMP	TPF&T
Unlimited indemnity in respect of any claims by a third party for personal injury.		1	Yes	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage.		1	Yes	Yes
Provided the insured motorcycle is 351cc or over, we may extend cover to allow you to ride another motorcycle not owned by you. The maximum cover allowed is TPO.		1	No	No
Legal Fees, costs and expenses incurred with the Underwriters' consent.		5	Yes	Yes
Loss or damage caused by fire & theft.		3	Yes	Yes
Accidental Damage.		2	Yes	No
Compulsory Excesses.		2,3 & 4	Yes	Yes
No Claim Discount.		6	No	No
Foreign travel – The minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 30 days in any insurance year for EU countries subject to certain terms and conditions.		4	Yes	Yes
Loss of accessories from a locked garage or from the motorcycle itself if it is stolen. Limit £100.		3	Yes	Yes

RIDING

Named and approved riders only, subject to Underwriters' approval. It is your responsibility to ensure that all riders hold a valid driving licence and/or a CBT certificate (if applicable) for the motorcycle(s) you insure. Failure to hold a valid licence will render this insurance null and void, with all cover being invalid from inception. We reserve the right to request a copy of any riders licence at any time

NO CLAIMS DISCOUNT

As this is a specially rated policy, a no claim discount is not earned.

USE

Social, domestic and pleasure purposes only including shows and rallies. Commuting can be included subject to Underwriters' approval. The insurance does not cover any form of business use, hiring, racing, pacemaking, speed testing, performance testing, track days, despatch, courier or food delivery services.

LIMITED MILEAGE

All classic motorcycle policies are arranged on a limited mileage basis. Please ensure that you have requested the correct mileage limit for your requirements.

WARNING: If you exceed the mileage limit given the cover under your policy will revert to Road Traffic Acts cover only.

TOTAL LOSS

In the event of a total loss, the insurance for your motorcycle will cease when you accept the offer of settlement, unless we decide to let the insurance continue on a replacement motorcycle (see **SPECIAL CONDITIONS, page 11 of the policy booklet**)

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 latter. A pro rata charge will be made for this period of cover.

POLICY CANCELLATION (see GENERAL CONDITIONS, page 20 of the policy booklet)

As this is a specially rated policy and is arranged on an annual mileage basis, the return of the annual premium will be calculated using the following short period scale of charges:

Period not exceeding	30 days	60 days	90 days	Over 90 days
Proportion of premium refunded	60%	40%	20%	No Refund

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

GARAGING

Your policy may be endorsed with the following garage clause: "Notwithstanding anything herein to the contrary, it is agreed that the Underwriters will not pay for any claim for loss of or damage to the insured motorcycle when it is parked at the insured's place of residence and/or the declared garaging address unless the motorcycle is kept in a properly constructed and locked building as detailed to and agreed by the Underwriters". Your agent will advise you if this does **not** apply.

EXCLUSIONS

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

Any excess shown on the schedule; 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 vehicle by someone who got it by fraud or trickery; Theft of the vehicle if the keys have been left in or near it when it is unattended; If the motorcycle has been left unlocked or if reasonable precautions have not been taken to protect it.

CLAIMS

In the event of a claim please ring our claims telephone number 0870 242 1218

DISPUTES PROCEDURE

If you wish to make a complaint about any aspect of your insurance please contact; The Risk & Compliance Director, KGM Motor Insurance, KGM House, George Lane, London, E18 1RZ. KGM Motor Insurance has internal complaint guidance for customers that are available upon request. In the event that you remain dissatisfied you can refer the matter to the Complaints Department at Lloyd's. The contact details are; 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, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel 0845-080-1800. Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

KGM Motor Policies at Lloyd's is authorised and regulated by the Financial Services Authority.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the KGM Motor Policies at Lloyd's is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the scheme is available on the FSCS website www.fscs.org.uk.

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.



Authorised and regulated by the Financial Services Authority

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