

Helmet and Leathers

How to make a claim

To make a claim on **your** Helmet & Leathers policy, please call the number listed in **your motorcycle insurance policy confirmation of cover letter**, 24 hours a day 365 days a year.

Upon registration of **your** claim, **your** Helmet & Leathers claim will be handled on the **insurer's** behalf by Davies Group Limited.

When submitting **your** claim, **you** will be asked to provide **us** with evidence. This may include but is not limited to proof of purchase, proof of the damage, **your** insurance documents and confirmation from **your motorcycle insurer** that an **incident** has happened.

Our settlement calculations will be based on either the original purchase price or the current retail price for replacement items of the same or similar specification, whichever is lower.

Your Helmet and Leathers policy

It's important that **you** read this wording and **your confirmation of cover letter** to make sure that everything **you've** told **us** is correct.

Please note the policy 'Definitions' section is located at the end of this document, please read this policy carefully so that you understand the cover we are giving you. You must follow the terms and conditions set out in this policy wording.

Please make sure that **you** keep this policy wording and **your confirmation of cover letter** in a safe place in case **you** need to look at them later.

This insurance is arranged by URIS Group Limited and is underwritten by Collinson Insurance. 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.

URIS Group Limited is authorised and regulated by the Financial Conduct Authority in the United Kingdom, under Firm Reference number 307332. Registered in England number 02461657.

In return for the payment of **your** premium, **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

Important

If **you** do not have proof of purchase for **your helmet & motorcycle clothing**, **you** must take a photograph of each item at the start of **your** policy to show all items were in **your** possession and were undamaged before making **your** claim.

What is covered

What we will cover	What we will not cover
<p>1. This policy provides cover for the damage to your helmet & motorcycle clothing specifically caused by a motorcycle accident. If the damage is repairable, we will cover the cost of repairs. If the damage is beyond repair, we will cover the cost of replacing your helmet & motorcycle clothing with items of the same form and style.</p> <p>2. The most we will pay under this policy is the annual claim limit of £1,000. Once this limit is reached, the policy is automatically cancelled.</p>	<ol style="list-style-type: none"> 1. Claims for items where you cannot provide the requested documents. 2. Wear and tear of any kind. 3. Claims arising from gradual causes like, but not limited to, fungus, rot, or vermin. 4. Claims arising from theft or attempted theft. 5. Accidental damage that is not the result of a road traffic accident. 6. Loss of or damage where you are riding a class of vehicle for which you do not hold a valid licence. 7. The excess payable for each claim. 8. Damage to clothing that does not belong to you or your passengers. 9. We will not pay the cost of replacing any undamaged helmet & motorcycle clothing forming part of a pair or a set. 10. Items such as jeans, t-shirts, socks or backpacks, which are not motorcycle protective clothing. 11. We will not pay for any loss of value after we have made a payment to settle the claim. 12. Claims where your motorcycle was being used for any of the following are not covered: <ol style="list-style-type: none"> a) Dispatch, courier and messenger services, or food delivery. b) Racing, pace making or being in any contest or speed trial. c) Riding on any racetrack, circuit or de-restricted toll roads. d) Trials (apart from where your motorcycle is travelling on a road that the public have access to). 13. Any claim which happened before the period of insurance as shown on your confirmation of cover letter that you were aware was an imminent claim. 14. Any claim that has been waived or reimbursed. 15. Any claim resulting from war and/or terrorism. 16. Any claim resulting from: <ul style="list-style-type: none"> • Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or • Radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.

Conditions applicable to the entire policy

1. **Your** Helmet & Leathers policy will remain in effect for the **period of insurance** or until **your annual claim limit** is exhausted; whichever comes first.
2. **Your motorcycle insurance policy** must be up to date and valid for this coverage to apply.
3. Right of recovery - **we** can take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under this policy.
4. Other insurance - if **you** were covered by any other insurance for the amount payable following the **incident**, which resulted in a valid claim under this policy, **we** will only pay **our** proportionate share of the claim.
5. **You** must take reasonable steps to safeguard against loss or additional exposure to loss.
6. **We** will only give **you** the cover that is described in this policy if **you** have complied with all the terms and conditions of this insurance policy, as far as they apply.
7. This insurance is only valid if **you** are a permanent resident of the United Kingdom (England, Wales, Scotland and Northern Ireland), Channel Islands and the Isle of Man.
8. **We** have the right to approach any third party in relation to **your** claim.
9. **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

General Conditions

- **Consumer Insurance Act**

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the selling broker may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

- **Data Protection**

How we use the information about you

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for us to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.

• **Jurisdiction and Law**

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

Canceling your policy

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid to **us**. **You** can cancel this policy after 14 days, but **we** will not give **you** back any premium.

If **you** decide to cancel **your** Helmet & Leathers policy, **you** can do so by:

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury BS35 2JX.

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

Cancellation by Us

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with **policy** terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the **policy** immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your policy** being cancelled from the date **you** originally took it out.

If **we** cancel the **policy** and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Customer service & complaints procedure

We always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

Questions or complaints about the sale of your policy

If **you** have a question or concern about, or you wish to make a complaint about, how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please in the first instance contact the provider of **your motorcycle insurance policy** by:

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury BS35 2JX.

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

Questions or complaints about your policy or the handling of your claim

If **your** complaint is about a claim **you** made, contact Davies Group Limited:

- Email: specialistclaims@davies-group.com;
- Telephone: **0344 264 0085** Monday to Friday 9am to 5pm, excluding bank holidays;
- Write: Specialist Claims, PO Box 2801, Stoke-on-Trent, ST4 9DN.

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Definitions

Where **we** explain what a word means that word will be highlighted in **bold** print and will have the same meaning wherever it is used in this policy.

Administrator	URIS Group Limited at 1st Floor, Premier House, Carolina Court, Doncaster, South Yorkshire, DN4 5RA. Davies Group Limited handle claims on behalf of the insurer .
Annual Claim Limit	The most we will pay in the period of insurance is £1,000, including up to £250 for any damage to helmet & motorcycle clothing for your passengers riding on the insured motorcycle .
Confirmation of Cover Letter	The separate document we send you that includes details about you and what you are covered for.
Excess	£25. The amount you must pay for every claim.
Helmet & Motorcycle Clothing	The protective clothing, helmet, boots and gloves that you or your passengers own or are legally responsible for, while you or your passengers are wearing them.
Imminent Claim	An incident that could give rise to a claim under this policy that you are or were aware of before the start date of this policy.
Incident	The event that gave rise to a claim under this insurance policy which occurred during the period of insurance .
Motorcycle Insurance Policy	Your insurance policy issued by a motorcycle insurer to you for your motorcycle .
Motorcycle Insurer	An authorised and regulated UK motorcycle insurer.
Motorcycle	The motorcycle shown on your confirmation of cover letter or that you own or are authorised to ride.
Period of Insurance	The period stated on your confirmation of cover letter that this policy is in force for.
Territorial Limits	England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man and for 90 days in any country within the European Union and any other country which has agreed to follow the EU Motor Insurance Directive (number 2009/103/EC).
Waived or Reimbursed	Where a third party has already paid for the cost of replacement or repair of your helmet & motorcycle clothing .
We/Us/Our/Insurer	Collinson Insurance.
You/Your/Insured Person	The person named on the confirmation of cover letter and any other authorised rider who is permitted to drive the motorcycle under the motorcycle insurance policy .

Personal Accident

How to make a claim

To make a claim on **your** Personal Accident policy, please call the number listed in **your motorcycle insurance policy confirmation of cover letter**, 24 hours a day 365 days a year.

Upon registration of **your** claim, **your** Personal Accident claim will be handled on the insurer's behalf by Davies Group Limited.

Your Personal Accident policy

It's important that **you** read this wording and **your confirmation of cover letter** to make sure that everything **you've** told **us** is correct.

Please note the policy 'Definitions' section is located at the end of this document, please read this policy carefully so that you understand the cover we are giving you. You must follow the terms and conditions set out in this policy wording.

Please make sure that **you** keep this policy wording and **your confirmation of cover letter** in a safe place in case **you** need to look at them later.

This insurance has been arranged by URIS Group Limited and is underwritten by Collinson Insurance. 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.

URIS Group Limited is authorised and regulated by the Financial Conduct Authority in the United Kingdom, under Firm Reference number 307332. Registered in England number 02461657.

In return for the payment of **your** premium, **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

What is covered

What we will cover	What we will not cover
<p>If you get injured in an accident that happens within the territorial limits, we will provide payment for the following:</p> <ul style="list-style-type: none"> • If the injury results in death, loss of limb, or loss of sight in one or both eyes within one year of the accident, and the accident is the only cause of the injury, we will pay the specified claim limit of £25,000. • If the injury leads to permanent total disablement (excluding loss of sight or loss of limb), we will pay the specified claim limit of £25,000. • If you need to stay overnight in a hospital bed due to the accident, we will pay £100 for each overnight stay in hospital, up to a maximum of 30 days. This means staying in a hospital bed from midnight to 7am. • We will provide coverage for emergency dental treatment that is solely aimed at relieving immediate pain, up to £250 within 7 days of the accident. • We will provide cover for physiotherapy, up to £500, for up to 5 sessions with a qualified professional. • We will provide cover for stress counselling, up to £500, for up to 5 sessions with a qualified professional. • We will provide cover for personal belongings, which are damaged during the accident, up to £150. <p>The maximum amount payable by us in respect of any claim is £25,000 per insured person and £50,000 per accident.</p>	<ul style="list-style-type: none"> • Anyone not wearing a helmet and appropriate protective clothing at the time of the accident, except when mounting or dismounting the motorcycle. • Death or bodily injury caused by suicide or attempted suicide. • Any claim where the insured person was committing an offence or breaking the law at the time of an accident. • Disability or bodily injury that happened before the period of insurance. • Any accident which happens outside the territorial limits. • Any accident that happens when the insured person is riding a class of vehicle for which they do not hold a valid licence. • Claims where your motorcycle was being used for any of the following are not covered: <ol style="list-style-type: none"> a) Dispatch, courier and messenger services, or food delivery. b) Racing, pace making or being in any contest or speed trial. c) Riding on any racetrack, circuit or de-restricted toll roads. d) Trials (apart from where your motorcycle is travelling on a road that the public have access to). • Any claim resulting from war and/or terrorism. • Any claim resulting from: <ol style="list-style-type: none"> a) Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or b) Radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.

Conditions applicable to the entire policy

1. **Your motorcycle insurance policy** must be up to date and valid for this coverage to apply.
2. Right of recovery - **we** can take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under this policy.
3. Other insurance - if **you** were covered by any other insurance for the amount payable following the **incident**, which resulted in a valid claim under this policy, **we** will only pay **our** proportionate share of the claim.
4. **You** must take reasonable steps to safeguard against loss or additional exposure to loss.
5. **We** will only give **you** the cover that is described in this policy if **you** have complied with all the terms and conditions of this insurance policy, as far as they apply.
6. This insurance is only valid if **you** are a permanent resident of the United Kingdom (England, Wales, Scotland and Northern Ireland), Channel Islands and the Isle of Man.
7. **We** have the right to approach any third party in relation to **your** claim.
8. **We** shall not provide cover or be liable to pay any claim or other **sums**, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

General Conditions

• Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the selling broker may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

• Data Protection

How we use the information about you

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for us to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.

• Jurisdiction and Law

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

Cancelling your policy

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid to **us**. **You** can cancel this policy after 14 days, but **we** will not give **you** back any premium.

If **you** decide to cancel **your** Personal Accident policy, **you** can do so by:

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury BS35 2JX.

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

Cancellation by Us

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with **policy** terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the **policy** immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your policy** being cancelled from the date **you** originally took it out.

If **we** cancel the **policy** and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Customer service & complaints procedure

We always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

Questions or complaints about the sale of your policy

If **you** have a question or concern about, or you wish to make a complaint about, how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please in the first instance contact the provider of **your motorcycle insurance policy** by:

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury BS35 2JX.

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

Questions or complaints about your policy or the handling of your claim

If **your** complaint is about a claim **you** made, contact Davies Group Limited:

- Email: specialistclaims@davies-group.com;
- Telephone: **0333 091 8952** Monday to Friday 9am to 5pm, excluding bank holidays;
- Write: Specialist Claims, PO Box 2801, Stoke-on-Trent, ST4 9DN.

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Definitions

Where **we** explain what a word means that word will be highlighted in **bold** print and will have the same meaning wherever it is used in this policy.

Accident	An unexpected event that happens while you are riding, mounting/dismounting, or making any emergency roadside repairs to your motorcycle .
Administrator	URIS Group Limited at 1st Floor, Premier House, Carolina Court, Doncaster, South Yorkshire, DN4 5RA. Davies Group Limited handle claims on behalf of the insurer .
Bodily Injury	A physical injury to the body caused directly and solely by an accident, excluding intentional self-inflicted injuries and injuries resulting from sickness or disease.
Confirmation of Cover Letter	The separate document we send you that includes details about you and what you are covered for.
Consultant	A person other than you , a member of your immediate family or an employee of yours , who is qualified as a consultant in the branch of medicine to which the bodily injury relates.
Incident	The event that gave rise to a claim under this insurance policy which occurred during the period of insurance .
Loss of Limb(s)	Loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot that in the opinion of a consultant will not be recovered.
Loss of Sight	The permanent and total loss of sight which is considered as having happened: In both eyes, if an insured person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or in one eye if, after correction, the degree of sight an insured person has left in that eye is 3/60 or less on the Snellen Scale (meaning they can see at three feet what they should be able to see at 60 feet).
Loss of Use	The total and irrecoverable loss of use of a limb where the loss is continuous for 12 months and such loss of use is deemed permanent and beyond possibility of improvement on the authority of a consultant specialising in that area.
Motorcycle Insurance Policy	Your insurance policy issued by a motorcycle insurer to you for your motorcycle .
Motorcycle Insurer	An authorised and regulated UK motorcycle insurer.
Motorcycle	The motorcycle shown on your confirmation of cover letter or that you own or are authorised to ride.
Period of Insurance	The period stated on your confirmation of cover letter that this policy is in force for.
Permanent Total Disablement	Disablement which entirely prevents you or the 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, is in the opinion of a consultant , shows no sign of ever improving.
Personal Belongings	Clothes and articles of a personal nature likely to be worn, used or carried.
Territorial Limits	England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man and for 90 days in any country within the European Union and any other country which has agreed to follow the EU Motor Insurance Directive (number 2009/103/EC).
We/Us/Our/Insurer	Collinson Insurance.

**You/Your/Insured
Person**

The person named on the **confirmation of cover letter** and any other authorised rider who is permitted to drive the **motorcycle** under the **motorcycle insurance policy** or any authorised passenger on the **motorcycle** whilst you or the authorised rider is driving.

Excess Protect

How to make a claim

The quickest way to get **your** claim to **us** is to visit <https://claims.arclegal.co.uk> and submit **your** claim online. **You** will also find helpful information and FAQs to help **you** on **your** claims journey.

If **you** need assistance, or are unable to complete **your** claim form online, please telephone 0344 770 9000.

Please note we can only process your claim once your motorcycle insurance claim has been settled or in the event of a non-fault claim when six months has elapsed from the claim being settled.

Claims conditions

Please note that the following conditions apply to **your** claim and **we** may cancel the policy, refuse to deal with **your** claim, or reduce the amount of the claims payment if **you** ignore them:

- **Process**
In the event of any incident which may give rise to a claim, **you** must follow the claims procedure detailed in this policy, and **you** must give the **administrator**, at **your** own expense, all the information **we** or they ask for about the claim.
- **We** have the right, at **our** expense and in **your** name, to:
 - Take over the defence or settlement of any claim;
 - Start legal action to get compensation from anyone else; and/or
 - Start legal action to get back from anyone else any payments that have already been made.
- At **our** cost, **you** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

Your Excess Protect policy

This policy booklet combined with **your confirmation of cover letter** confirms policy cover. In return for payment of the premium **we** agree to insure **you** in accordance with these terms and conditions contained in this booklet. Please note that once **you** have paid **your** premium to **your** insurance intermediary **we** treat it as having been received by **us**.

Contact **us** if **you** would like a copy of these terms and conditions in another format such as in large print, braille or audio file.

Important

Please keep this policy booklet, together with **your confirmation of cover letter**, in a safe place so **you** can read it again if **you** need to. **You** can only take out this insurance if **you** have bought a motorcycle insurance policy with **your** insurance intermediary. If **your motorcycle insurance policy** is cancelled for any reason this policy will also be cancelled.

Please check that the information contained in this policy meets **your** requirements. If it does not, please contact the insurance intermediary who arranged this insurance for **you**.

Your insurer

This policy has been arranged by URIS Group Limited and is underwritten by AmTrust Specialty Limited, Registered Office: Exchequer Court, 33 St Mary Axe, London EC3A 8AA, Registered Number: 1229676.

AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

What is covered

What we will cover	What we will not cover
Events During the period of cover and within the territorial limits we will pay up to the maximum limit as detailed in the Benefits detailed below, for the following: 1. A settled claim on your motorcycle insurance policy where you are unable to recover your excess from a third party and are therefore at fault; or	The policy will not pay out for the following: <ul style="list-style-type: none">• Any amount over and above the maximum limit of £600 in the period of cover.• Any excess in respect of glass damage or key excess.• Any claim where the excess has been waived or where a third party has reimbursed you or made good any loss or damage in respect of which you have or would otherwise have claimed against your motorcycle insurance policy.

<p>2. If your motor insurer deems the claim not your fault and you are unable to recover your excess from the third party within 6 months of the claim being settled.</p> <p>Benefits In the event of a valid claim for the above events this policy covers and pays the excess payable under your motorcycle insurance policy up to a maximum of £600 in the period of cover.</p> <p>Example</p> <p>Benefits</p> <p>Example A Your motorcycle insurance policy excess is £700. We will cover and pay £600, the maximum limit during the period of cover, there is no further benefit due.</p> <p>Example B Your motorcycle insurance policy excess is £200. We will cover and pay £200, leaving £400 of the initial £600 maximum limit, allowing you to make further claims for the remainder of the period of cover.</p>	<ul style="list-style-type: none"> • Any claim which occurs whilst the insured motorcycle is being used and/or ridden off road, on any race track, circuit or other prepared course. • Any claim which has occurred within a country which is not covered by your motorcycle insurance policy.
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General exclusions

- Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material;
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

General conditions

The following conditions apply to **your** policy:

- **Consumer Insurance (Disclosure and Representations) Act 2012**
This requires **you** to be truthful and take care to give accurate and complete answers to any questions **we** ask **you** when **you** purchase the policy, if **you** wish to make any changes to it during the **period of cover**, or if **you** make a claim. If **you** do not do so it may mean that **your** policy becomes invalid.
Note that if a claim under this policy is known by **you** to be false in any way, the claim will not be paid and **your** policy will be made void, which means it will be cancelled back to the start date, with no refund of premium. **We** may also inform other insurers and the appropriate law enforcement authorities.
- **Transferring your policy**
You cannot transfer **your** policy to anyone else.

- **Privacy and Data Protection Notice**

Privacy and Data Protection Notice

(For the purpose of this Privacy and Data Protection Notice only, '**We**' means Arc Legal Assistance and the **Insurer**)

1. Data Protection

We will keep **your** personal information safe and private. There are laws that protect **Your** privacy and **We** follow them carefully. Under the laws, **We** are the company responsible for handling **Your** information (Data Controller). Here is a simple explanation of how **We** use **Your** personal information. For more information visit AmTrust's website at <https://amtrustinternational.com/dpn> or Arc's website at www.arclegal.co.uk

What we do with your personal information

We might need to use the information **We** have about **You** for different reasons. For example, **We** might need it:

- to run through **Our** computerised system to decide if **We** can offer **You** this insurance.
- to help **You** if **You** have any queries or want to make a claim.
- to provide **You** with information, products or services if **You** ask **Us** to.
- for research or statistics.

We will need it:

- to provide this insurance.
- to contact **You** to ask if **You** want to renew it.
- to protect both **You** and **Us** against fraud and money laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/ sensitive and important such as information about **Your** health or any criminal convictions **You** might have. **We** might need this kind of information to decide if **We** can offer **You** this insurance or to help **You** with a claim. **We** will only use this information for these specific reasons and in line with regulatory conditions.

We might need to share **Your** information with other companies or people who provide a service to **Us**, or to **You** on **Our** behalf. They include companies that are part of **Our** group, people **We** work with, insurance brokers, **Our** agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else **We** might need to share it with by law. **We** will only share **Your** information with them if **We** need to and if it is allowed by law.

Sometimes **We** might need to send **your** information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). We currently send it to the USA and Israel. **We** make sure that **Your** information is always kept safely and treated in line with the law and this notice.

You can tell **Us** if **You** do not want **Us** to use **Your** information for marketing. **You** can also ask **us** to provide **You** with the information **We** have about **You** and, if there are any mistakes or updates, **You** can ask **Us** to correct them. **You** can also ask **Us** to delete **Your** information (although there are some things **We** cannot delete). **You** can also ask **Us** to give **Your** information to someone else involved in **Your** insurance. If **You** think **We** did something wrong with **Your** information, **You** can complain to the local data protection authority.

We will not keep **Your** information longer than **We** need to. **We** will usually keep it for 10 years after **Your** insurance ends unless **We** have to keep it longer for other business or regulatory reasons.

If **You** have any questions about how **We** use **Your** information, **You** can contact **Our** Data Protection Officer.

If you have any questions concerning our use of your personal data, please contact The Data Protection Officer, please see website for full address details.

- **Fraudulent claims or misleading information**

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- fails to reveal or hides a fact likely to influence the cover **we** provide;
- makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage that **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Cancelling your policy

If **you** decide to cancel **your** Excess Protect policy, **you** can do so by:

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury BS35 2JX.

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later ('cooling off period'), **you** will be entitled to a full refund of the premium as long as **you** have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.

Insurer's right to cancel

This policy runs alongside **your motorcycle insurance policy**, if **your motorcycle insurance policy** is cancelled for any reason this policy will also be cancelled by **us**.

We may cancel **your** policy, but only if there is a valid reason for doing so. Valid reasons include, but are not limited to:

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against **our** or the **administrator's** staff.

Where **we** have cancelled **your** policy for the above reasons, no refund of premium will be made.

Other insurance

If at the time that any claim arises under this policy and there is any other existing insurance covering the same loss, damage or liability, **we** will only pay **our** share.

Law applicable

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

Customer service & complaints

This complaints procedure does not affect **your** legal rights.

Questions or complaints about the sale of your policy

If **you** have a question or concern about, or **you** wish to make a complaint about, how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please in the first instance contact the provider of **your motorcycle insurance policy** by:

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury BS35 2JX.

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

Questions or complaints about your policy or the handling of your claim

The aim is to provide **you** with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that **you** may have. If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact:

- Email at customerservice@arclegal.co.uk
- Telephone on 01206 615000;
- Writing to the **administrator** at: Arc Legal Assistance, PO Box 8921, Colchester, CO4 5YD.

If **you** remain dissatisfied after **your** complaint has been considered, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service, by:

- Email at complaint.info@financial-ombudsman.org.uk;
- Telephone on 0800 0234 567 from a landline or 0300 1239 123 from a mobile;
- Writing to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR;
- Web: www.financial-ombudsman.org.uk.

Further details will be provided at the appropriate stage of the complaints process. None of the above affects **your** statutory rights.

Financial Services Compensation Scheme

AmTrust Specialty Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if AmTrust Specialty Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Definitions

Certain words throughout this booklet are defined words and are shown in **bold**. These are listed and defined below.

Accident

A sudden and unexpected event involving a motorcycle in a road traffic incident which happens by chance and causes loss, injury or death.

Administrator

URIS Group Limited at 1st Floor, Premier House, Carolina Court, Doncaster, South Yorkshire, DN4 5RA. **We** have appointed URIS Group Limited to administer **your** policy and Arc Legal Assistance Limited handle claims. URIS Group Limited is authorised and regulated by the Financial Conduct Authority number 307332.

Confirmation of cover letter

The document which forms part of the motorcycle insurance contract alongside which **you** have bought this policy. It contains **your** name and address and details of the **insured motorcycle**.

Excess

The amount which **you** are required to pay under the terms and conditions of **your motorcycle insurance policy** following a claim on that policy.

Insured motorcycle

A motorcycle which **you** are insured to ride under the **motorcycle insurance policy**.

Motorcycle insurance policy

The **motorcycle insurance policy** that has been issued to **you** for the **insured motorcycle**.

Period of cover

Cover under this policy will run alongside **your motorcycle insurance policy** for a maximum of 12 months. If **you** arranged this policy after the start date of **your motorcycle insurance policy** cover will be provided from the date **you** bought it and will end on the expiry date of **your motorcycle insurance policy**, as detailed on **your confirmation of cover letter**.

Territorial limits

This policy only provides cover within the **United Kingdom**, unless cover on the **motorcycle insurance policy** has been agreed to extend to Europe by the provider of **your motorcycle insurance policy**.

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

We/us/our/insurer

Arc Legal Assistance on behalf of AmTrust Specialty Limited.

You/your

The person named as the policy holder and any other named riders in the **motorcycle insurance policy**.