

Motorcycle Insurance

Insurance Product Information Document



Company: AXA Insurance UK plc

Product : AXA Motorcycle – Third Party Fire & Theft

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312.
Registered address 20 Gracechurch Street London EC3V 0BG, England.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

What is this type of Insurance?

Motorcycle insurance is designed to provide cover against damage to your vehicle or damage caused by your vehicle.



What is insured?

Third Party, Fire and Theft

- ✓ Your legal responsibility for, death of or injury to other persons
- ✓ Your legal responsibility for damage to any other person's property up to £20,000,000 plus all legal costs and expenses provided the total does not exceed £25,000,000
- ✓ Loss of or damage to your motorcycle caused by fire, lightning, explosion, theft or attempted theft
- ✓ Emergency Medical Treatment



What is not insured?

- ✗ Anyone driving your motorcycle that is disqualified from driving or has never held a driving licence
- ✗ Liability for loss or of damage to property which belongs to, or is with, any person who is insured under this policy and who is driving your motorcycle
- ✗ While driving under the influence of drugs or alcohol



Are there any restrictions on cover?

- ! You will need to pay the first part of each claim known as the excess
- ! The motorcycle must be in a roadworthy condition and have a valid MOT certificate
- ! The motorcycle must be locked when left unattended



Where am I covered?

- ✓ The cover provided is the minimum cover you need by law to use your motorcycle in any country which is a member of the European Community.



What are my obligations?

- You must provide accurate complete information when completing your quotation
- You must pay the premium on time
- You must tell us if your circumstances change during the period of cover
- You must inform us of any damage to the vehicle that occurs
- You must inform the police if any person is injured in a collision
- If you have to make a claim you must provide us with all relevant information about the claim.



When and how do I pay?

You can pay your premium as a one-off payment or in monthly instalments.



When does the cover start and end?

The contract is for a duration of one year and will start on the policy commencement date and will end one year later.



How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date
- If cover has not started we will refund the full premium to you. If cover has started we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no eligible claims have occurred
- You may also cancel this policy at any time by giving us prior written notice to AXA Personal Lines Customer Service, PO Box 7072, Willenhall, WV1 9ZU