

# Motorcycle Insurance

## Insurance Product Information Document



**Company:** AXA Insurance UK plc

**Product:** AXA Motorcycle - Comprehensive

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 5 Old Broad Street, London, EC2N 1AD, 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?

##### Comprehensive, Includes Third Party Cover

- ✓ Replacement or repair of your motorcycle or spare parts if your motorcycle, accessories or spare parts are lost, stolen or damaged
- ✓ New motorcycle replacement within the first 12 months of your purchase from new if the motorcycle is a total loss or stolen and not recovered
- ✓ 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



#### What is not insured?

- ✗ Loss or failure caused by any mechanical, electrical computer failure or breakdown.
- ✗ General wear and tear including to your tyres and brakes
- ✗ Theft or attempted theft if the motorcycle has left with the keys or keyless entry system left in or on the motorcycle
- ✗ Loss or theft of your motorcycle by deception
- ✗ Damage which is caused while driving without a licence or outside of the terms of the licence
- ✗ 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