

MOTORCYCLE INSURANCE

Important - This appendix forms part of the insurance

An endorsement only applies if the endorsement's number is shown in the relevant place in your schedule. Details of all endorsements are shown either in this appendix or are supplied with your schedule.

If an endorsement number in the schedule is followed by an amount, the specified endorsement will be limited to the amount shown.

If an endorsement number is followed by a vehicle registration number, the specified endorsement will only apply to the vehicle which has that registration number.

If an endorsement number is followed by a person's name, or a type of person, the specified endorsement applies only to that person or type of person.

Endorsement number 01 - Damage, fire and theft excess

We will not pay the first amount shown in the schedule for any claim under section 2 of this document. The amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number 11 - Drinks and drugs clause

If an accident, which happens when the person named against this endorsement number is driving the insured vehicle, results in that person being convicted of an offence involving drink or drugs, or an equivalent offence under the laws of other countries where this insurance provides cover, the cover we provide for that accident is limited to the minimum cover needed to meet the relevant law.

Endorsement number 18 - Owner's endorsement

The person or organisation named against this endorsement number owns the vehicle.

Endorsement number 29 - Accessories limit increased

The limit under section 2 of £100 for accessories, is increased to the amount shown against this endorsement number.

Endorsement number 31 - No claim bonus removed

The 'No claim bonus' section of this document does not apply.

Endorsement number 32 - Fire and theft excess

We will not pay the first amount shown in the schedule for any fire and theft claim made under section 2 of this document. The amount shown is on top of any other amount you may have to pay under this insurance.

Endorsement number 38 - Agreed value

If your vehicle is stolen and not recovered, or is damaged and the cost of repairs would be more than the vehicle is worth, we will pay you the amount shown against this endorsement number after we have taken off any excess that applies.

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Endorsement number 40 - Limited mileage

During any one period of insurance, your vehicle must not be driven for more miles than are stated against this endorsement number.

Endorsement number 41 - Classic bike

Security- When your vehicle is not in use it must be kept in a locked garage at the address declared to us. During the course of a journey it must be kept securely locked and immobilised while unattended.

No Claim Bonus- The 'No claim bonus' section of this document does not apply to this insurance.

Mileage- If your vehicle was registered after 1970, it must not travel more than 3000 miles under its own power in any one period of insurance. If your vehicle was registered before 1971 there is no mileage limitation to your cover.

Spare and Dismantled Parts- Under section 2 - loss of or damage to your vehicle - of this document cover for accessories or spare parts is extended to include spare and dismantled parts for your vehicle(s) declared to us, while kept at the garage declared to us. The most we will pay during any one period of insurance is the market value of the parts or £500, whichever is the smaller amount.

Rallies- You can use your vehicle in connection with Club Rallies. This insurance does not cover your vehicle in connection with any National or International Rallies other than those in which your Club takes part.

Excess- We will not pay the first £50 of any claim under section 2 – loss of or damage to your vehicle - of this document.

Breakdown and Recovery Service- Your insurance is extended to provide a UK Breakdown and Rescue service. This cover applies if your motorcycle breaks down during the course of a journey provided you are more than one mile from your home address. This service will provide cover for recovery of your motorcycle and any costs involved, provided that the breakdown occurs within the mainland of England, Scotland, Wales and Northern Ireland.

A breakdown will include a mechanical or electrical breakdown, (failures or breakages, flat battery, puncture, lack of fuel, lost ignition keys) or damage, which is caused by an accident, vandalism or theft and results in you not being able to ride your motorcycle.

The following services will apply:

Roadside Assistance

We will arrange assistance at the scene of the breakdown and will arrange and pay call-out fees and labour charges needed to start the motorcycle.

Recovery

If the motorcycle cannot be repaired at the scene of the breakdown, we will arrange for the reasonable costs of taking the motorcycle, you and a passenger, from the place where the motorcycle has broken down to the nearest available garage, motorcycle repairers or any one place you choose within the mainland of England, Scotland, Wales and Northern Ireland.

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What to do if you break down

If your motorcycle breaks down call the 24 hour Rescue Control Centre where our trained staff will deal with you quickly.

Follow the instructions on page 33 before you telephone

Endorsement number 54 - Excluding theft unless security device is fitted

We will not pay any theft claim under section 2, 'Loss of or damage to your vehicle', of this document unless the security device fitted or applied to your vehicle, which has been declared to us and for which a reduction in premium has been given, is in working order and has been correctly attached and switched on before the theft happened.

Endorsement number 74 - Personal accident and personal belongings cover

In return for an additional premium, this insurance is extended to provide personal accident benefits and personal belongings cover.

Personal accident benefits

We will also pay £10,000 for permanent total disablement (excluding loss of sight or limbs), which prevents you or any permitted rider from engaging in any remunerative occupation and which after a period of two years from the date of disablement is, in the opinion of a medical referee, unlikely to substantially improve.

The injury or death must be directly connected with your vehicle's accident.

The most we will pay in any one period of insurance is £10,000.

We will make the payment to you or your legal representative. If you or any permitted rider has any other insurance contract with us, we will only pay out under one contract.

This personal accident benefit does not apply to:

- anyone who is 70 or older at the time of the accident;
- death or bodily injury caused by suicide or attempted suicide;
- death or bodily injury while under the influence of drugs or alcohol;
- pregnancy, childbirth, miscarriage or abortion; or
- a disability which occurred prior to the period of the insurance.

Personal belongings

We will pay up to a total of £250 for crash helmets, clothing and personal belongings in or on your vehicle if they are lost or damaged as a result of an incident for which a claim is being made under section 2 of the insurance document. You must pay the first £25 of any claim under this section.

This personal belongings cover does not apply:

- to money, stamps, tickets, documents or securities;
- to goods or samples connected with your work;
- unless you take all reasonable steps to protect your crash helmet, clothes or personal belongings from loss or damage (if you leave them with your unattended vehicle, you must either store them in locked top boxes or bags attached to the vehicle, or securely attach them to your vehicle using an approved security device);
- to a theft unless the vehicle is stolen at the same time; or
- if the property is insured under any other contract.

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Endorsement number 76 - UK Breakdown, Recovery and Home service

Your insurance is extended to provide a UK Breakdown and Recovery service, should your motorcycle breakdown during the course of a journey and more than one mile from your home.

We will provide this cover for any breakdown occurring during the period of insurance and within the mainland of England, Scotland, Wales and Northern Ireland.

A breakdown will include a mechanical or electrical breakdown, (failures or breakages, flat battery, puncture, lack of fuel, lost ignition keys) or damage, which is caused by an accident, vandalism or theft and results in you not being able to ride your motorcycle.

The following services will apply.

Roadside Assistance

We will arrange assistance at the scene of the breakdown and will arrange and pay call-out fees and labour charges needed to start the motorcycle. If the motorcycle cannot be repaired at the scene of the breakdown, we will arrange and pay the reasonable cost of taking the motorcycle, you and a passenger from the place where the motorcycle has broken down to the nearest available garage or motorcycle repairer.

Recovery

If the motorcycle cannot be repaired at the scene of the breakdown, we will pay the reasonable cost of taking the motorcycle, you and a passenger from the place where the motorcycle has broken-down to any one place you choose.

Home Service

If the motorcycle breaks down at your home or within one mile of your home, we will arrange assistance and pay call-out fees and labour charges needed to start the motorcycle. If the motorcycle cannot be repaired at the scene of the breakdown, we will pay the reasonable cost of taking the

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Endorsement number 99

Wherever this endorsement number is shown in the schedule it will refer to an individual endorsement supplied with your schedule or which has already been issued to you.

Endorsement number 229 - Medication clause

If the person named against this endorsement number is driving any insured vehicle when it is involved in an accident, and the accident is caused or contributed to by the person failing to properly carry out any prescribed treatment or report for a medical examination recommended by his or her doctor, the cover we provide for any claim arising out of the accident is limited to the minimum cover to meet the relevant law.

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Endorsement number 312 - Protected no claim bonus

If only one claim arises during any period of insurance for which the premium has been reduced by a no claim bonus, there will be no reduction in the no claim bonus allowed at the next renewal.

The benefit granted by this endorsement does not apply if more than one claim arises during any one period of insurance.

Endorsement number 344 - Compulsory excess

We will not pay the first amount shown in the schedule for any claim under section 2 of this document.

The amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number 344 - Compulsory excess

We will not pay the first amount shown in the schedule for any claim under section 2 of this document.

The amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number 379 - Specialised paintwork

In the event of a claim under section 2, 'Loss of or damage to your vehicle', of this document, we will pay up to the sum of £500 for reinstating specialised paintwork, including any engraving or precious metals, on your vehicle.

Endorsement number 386 - Garaged vehicle clause, increased excess

You have agreed that you will keep your vehicle in a locked garage or building either at your home address or at the address declared to us when the vehicle is not being used. If a theft or attempted theft of your vehicle happens within a 500 metre radius of your home address or the garaging address when the vehicle is not in a locked garage or building, we will double the compulsory excess.

Endorsement number 672 - Fire and theft cover only for vehicles kept in locked premises.

Your vehicle has no cover under this insurance, except when it is kept in locked premises at the address declared to us. When the vehicle is kept in the locked premises we will cover it under Section 2 of your insurance document - Loss of or damage to your vehicle, for loss or damage caused by fire, theft or attempted theft. No other cover applies.