

# Comprehensive Motorcycle Insurance

## Insurance Product Information Document



Company: *Sabre Direct* is a trading name of Sabre Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Company Number: 2387080

Product: Motorcycle

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions of your policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This policy provides the minimum cover required by law. This product falls under the law of England and Wales. Our chosen language is English. In addition, it will provide cover for accidental damage, fire and theft subject to policy conditions, exclusions and endorsements.



#### What is insured?

- ✓ Unlimited cover for death or injury to other people
- ✓ Damage to third party vehicles or property up to £25,000,000
- ✓ Damage caused by accident, vandalism, fire, theft, or attempted theft
- ✓ Personal Accident Cover up to £5,000
- ✓ Medical Expenses for all riders up to £100
- ✓ Personal Effects Cover up to £150
- ✓ Unlimited Audio Cover for standard fit equipment, otherwise a limit of £1000 applies
- ✓ New motorcycle replacement
- ✓ Uninsured driver cover
- ✓ Protected No Claim Discount is available, subject to certain conditions and an additional premium is payable
- ✓ Cover to ride with a pillion is available, subject to eligibility and payment of an additional premium



#### What is not insured?

- ✗ Riding without a valid licence or not complying with its terms
- ✗ Riding outside the permitted use of the policy
- ✗ Riding under the influence of drugs or alcohol
- ✗ Riders not named on the policy
- ✗ Taking without consent by a member of your family, household, employee or any person known to you
- ✗ Any loss as a result of nuclear contamination, riot or earthquake outside of the United Kingdom
- ✗ Any loss as a result of war or terrorism
- ✗ Any loss as a result of racing or track events
- ✗ Damage from wear and tear, electrical or mechanical breakdown
- ✗ Misfuelling your motorcycle
- ✗ Cover for theft or attempted theft, if you fail to safeguard your keys, entry devices or motorcycle
- ✗ Cost of replacement parts that are no longer available
- ✗ Cover for taxi purposes
- ✗ Any loss as a result of cybercrime or a similar malicious act
- ✗ Any loss as a result of unauthorised ADAS software or it being out of date
- ✗ Cover for damage or loss, when the motorcycle is insured elsewhere
- ✗ Cover for damage or loss as a result of carrying hazardous goods
- ✗ Cover for damage or loss for frost as a result of water freezing in the cooling circulation
- ✗ Courtesy vehicle
- ✗ Damage as a result of towing a caravan or trailer



## Are there any restrictions on cover?

- ! Please refer to your policy documentation for full details of restrictions and/or eligibility.
- ! Fraudulent or false claims will not be covered and we reserve the right to null and void your policy.
- ! Policy excesses apply (including young and inexperienced rider) in the event of a claim.
- ! In the event of a total loss claim, we will pay the current market value of your motorcycle.
- ! New Motorcycle Replacement is only available if you have owned the motorcycle from new, it is less than 6 months old, the cost of repairs is more than 69% of your motorcycle's list price and mileage is under 5,000.
- ! Protected No Claim Discount is subject to certain conditions and an additional premium is payable.
- ! Pillion cover is subject to eligibility and payment of an additional premium.



## Where am I covered?

- ✓ You are covered in the United Kingdom.
- ✓ Minimum compulsory insurance is provided for EU countries.
- ✓ As long as you tell us before you travel, we will also provide cover equivalent to this policy for up to 30 days in EU Countries.



## What are my obligations?

You must provide us with honest, accurate and complete information and inform us as soon as possible of any changes to your situation, such as accidents, fixed penalty, motoring or criminal convictions or changes to your motorcycle, use or licence status.

This is not a full list. If in doubt, please contact Customer Services. We reserve the right to decline any proposal/cover or apply special terms.

Changes to your policy may result in an additional cost.

You should take reasonable steps to protect your motorcycle and contents and to keep it in a roadworthy condition.

In the event of a theft, you must ensure that the matter is reported to the police and a crime number obtained.

In the event of a loss, accident or theft, you must call us within 48 hours on the number listed within your policy documentation. In the event of a loss, accident or theft, you must provide us with your full cooperation.



## When and how do I pay?

You can pay your premium in full as a one-off payment. You can also pay by Direct Debit in monthly instalments, full details can be found within your policy documentation.

In the event of a claim, the premium must be paid in full.



## When does my cover start and end?

It will start on the policy commencement date and end on the date stated on your policy documentation.



## How do I cancel my contract?

You can cancel this policy at any time, by logging in to your online account [www.sabredirect.co.uk/customer-account](http://www.sabredirect.co.uk/customer-account) or emailing [bikehelp@sabredirect.co.uk](mailto:bikehelp@sabredirect.co.uk).

If you cancel within 14 days of the policy start date, we will charge a pro rata premium for the time on cover.

Cancellation charges that apply are shown within the Administration Services Contract which forms part of your policy documentation.

There will be no refund in premium in the event of a claim.