

Access Underwriting Policy Summary

Policy Summary

Please read this document carefully. It is a policy summary only and does not contain the full terms and conditions of the contract. Details of the full terms and conditions may be found in the policy document.

Access Underwriting Motor Cycle Policy

The Access Underwriting motor cycle policy is underwritten by KGM Motor Policies at Lloyds.

The contract is written in English and is subject to English law. All communications relating to it will be conducted in English.

The contract duration is 12 months.

Significant Features and Benefits

Significant Features and Benefits	Policy Section	Comprehensive	Third Party Fire & Theft	Third Party Only
Dual Motor Cycles – cover available for 2 motorcycles	N/A	Yes	Yes	Yes
Accidental Damage to your motorcycle	2	Yes	No Cover	No Cover
Fire and Theft Damage to your motorcycle,	3	Yes	Yes	No Cover
Liability to Third Parties including pillions -unlimited indemnity for personal injury	1	Yes	Yes	Yes
Third party property damage included to an indemnity limit of £20,000,000	1	Yes	Yes	Yes
Emergency Treatment - fees paid as required under Road Traffic Acts	N/A	Yes	Yes	Yes
Policy Excess - a compulsory excess applies, the amount of which will depend upon the age, make and model of your motorcycle riding experience and previous claims history and is shown in the policy schedule	2 and 3	Yes	Yes	N/A
Legal Costs for solicitors representation at coroners inquest or fatal accident enquiry	5	Yes	Yes	Yes
Foreign Travel - full policy cover is available free of charge for 30 days for travel within EU or EU approved countries	4	Yes	Yes	Yes
Riding other motor cycles extension - third party only cover is extended to policy holders over 25 years of age who may ride any motorcycle not owned or hired under a hire purchase agreement	1	Yes	Yes	Yes
Guaranteed No Claims Discount - available for any level of discount – maintains your no claims discount irrespective of the number of claims	6	Yes	Yes	Yes
24 hour claims service - available 365 days a year, includes roadside recovery if you are unable to ride your motorcycle, collection of the motorcycle for repair and guaranteed repairs by approved repairers	N/A	Yes	Yes	No

Significant Exclusions and Limitations

The section below highlights particular items which are not covered by this policy. A full list of exceptions may be found in the policy booklet.

Significant Exclusions and Limitations	Comprehensive	Third Party Fire & Theft	Third Party Only
Failures and breakdowns - the policy does not cover damage caused by mechanical, electrical, electronic or computer failures or breakdowns	No Cover	No Cover	No Cover
Deception - the policy does not cover loss of your motor cycle by deception	No Cover	No Cover	No Cover
Deliberate Acts - the policy does not cover loss or damage to your motor cycle sustained as a result of a deliberate act by anybody insured under the policy.	No Cover	No Cover	No Cover
If your policy is subject to a Garage Clause, any loss or damage by theft occurring whilst: your motorcycle is not garaged when at the home address or other declared and agreed garaging location.	No Cover	No Cover	No Cover
Loss or damage caused by theft where: any required electronic and mechanical security device (s) have not been used, are not set or are unserviceable	No Cover	No Cover	No Cover
Loss or damage caused by theft whilst commuting where: the motorcycle is not parked in a secure private location at work where access by the public is restricted.	No Cover	No Cover	No Cover

Cancellation Rights

If you want to cancel the policy, you must inform us in writing and return the certificate of motor insurance with your instructions. Providing no claim has been made under the policy a proportion of the premium will be refunded to you in accordance with the short period scale shown in the policy booklet.

We or our authorised agent may cancel this policy by giving you 7 days notice of cancellation in writing to your last known address. You must then return the certificate of motor insurance to us and we will refund a pro rata proportion of your premium.

Right Of Cancellation

It is important to us that you are happy with this policy and that it meets your requirements.

You may cancel the policy within 14 days of the insurance contract being concluded or from the day you receive details of the full contractual terms and conditions of the contract, whichever is the later, if you decide the insurance is not suitable for your needs. A pro rata charge will be made for the period of cover providing no claims are reported.

If you decide to cancel the policy you must first contact the intermediary who arranged the policy for you.

Making a Claim

Your policy includes the Claims Recovery Service, our 24 hour claims management service. In the event of an accident, or to report any loss or damage to your motor cycle, call 0870 2410435. The service is available 7 days a week, 365 days a year.

Claims Address

Access Underwriting Ltd
50 Chapel View
South Croydon
Surrey CR2 7LF.

Alteration Charges

If you make any alteration to this insurance which results in a premium change, we will charge an administration fee not exceeding £20 or as otherwise advised. Cancellation charges will be made and these should be no more than £35.

Disputes Procedure

Whilst we will make every effort to maintain the highest standards of customer service, we recognise there may be occasions when we fail to meet the expectations of our customers in this regard. We have therefore set in place a process to investigate and remedy any areas of concern.

If you have a question or problem with your policy you should in the first instance contact your insurance adviser who should normally be able to resolve it for you.

If it is not resolved to your satisfaction you may then write to Access Underwriting Ltd or to the Underwriter at KGM Motor Policies at Lloyds.

If you are still unhappy and you wish to make a complaint you may refer the matter to the Complaints Department at Lloyds.

The contact details for each of these organizations are as follows:

Access Underwriting Ltd, 50 Chapel View, South Croydon, Surrey, CR2 7LF.

The Underwriter, KGM Motor Policies at Lloyds, KGM House, George Lane, London, E18 1RZ.

Complaints Department, Lloyds, 1 Lime Street, London EC3M 7HA. Tel: 020 7327 5693.

If the complaints department is unable to resolve the complaint you may refer the matter to the Financial Ombudsman Service whose details will be provided for you at this stage of the complaints process.

Financial Services Compensation Scheme.

KGM Motor Policies at Lloyds are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if KGM Motor Policies at Lloyds is unable to meet its liabilities to its policyholders.

Further information about compensation scheme arrangements is available from the FSCS website at www.fscs.gov.uk.

KGM Motor Policies at Lloyds is authorised and regulated by the Financial Services Authority.