

Important: Please read and keep safe

Motorcycle Insurance Policy

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Important Information

Welcome

Thank you for choosing to insure your motorcycle(s) through Principal Insurance Ltd.

This policy document in addition to the following documents, and any endorsements we send you, form the contract between you and us and the insurer on whose behalf we act and define exactly what is and is not covered.

Other documents you will receive

- Your policy schedule
- Your statement of fact
- Your certificate of insurance

Endorsements are extra terms or added features that apply to your policy. You can find out if any of these apply to your policy by checking your policy schedule, which we sent you when you took out or renewed your policy.

You will also have been issued with an Insurance Product Information Document (IPID for short). The IPID is a brief overview of the cover we provide – it does not, for example, set out the endorsements, but it does show you the main covers we provide, the key exclusions and any restrictions on cover that you should know about.

Please note reading the IPID is no substitute for reading this policy document.

What you need to do

We have tried to make it as clear as possible when your policy will cover you and when it will not so, please read all documents very carefully.

Check all the information in your statement of fact is correct. If any information is wrong, please tell us as soon as possible as this could affect your insurance cover.

Check your cover. If the policy does not give you the right cover, please let us know straight away.

Remember, if anything is not clear to you – or is incorrect – please contact us.

Important Information

How To Make a Claim

Before you call us

In the event of an accident, fire or theft, gather the details of any other party or parties involved including witnesses (if applicable) including their name, address, vehicle registration number, insurance company, and contact number.

Take photographs of the vehicles, their positions and any damage visible if safe to do so.

Obtain any dash camera footage (or any other form of visual recording) covering the period of, and immediately prior to any incident.

If your insured motorcycle has been stolen, something has been stolen from it, or it has been vandalised, you should start by calling the police. You must make sure you get a crime reference number.

Finally, you must not negotiate or settle any claims made against you.

Call our claims helpline

Call us on 0333 034 7114 or +44 161 393 7679 if you are calling from abroad.

A claims handler will help you. They will record details of the incident and will be able to confirm:

- whether your policy covers you for the incident
- any excess that you will have to pay
- all the steps involved in the process of making a claim

Depending on what has happened and if the incident is covered, we will arrange for:

- your insured motorcycle to be recovered
- a safe passage home for you and your passengers
- your claims handler to talk you through the claims process

If we do not believe the incident is covered under your policy, we can still arrange to assist you, however a charge will be made.

Important

When telephoning our claims line, please have your policy number and vehicle registration number ready. This will enable your claims handler to find your policy records quickly and provide the level of service you expect. Calls may be recorded and/or monitored.

Important Information

How To Make a Complaint

Our goal is to give you excellent service, but we recognise that things do go wrong occasionally. We take all complaints seriously and aim to resolve your problem promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What to do if you are unhappy

If you are unhappy with any aspect of the handling of your insurance we would encourage you to contact us at compliance@principalinsurance.co.uk or via telephone on 0330 024 0087. Alternatively, you can write to us at Principal Insurance Limited, CityGate2, Cross Street, Sale, M33 7JR.

What will happen if you complain

- We will acknowledge your complaint promptly
- We aim to resolve all complaints as quickly as possible

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days and give you an expected date of response.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567 (Calls from UK mobiles and landlines are free) or 0300 123 9123

Or simply log on to their website at www.financial-ombudsman.org.uk

The Financial Ombudsman Service may be contacted within a maximum period of 6 months from the final response.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

For more details about the scheme visit www.fscs.org.uk or telephone 0800 678 1100 or +44 207 741 4100

Financial Services Compensation Scheme
PO Box 300, Mitcheldean, GL17 1DY

Important Information

How We Use Your Information

The details provided here are a summary of how we collect, use, share, transfer and store your information.

Collecting your information

When you take out a policy, we collect lots of information, such as your name, address, date of birth, credit history, criminal offences, financial details and claims information. We may also ask you to share special categories of personal information such as details about your health.

We also collect information from several different places, for example: third party databases available to the insurance industry; firms, loss adjustors or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal information and/or special categories of personal information is to provide you with an appropriate insurance quotation, policy and price. We may also need it to manage your policy, deal with a claim or send documents to you.

When you apply for insurance, our decision to provide a quotation may involve an automated process. If you object to this being done, we will not be able to provide you with an insurance quotation.

We will also use your information where we feel there is a valid reason for doing so, for example: preventing or detecting fraud and financial crime (which may include processes which profile you) and carrying out research and analysis.

If you've given us information about someone else, you must have their permission to do so.

Driving Licence checks

We may also provide your (or any named third party) driving licence number (DLN) and other details to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to your policy commencing and at any point during your insurance policy.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). The MID and the data stored on the MID, including your personal details, may be looked at and used by certain statutory and/or authorised bodies including the Police, the DVLA, the Insurance Fraud Bureau and other bodies permitted by law.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID, you are at risk of having your vehicle seized by the Police. You can check that your correct registration details are shown on the MID at www.askmid.com.

Important Information

Fraud Prevention and Detection

We carry out fraud checks on our customers. We do this to prevent fraud and to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases. We may pass details about you to some of these databases.

Claims History

We may process data relating to your claims history for the purposes of assessing any claim you may make. The aim is to help us to check information provided and to prevent fraudulent claims.

When you tell us about an incident, we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal.

Credit Searches

In assessing an application for insurance or policy renewal, we may search files made available to us by credit reference agencies. They keep a record of that search.

No Claims Discount

In assessing an application for insurance, we may search details against a no claims discount database to obtain information in relation to your no claims entitlement. We may pass details of your no claims entitlement to certain organisations to be recorded on the database.

Sharing your information

We share your information with several different organisations. This may include but is not limited to other insurers; regulatory bodies; carefully selected third parties providing a service to us, in partnership with us, or on our behalf; fraud prevention and credit reference agencies and other companies.

Keeping your information

We'll only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations. We also keep your information for several years after the expiry of your policy to respond to any queries or concerns that may be raised later with respect to the policy or handling of a claim.

Use and storage of your information overseas

Your personal information may be transferred to, stored and processed outside of the United Kingdom (UK). Where we do this, we'll take all reasonable steps to ensure your personal information is adequately protected to the same level as if it had remained in the UK.

Important Information

Your rights

You have a number of rights in relation to the information we hold about you including: asking for access to and a copy of your personal information, objecting to the use of your personal information or to an automated decision including profiling, asking us to correct, delete, restrict or withdraw any previously provided permission for the use of your personal information, and complaining to the Information Commissioner's Office if you object to the way we use your personal information.

There may be times when we will not be able to delete your personal information. This might be because we need to fulfil our legal and regulatory obligations or if there is a minimum period for which we must keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.

To exercise your rights or enquire about how we process your personal information, please contact our Data Protection Officer by email: compliance@principalinsurance.co.uk or post: Principal Insurance, Citygate2, Cross Street, Sale, Manchester, M33 7JR.

Definition Of Terms and Key Words

Definitions

To help you understand everything we say, here are the meanings of the key words and phrases we've used in this document.

Accessories

Accessories made available for the insured motorcycle by the manufacturer as optional extras and for which a receipt must be provided. Accessories do not include modifications to the insured motorcycle or any other accessory fitted to it which is not provided by the vehicle manufacturer. If your vehicle is an electric motorcycle, 'accessories' includes charging cables for the batteries.

ADAS (Advanced Driver-Assistance Systems)

Electronic systems fitted to your insured motorcycle that will assist the control of your motorcycle (for example, cruise control or assisted braking).

Certificate of (Motor) insurance

This forms part of the policy and proves that you have motor insurance which, by law, you must have to drive/ride your insured motorcycle on public roads. It also shows who is allowed to drive/ride your insured motorcycle and the purposes your insured motorcycle can be used for.

Consent/Authority/Permission

Agreement from an appropriate person for an event to take place, when such agreement is given before the event takes place.

Contract of Motor Insurance

The policy, the policy schedule (including endorsements), the certificate of motor insurance, the information you gave us in the statement of fact and declarations that you have made, all form the contract of motor insurance.

Cyber Incident/Cyber Act

An unauthorised, malicious or criminal act affecting any computer or motor vehicle, including but not limited to: computer virus, hacking, denial of service or unauthorised access, corruption or deletion of data. An error, failure or unavailability affecting any computer system used by a motor vehicle.

Endorsement

Something which alters your insurance cover. Your cover will be affected by any endorsement that is shown on the policy schedule (such endorsements may add exclusions to the cover or require you to act such as fitting approved security). More than one endorsement may apply. If you do not comply with any endorsements, this contract of motor insurance may no longer be valid, and we may refuse to deal with any claim.

Definition Of Terms and Key Words

Excess

The amount you must pay towards each claim you make under this contract of motor insurance. There may be more than one excess, part of which may be voluntary (when you have chosen to take an excess to receive a discount on your premium). The amount of the excess is shown on the policy schedule.

Insured Motorcycle

The motorcycle(s) including any accessories as shown on the current policy schedule and certificate of motor insurance.

Key(s)

Any device used for starting your insured vehicle or using its locking mechanism or immobiliser but not including a mobile device if you have downloaded software which allows you to use it to lock, unlock and start your insured motorcycle.

Market value

The cost of replacing your insured motorcycle with one of the same manufacturer, model, specification, year, mileage and condition. To help us to decide the market value of your insured motorcycle, we will refer to insurance industry recognised guides as well as searching for available vehicles being offered for sale to the public.

Over-the-air (OTA) updates

Updates to software, including safety-critical software and any computer system or vehicle settings that are wirelessly installed in your vehicle.

Period of Insurance

The length of time covered by this contract of motor insurance, as shown on the current policy schedule and certificate of motor insurance.

Policy

The contract between us and you which is made up of the current Policy schedule, Certificate of Motor Insurance, Statement of Fact and this document.

Road Traffic Act(s)

Any Acts, Laws or Regulations, which govern the driving or use of any motor vehicle.

Safety-critical software

Software updates which, if not installed, would mean it was unsafe to use your insured motorcycle.

Policy schedule

Forms part of the contract of motor insurance and confirms details of you, the insured motorcycle(s) and the cover which applies. It is one part of the contract of motor insurance.

Definition Of Terms and Key Words

Statement of fact

A form showing the information you gave in your application for this insurance. This includes information given by you or by someone on your behalf. The statement of fact forms part of the contract of insurance.

Territorial limits

The geographical areas in which your policy coverage fully applies incorporating Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, including the sea within and between these areas when transporting your vehicle by sea.

The Insurer/Our/We/Us

Principal Insurance Limited, Citygate 2, Cross Street, Sale, Manchester, M33 7JR, acting on behalf of Wakam UK Limited.

Unattended

When neither you, nor any authorised rider, are sitting on your vehicle.

You/Your

The person shown as the insured on the policy schedule and certificate of motor insurance.

Contract of Insurance

Contract of Motor Insurance

This policy, the policy schedule, the certificate of motor insurance, information you gave us in the statement of fact and declarations that you have made, form a legally binding contract of motor insurance between you and us.

This contract of motor insurance is a contract personal to you, and you cannot transfer it to anyone else.

We agree to insure you under the terms of this contract of motor insurance against any liability, loss or damage that occurs within the territorial limits during the period of insurance for which you have paid, or agree to pay, the premium.

You must read this policy, the policy schedule and the certificate of motor insurance together. The policy schedule tells you which sections of the policy apply and identifies any endorsements. Please check all three documents carefully to make sure that they give you the cover you want and that you comply with all the relevant terms and conditions, including any endorsements.

It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this policy in favour of any third party.

Unless we agree with you to apply the laws of another country, English Law will apply to this contract.

The Insurer

Wakam UK Limited is the insurer of this policy and acts through its agent Principal Insurance Ltd.

Wakam UK Limited is a company registered in England and Wales with company number 14778827, having its registered office at 18th & 19th Floors 100 Bishopsgate, London, United Kingdom, EC2N 4AG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 995565.

Your Legal Obligations

It is an offence under the road traffic act to make a false statement or to withhold material information to get motor insurance. Under the Consumer Insurance (Disclosure and Representation) Act 2012, when you apply for insurance, make changes to and renew your policy you have a duty to take reasonable care to answer all questions as fully and as accurately as possible.

These questions and answers are set out in the statement of fact – this is part of the pack of documents we send over to you – read it carefully and check everything is correct.

If you do not take reasonable care to answer all questions fully and accurately, any claim may be rejected either wholly or in part and if we have reason to believe you have withheld material information or have been deliberate or reckless about those answers the consequences could be even more severe. Please refer to the General Conditions section of this policy.

Contract of Insurance

Changes to Your Details

You must tell us as soon as possible if any of the details set out in the certificate of motor insurance, policy schedule or on your statement of fact change including:

- Changes made to your insured motorcycle which improve its value, appearance, performance or handling.
- Changing your insured motorcycle.
- Changes in the way your insured motorcycle is used.
- Change of address or where you keep your insured motorcycle.
- Change to the people insured, or to be insured, e.g. occupation, main user
- Details of any motoring convictions, fixed penalty offences or licence endorsements for any person who may ride the insured motorcycle.
- Details of any criminal convictions for any person who may ride the insured motorcycle.
- Details of any accidents, thefts, loss or damage, regardless of vehicle, blame or whether a claim was made or not, for any person who may ride the insured motorcycle.

This is not a full list and if you are in any doubt, please contact us, we will be happy to discuss matters with you.

When we are notified of a change, we tell you if this affects your policy, for example whether we can accept the change and if so, whether the change will result in revised terms and/or premium being applied to your policy. If your change of circumstances means that we can no longer provide cover, we will give you notice of cancellation, see [Cancelling Your Policy](#).

Cancelling Your Policy

You have a statutory right to cancel your policy within 14 days which is called the cooling off period. This starts from the day of purchase or renewal of the contract or the day on which you receive the policy or renewal documentation, whichever is the later. After the Cooling off period, you are still free to cancel but on different terms.

Cooling off period

This insurance provides you with a reflection period to decide whether you wish to continue with the full policy. The reflection period is for 14 days from the start date of your policy or date you receive your policy documentation. If a period of less than 14 days has elapsed, you have the right to cancel the policy and receive a refund of premium.

If at the date of cancellation your policy has not yet commenced, you will receive a full refund from us.

If your policy has already commenced, we will refund the premium relating to the remaining period of insurance calculated on a proportionate basis dependent on the number of days left to run under the policy. The refunded premium will be reduced by £15 (including Insurance Premium Tax) to represent the remaining liability under the policy.

Contract of Insurance

Outside the cooling off period

Following the expiry of your 14-day statutory cooling off period, you continue to have the right to cancel this policy at any time during its term. If you do so you will be entitled to a refund of the premium relating to the remaining period of insurance calculated on a proportionate basis dependent on the number of days left to run under the policy. The refunded premium will be reduced by £15 (including Insurance Premium Tax) to represent the remaining liability under the policy.

Cancellation by us

Where there is a valid reason, we may cancel this policy by sending 7 days' written notice to your last known postal and/or e-mail address setting out the reason for cancellation.

Reasons include but are not limited to the following:

- Nonpayment of premium
- Fraud
- Failure To Cooperate
- Misrepresentation of Details
- Failure to provide us with requested documents

If we cancel the policy under this clause, we will refund the premium relating to the remaining period of insurance calculated on a proportionate basis dependent on the number of days left to run under the policy. The refunded premium will be reduced by £15 (including Insurance Premium Tax) to represent the remaining liability under the policy.

Important Note: The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.

Claims

If the contract of motor insurance is cancelled and a claim has occurred which has not been settled or has been settled but we have not been able to recover any payments made, we will not provide a refund of premium.

Our fees

Cancellation will be subject to our cancellation fee and other non-refundable fees which can be found in our separate broker terms of business.

Contract of Insurance

Your Cover

Depending on the cover you bought and what is shown on the policy schedule, you are insured for the following:

	Cover	Comprehensive	Third Party Fire & Theft	Third Party Only	Accidental Damage Fire & Theft	Fire & Theft Only
Section 1	Your liability	✓	✓	✓	x	x
	Riding other motorcycles	✓	x	x	x	x
	Liability of Other Authorised Persons Riding or Using the Insured Motorcycle	✓	✓	✓	x	x
	Legal costs	✓	✓	✓	x	x
	Emergency medical treatment	✓	✓	✓	x	x
Section 2	Loss of or damage to your motorcycle	✓	Fire and Theft Only	x	✓	Fire and Theft Only
	Motorcycle Recovery in the Event of an Accident, Fire or Theft	✓	Fire and Theft Only	x	x	x
	Onward Travel	✓	x	x	x	x
	New motorcycle replacement	✓	x	x	x	x
	Uninsured driver promise	✓	x	x	x	x
Section 3	No claims Discount	✓	✓	✓	x	x
Section 4	Lost or stolen key cover	✓	x	x	x	x
Section 5	Blood biking	✓	x	x	x	x
Section 6	Foreign travel	✓	✓	✓	x	x
Section 7	Electric motorcycles	✓	✓	✓	x	x

Section 1 - Liability to Other People

Your Liability

We will insure you against everything you legally have to pay to people who claim for damages, costs and expenses if they arise from a claim caused by an accident while you are riding, or in charge of the insured motorcycle, if you kill or injure other people.

We will also insure you for your legal liability for damage to their property (including any related indirect loss) up to £20,000,000 and for costs and expenses incurred up to £5,000,000.

What is not covered

- Loss or damage to the insured motorcycle.
- Any amount above £20,000,000 for damage to other people's property (including any related indirect loss), and any amount above £5,000,000 for costs and expenses incurred.
- Property belonging to (or in the care of) you or your passenger.
- Death or injury to the person riding or in charge of the insured motorcycle.
- If your current certificate of motor insurance states that business use is allowed, liability for death or injury to any employee of the person insured, arising during the course of their employment, except where needed by law.

Riding Other Motorcycles

We will insure you while you are riding any other motorcycle within Great Britain, Northern Ireland the Channel Islands and the Isle of Man providing:

- Your certificate of insurance shows that you are insured to ride other motorcycles.
- The motorcycle does not belong to you or is not hired to you under a hire purchase or leasing agreement.
- You are riding the motorcycle with the owner's express consent.
- The other motorcycle must be insured under a current and valid policy of insurance.
- You still have your insured motorcycle, and it has not been damaged beyond cost effective repair.

What is not covered

- Loss or damage to the motorcycle.
- Use of a motorcycle outside the territorial limits.
- Death or injury to the person riding or in charge of the other motorcycle.
- Loss or damage to any property belonging to (or in the care of) any rider or passenger who is making a claim under this section.
- Legal liability which is covered by any other insurance you have to ride the other motorcycle.
- Use to secure the release of any other private motorcycle which has been seized or confiscated by or on behalf of any government or public authority.

Section 1 - Liability to Other People

Liability of Other Persons Riding or Using the Insured Motorcycle

We will also insure the following people under this section:

- Any person you allow to use the insured motorcycle as long as your current certificate of motor insurance says they can and they are not excluded from riding by an endorsement shown in the policy schedule.
- Any person (other than the person riding) being carried on, or getting onto or off of, the insured motorcycle or any person who causes an accident while they are traveling on, or getting onto or off of, the insured motorcycle.
- Your employer or business partner (but only if your current certificate of motor insurance states that business use is allowed).
- If anyone covered by this contract of motor insurance dies, we will cover their legal representative to deal with any claims made against that person's estate.

What is not covered

- Legal liability if your current certificate of motor insurance does not cover the person using the insured motorcycle or if the person using the insured motorcycle is excluded from riding or using the insured motorcycle as a result of the general exclusions, general conditions and endorsements.
- Legal liability if the insured motorcycle is being used for business and your current certificate of motor insurance does not state that business use is allowed.

Legal Costs

Following a claim under this contract of motor insurance, we will pay the reasonable legal costs and expenses relating to:

- Solicitors' fees for representing anyone we insure at a coroner's inquest, fatal accident inquiry or court summary of jurisdiction.
- The defence of anyone we insure against any legal proceedings for manslaughter or causing death by dangerous or reckless driving.

In assessing whether legal costs and expenses are reasonable the following will be considered:

- The level of experience required of the legal representative considering the nature of the case and the level of costs charged by the legal representative.
- Whether legal representation for a defence of prosecution is likely to affect the outcome.

We may, at any time, stop paying the legal costs and expenses.

What is not covered

- Any costs which have not first been agreed in writing by us or arising from a claim caused by an accident which is not covered under this contract of motor insurance.
- Any costs when we have chosen to stop payments or which arise from a claim which is not covered under this policy.
- Any costs relating punitive, aggravated or exemplary damages.

Section 1 - Liability to Other People

Emergency Medical Treatment

We will pay for the Emergency Treatment Fees, as required by the Road Traffic Acts, after an accident involving the insured motorcycle. If this is the only payment we make, your No Claims Discount will not be affected.

Section 2 – Loss of or Damage to Your Motorcycle

If your insured motorcycle is lost, stolen or damaged, we will:

- Repair your insured motorcycle, or
- Replace your insured motorcycle, or
- Pay you a cash amount equal to the loss or damage.

We may decide to use suitable parts or accessories not supplied by the original manufacturer. If any part or accessory is not available, the most we will pay for that part will be the cost shown in the manufacturer's last United Kingdom price list, plus a fitting cost.

The same cover also applies to:

- Accessories.
- Spare parts relating to your insured motorcycle while these are on your insured motorcycle or while in your private garage.

The most we will pay will be the market value of your insured motorcycle at the time of the loss. We will not pay the whole cost of any repair or replacement that leaves your vehicle in a better condition than before the loss or damage (you will pay part of the cost of the repair or replacement).

If we know that your insured motorcycle is still being paid for under a hire purchase or leasing agreement or belongs to someone else, we will pay any claim to the legal owner. Our liability under this section will then end for that claim.

If your motorcycle is lost, stolen or damaged, the excess shown on your policy schedule must be paid, no matter how the loss or damage happened.

We will retain, at our sole and unfettered discretion, the right to the salvage of your insured motorcycle following a total loss for disposal.

Motorcycle Recovery in the Event of an Accident, Fire or Theft

If your insured motorcycle is damaged and it cannot be driven/ridden, we'll pay the cost of moving it to the nearest repairer or a place where it can be stored safely. If the repairer is within the territorial limits, we'll also pay the cost of returning your insured motorcycle home after it has been repaired.

Onward Travel

If your insured motorcycle cannot be driven/ridden after an accident and you cannot complete your journey, we'll refund the cost of overnight accommodation or travel expenses (including hire vehicle costs) for you and your passenger.

You will need to send us a receipt for the cost of overnight accommodation or travel expenses before we will make this payment.

We will pay up to £50 per person (up to £100 in total) per claim.

Section 2 – Loss of or Damage to Your Motorcycle

New Motorcycle Replacement

We will replace your insured motorcycle with a new motorcycle of the same make, model and specification (if one is available in Great Britain or Northern Ireland) if, within 6 months of you buying your insured motorcycle from new and you were the first registered owner:

- Your insured motorcycle is stolen and not recovered.
- Damaged so that repairs will cost more than 70% of the manufacturer's price list (including taxes and the cost of accessories) at the time of the loss or damage.

We will only replace your insured motorcycle if you:

- Purchase it outright or buy it under a hire purchase agreement or other type of agreement or other type of agreement where ownership passes to you and the Financing Company agrees.
- You are the first registered keeper of your insured motorcycle, or the second registered keeper of your insured motorcycle, where your insured motorcycle has been pre-registered in the name of the manufacturer or supplying dealer, providing at the time of purchase the mileage was less than 250 miles.
- You have selected comprehensive cover.

If you or your insured motorcycle does not meet the qualifying criteria set out, or you do not wish us to replace your insured motorcycle with a new motorcycle of the same make, model and specification, the most we will pay will be the market value of your insured motorcycle at the time of loss or damage.

Motorcycles sold as 'ex demonstrators' and 'nearly new' do not qualify for replacement under this section.

We are not liable for the consequences of any delay in getting the replacement motorcycle.

Uninsured Driver Promise

If the rider of your insured motorcycle is involved in an accident caused by an uninsured driver, we will refund the amount of any excess you have had to pay. We must be provided with the:

- Vehicle registration and the make/model of the other vehicle.
- Other vehicle's driver's details.

This promise only applies when the rider of your insured motorcycle was not at fault for the accident and you have selected comprehensive cover.

Section 2 – Loss of or Damage to Your Motorcycle

Exclusions to This Section - Loss of or Damage to Your Motorcycle

We will not pay for:

- The amount of any excess shown in the policy schedule or in this policy document or in any endorsement that applies.
- Any motorcycle which is not the insured motorcycle and any loss or damage if you do not have cover under this section.
- Wear and tear, deterioration, depreciation, or any loss or damage which happens gradually.
- Mechanical, electrical, electronic and computer failure (including failure caused by hacks, viruses, Cyber Incidents/Cyber Act or malware), breakdowns or breakages.
- Damage to tyres caused by braking or by punctures, cuts or bursts.
- Damage caused by frost or freezing.
- Loss or damage arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority
- Loss or damage caused by failure to install and/or accept any safety critical updates to your insured motorcycle through OTA, OBD, USB or Portal updates recommended or required by your insured motorcycles manufacturer.
- Personal belongings including helmets, leathers, gloves, clothing or footwear.
- Loss of or damage to accessories and parts by theft if your insured motorcycle is not stolen at the same time.
- Compensation for you not being able to use the insured motorcycle, any delay where we have to get new parts or accessories or they are unavailable, or the value of the insured motorcycle reducing for any reason.
- Any other indirect loss, such as travel expenses or loss of earnings.
- Loss or damage caused by failure to protect the insured motorcycle, (see ‘taking care of your insured motorcycle’ under the general conditions), or if it has been left unlocked and/or with the keys or other ignition control device left in, on or in the immediate proximity of the vehicle.
- Loss or damage from repossessing the insured motorcycle and returning it to its rightful owner, or from any agreement or proposed transaction for selling or hiring or someone taking the insured motorcycle by fraud, trickery or deception.
- Loss or damage arising to a sidecar or accessories unless they are properly attached to the insured motorcycle by equipment manufactured for this purpose.
- Loss or damage arising from the insured motorcycle being taken or ridden by a person who is not an insured rider but is a member of the policyholder’s family or household or being taken or ridden by an employee or ex-employee, unless you report the person to the police for taking your insured motorcycle without your consent.
- Loss or damage caused deliberately by you or any person riding the insured motorcycle with your permission.
- Any additional damage resulting from the insured motorcycle being moved by you, or any person riding the insured motorcycle with your permission, after an accident, fire or theft.
- Any storage charges unless you tell us about them and we agree in writing to pay for them.
- Keys, remote control or security devices (whether lost or stolen).
- Any accessories, whether permanently fitted or not, that are not standard accessories.

Section 2 – Loss of or Damage to Your Motorcycle

- Any loss or damage caused by failure to maintain the insured motorcycle and safeguard it from such loss or damage.
- Loss or damage arising from the insured motorcycle being filled with the wrong fuel.
- Loss of or damage to any trailer, broken-down vehicle or caravan that you own or is attached to your insured motorcycle.

Section 3 – No Claims Discount

If no claim is made, we will apply the premium discount in line with our no claim discount (NCD) scale current at the time of renewal.

Making a claim will affect your no-claims discount even if you were not responsible for the incident you are claiming for (for example, if your insured motorcycle was stolen or damaged by vandals). You could lose part or all your no claims discount.

When you renew your policy, your no claims discount will be reduced for each claim you have made in the period of insurance. For an example of what would happen if you made a claim within the period of insurance, please see the table below.

NCD (Years)	If no claims made in policy period	One claim in policy period	Two claims in policy period	More than 2 claims in policy period
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9	10	3	1	0

Protected No Claims Discount

Protecting your no claims discount allows you to make a claim without your no claims discount being reduced.

If you have chosen to protect your no claims discount, this will be shown in your policy schedule and you'll only lose your no claims discount if more than two claims are made in a five-year period. The table below shows how your no claims discount would be affected if you made a claim or claims and you have protected your no claims discount.

NCD (Years)	If no claims made in policy period	One claim in policy period	Two claims in policy period	Three claims in policy period
4	5	4	4	2
5	6	5	5	3
6	7	6	6	3
7	8	7	7	3
8	9	8	8	3
9	10	9	9	3

Important: if a claim is made on your policy, the cost of your policy may increase when you renew it.

Section 4 - Lost or Stolen Key Cover

If your keys are lost or stolen and not recovered, we will pay up to a maximum of £400 towards the cost of any necessary replacement of the keys and locks for the insured motorcycle, provided that:

- we are satisfied that any person who may have the keys knows the identity or location of your insured motorcycle, and care is taken to safeguard the keys from loss.
- Your keys were not left in or on the insured motorcycle at the time of the loss.

If you claim under this policy section, you will not have to pay any excess however your no-claims bonus will be affected if you claim under this section.

What we cannot cover you for

- We will not pay this benefit if your keys are left in or on your insured motorcycle at the time of the loss.
- We will not pay more than your insured motorcycles market value.
- If you use software on a mobile device or similar device to lock and unlock your insured motorcycle, we will not pay for a replacement device if the device you use is lost or stolen. However, you will be covered for replacement locks and transmission devices.

Section 5 – Blood Biking

In recognition of the support to the NHS of blood bikers, we are committed to ensuring that bikers volunteering their services are not penalised when it comes to arranging their motorcycle insurance.

We will provide automatic cover providing:

- You are using your insured motorcycle.
- All riding is voluntary and unpaid apart from reasonable expenses.
- You have completed advanced rider training.
- You are not using blue lights and sirens.
- There is no liability for what is being transported.
- You have selected comprehensive cover.

We do not class Blood Biking as an occupation so you do not need to add commuting or business use, however if this is needed for your occupation then it should still be selected.

The annual mileage declared at quotation or renewal of the policy should include the estimated mileage completed as part of your volunteering.

Section 6 – Foreign Travel

Your policy gives you the minimum cover you need by law to meet your liability to other people while your insured motorcycle is used in:

- Any country which is a member of the European Union; or
- Any other country which the European Commission is satisfied has made arrangements to meet the requirements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of motor vehicles.

Benefits you receive

If you use your insured motorcycle in any of the countries described above, your policy automatically provides the cover shown in your policy schedule for up to 90 days within the period of insurance. To be eligible for this cover:

- Your insured motorcycle must be taxed and registered in Great-Britain or Northern Ireland.
- Your insured motorcycle must normally be kept in Great-Britain or Northern Ireland; and
- You must have a permanent home in Great-Britain or Northern Ireland.

Your policy gives you cover while your insured motorcycle is being transported by rail or a recognised sea route (including while it is being loaded and unloaded) between any countries this policy provides cover in, as long as:

- You are travelling with your insured motorcycle.
- The total time taken to transport your insured motorcycle is not more than 65 hours (including any stopovers during the journey); and
- The purpose of transporting your insured motorcycle is not to permanently export it.

We will pay customs duty if your insured motorcycle is damaged, the damage is covered by this policy, and your insured motorcycle cannot be returned to the UK.

What we cannot cover you for

- Anything which is not covered elsewhere within this policy.
- Riding other motorcycles (see Section 1) even if stated on the certificate of motor insurance.
- Any additional accommodation or travel costs or expenses incurred.

Note that the minimum cover levels differ from country to country. This policy may therefore provide you with less cover than you have in the United Kingdom and cover whilst abroad for third party liability is only up to the minimum legal requirement for that country.

Section 7 – Electric Motorcycles

This cover only applies if your insured motorcycle is an electric, or hybrid electric motorcycle.

What is covered

- Theft, fire, vandalism or accidental or malicious damage to the charging cables of your insured motorcycle.
- Theft of, or accidental damage to, the battery (whether you own or lease the battery).
- The cost of replacing or repairing the charging point which you own and use to charge your insured motorcycle at the address shown in your policy schedule if it is lost or damaged.

What we cannot cover you for

- Misuse of the vehicle battery, or charging cables, including:
 - Overcharging or undercharging the battery.
 - Damage caused by deliberate acts.
 - Repairing or replacing the battery or cables yourself.
- The cost of repairing or replacing a faulty battery.
- The cost of repairing or replacing faulty charging cables.
- The cost of repairing or replacing faulty charging points.
- Any theft, fire, vandalism, accidental or malicious damage to any charging point that is not at your home address.
- Liability for the death of or injury to other people, or damage to their property, unless you have taken reasonable precautions to prevent the charging cable from causing death, injury, or property damage.

Important

It is important that you take steps to reduce the chance of other people tripping over your charging cables. Do not leave cables dangling, or off the ground. They should be put through cable trunking or under some heavy covering to make sure they stay on the ground and are not a danger to others.

General Exclusions

Exclusions list specific events, circumstances or situations where we do not provide cover for loss, damage or liability. They apply to all sections of the policy.

We will not cover any loss, damage or liability which happens while your insured motorcycle is being:

- used for a purpose which is not allowed by the current certificate of insurance (for example, racing).
- driven/ridden by, or is in the charge of, a person who has your permission to drive/ride but is not named on the certificate of insurance as a named driver/rider.
- drive/ridden or in the charge of anyone who does not meet all the conditions described in the endorsements on your policy schedule and all the general conditions in this policy.
- driven/ridden by a person who does not hold a valid driving licence.
- driven/ridden by a person who breaks the conditions of their driving licence.
- driven/ridden by a person who was banned from driving and has not got their licence back from the DVLA.
- used to take part in a crime (unless your insured motorcycle has been stolen).
- used in a place where aircrafts take off, land, park or move, including airport service roads that the general public are not allowed to use.
- used in a race, speed trial, rally, track day or similar motor sporting event, on a de-restricted toll road, or used in connection with any event at the Nürburgring / Nordschleife circuits.
- used in an unsafe or unroadworthy condition or without valid tax or a valid MOT (if it must have one by law).
- Used in connected with the motor trade; or
- Used to carry goods being for hire, reward or in connection with any trade or business.

We will not cover you if:

- you are convicted of drink or drug driving.
- you refuse to provide a breath or blood sample when the police ask you to.

This applies to any loss, damage or liability arising from the incident.

We will not cover any loss, damage or liability which is a direct or indirect result of the following:

- Invasion, act of foreign enemy, conflict, war (whether or not war is declared), civil war, politically motivated unrest, rebellion, revolution, riot or similar event, act of terrorism, confiscation or nationalisation by any government or other authority, except when required by the Road Traffic Act.
- Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands.

However, we will provide the cover needed under the Road Traffic Act for the events shown above.

General Exclusions

We will not cover any loss, damage or liability that you are responsible for by law, which is the result of the use of:

- Any vehicles on rails and/or not on terra firma.
- Vehicles specifically designed or adapted for use by the military and/or law enforcement use.
- Motorcycles originally manufactured for, or adapted for use by, military, police or emergency services, unless fully de-modified and returned to standard civilian specification.

We will not cover any loss, damage or liability that you are responsible for by law, which is the result of the following.

- Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste.
- The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- A deliberate act by you or any person driving or using your insured motorcycle.
- Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound (which normally affects people who live close to airports or military bases).
- Carrying any dangerous substances or hazardous goods.
- Pollution or contamination unless the pollution or contamination is directly caused by a sudden identifiable, unintended and unexpected incident during the period of insurance. We treat all pollution and contamination arising from one incident as having happened at the time of the incident.

However, we will provide the cover needed under the Road Traffic Act for the incidents shown above.

We will not cover any loss, damage or liability which is the direct or indirect result of, or in any way connected with, the following.

- Any cyber act, regardless of any other cause or event that contributes to the loss, damage or liability.
- Any loss of use of, reduction in performance of, or need to repair, replace, restore or reproduce, any data (including any amount relating to the loss in value of the data).
- Any liability that is covered by any other insurance relating to any cyber act or cyber incident.

However, the exclusions above will not apply:

- in circumstances where we must provide cover under the Road Traffic Act.
- in circumstances where we must provide cover under any road traffic legislation in countries outside the territorial limits; or
- to any loss directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any cyber incident.

We will not cover any legal liability which arises under a contract or agreement unless the person, company or firm covered under this policy would still have had that liability if the contract or agreement had not existed.

General Exclusions

We will not cover any loss, damage or liability for which legal proceedings have started or a judgment has been given in a court outside the UK, unless the proceedings or judgment is in a foreign country because your vehicle was being used in that country and we had agreed to provide insurance in that country.

We will not cover any loss or damage caused by you not installing over-the-air (OTA) updates to your vehicle, as supplied by your vehicle's manufacturer. You must follow the manufacturer's instructions and load any safety-critical software or safety-related updates. If you do not, your policy will not be valid, and we may cancel it and treat it as if it had never existed.

Should you be the subject of any sanction, prohibition or restriction under United Nations resolutions, trade or economic sanctions, laws or regulations of the Republic of Ireland, United Kingdom, European Union or United States of America, then, we will not provide any cover, nor will we pay any claim or provide any benefit or be liable to return any premiums to you under this policy.

General Conditions

General conditions apply to the whole of this contract of motor insurance. They describe your responsibilities, general information and the procedures that apply in certain situations. If you do not meet the terms and conditions of this contract of motor insurance, it could make the cover invalid or mean we may refuse to pay your claim. Please read these conditions to find out how to make sure your policy is valid.

Your duty

Your premium is based on the information you gave us based on the questions we asked when your cover started and confirmed at renewal. If any of the details on your statement of fact change, you must tell us as soon as possible. You should keep a record of the information you give in relation to this contract of motor insurance.

If you did not or do not give full and accurate information, this contract of motor insurance may be invalid, and we may refuse to deal with any claim you might make.

This insurance will only apply if:

- The person claiming has kept to all the terms and conditions of this contract of motor insurance.
- All the information you have supplied is correct and complete to the best of your knowledge and belief.

Misrepresentation, fraud and financial crime

If you or anyone representing you:

- Provides us with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance.
- Deliberately misleads us to obtain cover, gain a cheaper premium or more favourable terms.
- Provides us with false documents.
- Makes a fraudulent payment by bank account and/or card.

We may:

- Agree to amend your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any premium adjustment charge to cover our administration costs.
- Reject a claim or reduce the amount of payment we make.
- Cancel or void your policy (treat it as if it never existed), including all other policies which you have with us, and apply a cancellation premium charge.

Where fraud is identified we will:

- Not return any premium paid by you.
- Recover from you any costs we have incurred.
- Pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

General Conditions

Claims Fraud

If you or anyone representing you makes a claim or part of any claim that is fraudulent, false or exaggerated.

We may:

- Reject the claim or reduce the amount of payment we make.
- Cancel your policy from the date of the fraudulent act and not return any premium paid.
- Recover from you any costs we have incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act.
- Pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

Changes to Your Details

You must tell us as soon as possible if any of the details set out in the certificate of motor insurance, policy schedule or on your statement of fact change including:

- Changes made to your insured motorcycle which improve its value, appearance, performance or handling.
- Changing your insured motorcycle.
- Changes in the way your insured motorcycle is used.
- Change of address or where you keep your insured motorcycle.
- Change to the people insured, or to be insured, e.g. occupation, main user
- Details of any motoring convictions, fixed penalty offences or licence endorsements for any person who may ride the insured motorcycle.
- Details of any criminal convictions for any person who may ride the insured motorcycle.
- Details of any accidents, thefts, loss or damage, regardless of vehicle, blame or whether a claim was made or not, for any person who may ride the insured motorcycle.

This is not a full list and if you are in any doubt, please contact us, we will be happy to discuss matters with you.

When we are notified of a change, we tell you if this affects your policy, for example whether we can accept the change and if so, whether the change will result in revised terms and/or premium being applied to your policy. If your change of circumstances means that we can no longer provide cover, we will give you notice of cancellation, see Cancelling Your Policy.

Claims procedure

After any loss, damage or accident, you and any person insured by this policy must:

- Report the incident to us as soon as reasonably possible.
- Give us all the information and help that we ask for, including details of anyone else involved.
- Send us every letter, claim or legal document immediately without answering it.
- Tell us immediately if there is to be a prosecution, inquest or other court proceedings.

General Conditions

Defending or settling a claim

Do not admit you are at fault for any loss or damage or do not offer to pay any claim. We can decide exactly how to carry out any legal proceedings or settle any claim. We can also:

- Take over and defend or settle any claim in the name of any person, company or firm insured by the policy.
- Take legal action in your name, or in the name of any person, company or firm insured by the policy, to get back any payment we make.

If your insured motorcycle belongs to someone else, or is under a hire or lease agreement, we'll make any payment due under this policy to the legal owner.

If You are under insured, which means the cost of replacing or repairing your insured motorcycle is more than your declared sums insured, then we will only pay a proportion of the claim.

Taking care of your insured motorcycle

You, or any person riding the insured motorcycle with your permission, must take care to avoid loss of or damage to the insured motorcycle. For example, removing it to a safe place as soon as possible if it breaks down. You, or any person riding the insured motorcycle with your permission, should also take care of the keys to the insured motorcycle to prevent them being lost or stolen.

You must always take the keys out of the ignition and remove them completely when the insured motorcycle is left at any time whatsoever (regardless of whether the insured motorcycle is still within your sight) and always make sure the steering lock is on. You should keep the insured motorcycle in a locked garage if you have one and comply with any garaging requirements imposed by endorsement.

You should keep the insured motorcycle in a roadworthy condition. You may be asked to provide details to show the insured motorcycle was regularly maintained and kept in good condition. The insured motorcycle must be covered by a valid Department of Transport Test (MoT) Certificate if you need one by law and we shall have, at all times, free access to examine the insured motorcycle.

Endorsements may apply to your cover, setting out other requirements relating to immobilisers, alarms and tracking devices. In these cases, we will need to see evidence that an approved alarm, immobiliser or tracking device has been fitted. These devices must always be on and working whenever the insured motorcycle is left.

When using a vehicle fitted with ADAS, you must follow the manufacturer's instructions and load any software and/or safety related updates. If you do not, your insurance will not be valid, we may void or cancel (treat it as if never existed) and we will not pay any claims for loss or damage. If we need to make a payment under the Road Traffic Act, we reserve the right to recover any amounts from you or the driver of your vehicle.

If you, or any person riding the insured motorcycle with your permission, do not take care of the insured motorcycle and /or fail to comply with any security requirements, this contract of motor insurance may no longer be valid, and we may not pay any claim.

General Conditions

Right of Recovery

If the law of any country which this contract of motor insurance covers requires us to make payments which, but for that law, we would not otherwise have paid, you must repay the amount to us.

If any claims or other monies are paid to you by mistake for any reason, or a claim has been paid which we later find to be fraudulent, false or exaggerated, you must repay the amount paid to us.

If we have refunded any premium following cancellation, we can take any money you owe us from any payment we make.

Other insurance

If at the time of any claim arising under this policy there is any other insurance policy covering the same loss, damage or liability, we will only pay our share of the claim, even if the other insurer refuses the claim.

Instalments

If you have not paid for your full insurance policy and you make a claim under this policy, we may deduct the amount you still owe from your claim settlement.

Renewal

Before your insurance policy expires, we will send you a renewal notice reminder. To help you make an informed decision, any offer made will include important facts about your policy, any changes to the policy terms and a price.

Each renewal of the policy represents a new contract of insurance. The renewal terms offered will be based on the most recent information you have given us and will be shown in your renewal notice. Please check the accuracy of this information and if any details are incorrect contact us as soon as possible.

If you have opted in to automatic renewal, your policy will renew using the debit or credit card details you previously provided. Auto-renewal ensures there is no gap in cover if you forget or are unable to renew your policy. You can opt out of this service at any time by phone, email, or post. If you opt out, your cover will end on the expiry date, and any claim arising after that date will not be covered.

If you pay for your insurance policy by direct debit, payments will continue to be taken from your bank account for the renewal price. If you do not want to renew, you must tell us before the renewal date. We'll then refund any payment we've taken for your renewal premium. If you do not want to renew, but you only tell us after the renewal date, we'll work out the refund as though you had cancelled the policy.

The price that you pay when you take out a new policy with us is calculated based on current rates. The price may increase at renewal next year and any following years after that.

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