

Europa General Underwriters (N.I) Ltd

MOTOR CYCLE INSURANCE - The Document of Insurance

This is to certify that in accordance with the authorisation granted under the Contract to the undersigned by RSA Insurance Ireland Ltd and in consideration of the premium specified in the Schedule, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions herein or endorsed hereon.

Whereas the Insured named in the Schedule has made to the Underwriters a written proposal and declaration bearing the date specified in the Schedule which is hereby agreed to be the basis of this Insurance and to be incorporated herein.

The Underwriters hereby agree to the extent and in the manner hereinafter provided to indemnify the insured against loss, damage or injury sustained or legal liability for accidents happening during the period of Insurance stated in the Schedule.

In witness whereof this Document of Insurance has been signed for and on behalf of the Underwriters.

Important: Please read this document to ensure that it meets your requirements correctly. If not please return it for correction as soon as possible.

Europa General Underwriters (N.I) Ltd

NOTES

GENERAL

These Insurance papers consist of the Insurance Document, **Certificate of Motor Insurance** and **Schedule**. We explain the three documents in the Guide below and would ask You to keep them in a safe place.

IMPORTANT

We request that **You** read these documents carefully and if any detail is incorrect or requires explanation then please contact your Broker immediately.

IN THE EVENT OF AN ACCIDENT PLEASE

1. Obtain the name and address of as many witnesses as possible.
2. Make careful notes.
3. Do not make any admission of liability.
4. Inform the Underwriters at once by sending a completed Claim Form to your Broker or to Europa General Underwriters (N.I) Ltd , 89/91 Academy Street, Belfast BT1 2LS. (Tel: 028 9032 0190 Fax: 028 9032 1982)

You may obtain the appropriate Claim Form from your Broker or direct from Europa General Underwriters (N.I) Ltd

Limited at the address shown above.

5. If your Insurance Document covers damage to your Motor Cycle obtain an estimate for the repairs and send it to the **Underwriters**.

GUIDE

Your Certificate of Motor Insurance

Your Certificate of Motor Insurance forms part of your Insurance Document and, in particular, specifies:

- the registration mark of the Insured Motor Cycle;
- who is entitled to drive the Insured Motor Cycle;
- any limitations as to its use;
- whether **You** are covered while driving other Motor Cycles (see below)

It is also evidence that **You** have taken out the compulsory insurance required under the Road Traffic Acts and **You** may be required to produce it if You are involved in an accident or stopped by the Police for any other reason.

Your Insurance Document

This sets out the cover which **We** provide.

If the cover for your Motor Cycle is:

- Comprehensive : All Sections of this Document apply.
- Third Party Fire & Theft : Section 2(a) does not apply.
- Third Party Only : Section 2 does not apply.

Driving other Motor Cycles extension : Only Section 1 (Third Party) applies.

If other terms and amendments apply, the terms and conditions are amended by **Endorsement**.

Your Schedule

This identifies **You, the Insured**, and sets out details of the insurance.

USE

This insurance covers **Your Vehicle** or any vehicle **You** are permitted to drive under this insurance only when it is used for the purpose described in the **Certificate of Motor Insurance** issued to **You**.

The following uses are not insured:

1. Despatch, courier or messenger services and fast food delivery.
2. Racing, pacemaking or use in any contest, reliability or speed trial (apart from road safety rallies and treasure hunts).
3. Trials (except where **Your Vehicle** is travelling on a road where the public has access).
4. Being used in or on a race track, race circuit, pit lane or service road associated thereto.
5. Hiring (a mileage allowance paid to **You** for official or agreed business duties in connection with your employment or for a social service will not be considered use for hiring), the letting on hire, or the carriage of passengers or goods for hire or reward.

All Sections are subject to the terms, conditions, exceptions and **Endorsements** of this Document.

DEFINITION OF WORDS

Wherever the following words are used in this Document and are highlighted by being shown in bold print, they shall have the same meaning:

Document Holder/You Certificate of Motor	The person named as the Document Holder in any Insurance, Schedule or renewal notice applying to this insurance.
The Schedule/amended Schedule	The details of the Document Holder , the premium paid, Your Vehicle and cover. It will also show any variations in the terms of the insurance and it may be replaced by an amended schedule when there is a change in any detail of the insurance.
Your Vehicle/the Insured Motor Cycle	Any vehicle shown in the current Schedule or as otherwise described in the current Certificate of Motor Insurance , details of which vehicle having been supplied to and accepted by Us . The Insured Motor Cycle means any motor cycle, moped or motor cycle and sidecar.
We/Us/the Underwriters	RSA Insurance Ireland Limited .
Period of Insurance	The period shown in the Schedule or amended Schedule and any period for which You have paid the premium which We have agreed to accept.
Market Value	The cost of replacing Your Vehicle with one of the same make, model, year, type and condition.
United Kingdom	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
Certificate of Motor Insurance	Evidence of the existence of motor insurance as required by law and forms part of this Document of Insurance. Any reference in such Certificate to "policy" shall mean the insurance cover provided by this Document.
Endorsement	A change in the terms of the insurance, which overrides the standard insurance wording, and is printed on or issued with the Schedule or amended Schedule .
Excess	The amount You must pay towards the cost of a claim.

COVER UNDER THIS DOCUMENT

It is understood and agreed that the expressions used under the heading "Risk Covered" in the current **Schedule** attaching to this Document of Insurance shall be deemed to have the following meanings:

EXPRESSION	-	COVER GRANTED
Comprehensive	-	All Sections of this Document apply.
Third Party Fire & Theft	-	Sections 1, 2 (excluding SubSection (a)) 3 and 4 only are applicable.
Third Party Only	-	Sections 1, 3 and 4 only are applicable.

NOTICE CLAUSE

All communications and Notices to Underwriters should be addressed to:

Europa General Underwriters (N.I) Ltd
89/91 Academy Street
Belfast
BT1 2LS
Tel: 028 9032 0190
Fax: 028 9032 1982

Europa General Underwriters (NI) Limited Complaints Procedure

Our focus is on the delivery of optimum service to all of our customers but we recognise that things may go wrong occasionally. We take any complaint we receive seriously and aim to resolve our customers' problems promptly.

If you do have cause to complain:-

- (a) Your complaint will be acknowledged promptly
- (b) Once a full investigation of your concerns has been made, we will respond with a decision

Most of our customers' concerns can be resolved quickly but sometimes more detailed enquiries are needed. If this is the case, we will contact you with an update and give you an expected date of response.

If you remain unhappy with the decision you receive from us you can refer the matter to the Financial Ombudsman Service (FOS).

The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are :-

- a private policyholder,
- a business with a group annual turnover of less than £1 million,
- a charity with an annual income of less than £1 million

or a trustee of a trust with a net asset value of less than £1 million.

Please follow the steps below. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral.

Whilst we are bound by the decision of the FOS, you are not. Following the complaint procedure does not affect your right to take legal action.

Please follow this procedure if you are dissatisfied:-

1. In the first instance contact your Insurance Broker with your concerns.
You can write or telephone, whichever suits you and ask your contact to review the problem
2. If you remain unhappy with the decision you receive, please write with full details including policy number and/or claim number to:-

**The Operations Director
Europa General Underwriters(NI) Limited
89/91 Academy Street
Belfast
BT1 2LS**

3. If you are not satisfied with the way your complaint has been handled you can
Refer your complaint to the Financial Ombudsman Service at:-

**Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR**

Data Protection Notice

Please read the following carefully as it contains information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

Data Protection Act 1998

All personal information supplied by you will be treated in confidence by Europa General Underwriters (N.I) Ltd and will not be disclosed to any third parties except where you consent has been received or where permitted by law. In order to provide you with products and services this information will be held in data systems of Europa General Underwriters (N.I) Ltd.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purposes of Electronic Vehicle Licensing and by the Police and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy information.

Persons with a valid claim in respect of a road traffic (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this at www.miic.org.uk

Fraud Prevention, Detection & Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the policy;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

Claims History

Insurers pass information to the claims and underwriting exchange register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-fraud and Theft Register, run by the Association of British Insurers (ABI).

The aim is to help us to check information provided and also to prevent fraudulent claims.

Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an accident, we will pass information relating to it to the registers.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

How to contact us

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to:

Data Protection Liaison Officer
Europa General Underwriters (N.I) Ltd
89-91 Academy Street
Belfast
BT1 2LS

(A) We will pay for:

- (1) all sums which **You** shall become legally liable to pay as compensation for death of or bodily injury to any person or for damage to property caused by or through or in connection with **the Insured Motor Cycle** including the cost of Emergency Treatment as required by the Road Traffic Acts;
- (2) all legal charges and expenses incurred with our written consent in dealing with or defending any claim under this Section and will at your request (or may at our own option) arrange for and pay the fee of a Solicitor to represent **You** at any Coroner's Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Section, or for defending in any Court of Summary Jurisdiction any proceedings taken against **You** in respect of any act causing or relating to any event which may be the subject of indemnity under this Section;
- (3) legal services up to £1,000, incurred with our written consent, for defence in the event of proceedings for manslaughter (or reckless or dangerous driving causing death) being taken in respect of any death which may be the subject of indemnity under this Section provided that:
 - (i) the event causing death occurs in the **United Kingdom** or the Republic of Ireland.
 - (ii) the person has not been accused of any offence involving alcoholic drinks or drugs.

(B) The indemnity provided by SubSection (A) of this Section will, subject to the fulfilment of the conditions of this Document, apply to:

- (1) **You** whilst driving the **Insured Motor Cycle** provided that such use is within the limitations as to use contained in the **Certificate of Motor Insurance** issued hereunder;
- (2) **You** whilst driving any other Motor Cycle not owned by **You** or not hired to You under a Hire or other Credit; Purchase Agreement with the permission of the owner thereof, for Private Pleasure purposes only.
- (3) any passenger travelling on, mounting or dismounting from **the Insured Motor Cycle**
- (4) the legal personal representatives of any person covered under this Section in the event of their death and in respect of liability incurred by such person.

EXCEPTIONS

We will not be liable for:

- (1) death of or bodily injury to the driver of **the Insured Motor Cycle**;
- (2) loss of or damage to **the Insured Motor Cycle** or property owned by or in the care of any person claiming to be indemnified under this Section;
- (3) any claim under SubSection (B) of this Section if there is any other insurance in force covering the person indemnified whether effected by that person or not.

SECTION 2 - LOSS OR DAMAGE TO INSURED MOTOR CYCLE

We will indemnify You against loss or damage to **the Insured Motor Cycle** (including Standard Accessories thereto) caused by:

- (a) accidental means including malicious damage;
- (b) fire, self ignition, lightning or explosion;
- (c) theft

EXCEPTIONS

We will not be liable for:

- (1) loss of use, or other consequential loss, wear and tear, depreciation or that part of the cost of any repair or replacement which improves the **Insured Motor Cycle** beyond its condition before the loss or damage occurred;
- (2) mechanical or electrical breakdown or failures;
- (3) damage to tyres caused by application of brakes or by road punctures, cuts or bursts;
- (4) damage caused by frost;
- (5) theft of Standard Accessories or spare parts unless **the Insured Motor Cycle** is stolen at the same time.
- (6) any loss suffered by **You** due to any person obtaining any property by deception;
- (7) loss or damage directly occasioned by pressure waves caused by Aircraft and any other aerial devices travelling at sonic or supersonic speeds;
- (8) The first 5% (five per cent) of **the Insured's** Estimated Value of the Insured Motor Cycle, as stated in the **Schedule**, in respect of each and every claim subject, however, to a minimum amount of £250 (two hundred and fifty pounds) of each and every claim being borne by **You**.

The expression "claim" shall mean a claim or series of claims arising out of one cause. This Exception operates independently of any other **Excess** Clause which may be applied.

REPAIRS

- (1) if **the Insured Motor Cycle** is disabled by reason of loss or damage covered by this Section, **We** will pay the reasonable cost of protection and removal to the nearest competent repairer and delivery to **You** after completion of repairs within the United Kingdom.
- (2) **You** may, upon your own authority, give instructions for the repairs to proceed provided that:
 - (a) **you** shall first obtain from the repairers a detailed estimate of the cost of repairing the loss or damage and
 - (b) **you** submit such estimate with full particulars of the accident immediately to **Us** and provided that the estimated labour cost does not exceed £250 (two hundred and fifty pounds) and
 - (c) **you** arrange for all parts which may require replacement to be retained for examination by the **Underwriters' representative**.

Nothing in this clause shall render **You** the Agent for **the Underwriters** in respect of the said repairs or the cost thereof.

- (3) **We** may at our own option repair, reinstate or **replace the Insured Motor Cycle** or the parts thereof or may pay in cash the amount of the loss or damage sustained up to the **Market Value** at the time of such loss or damage but in no event shall **We** be liable for a greater sum than the value stated in the Schedule hereto.
- (4) If to our knowledge **the Insured Motor Cycle** is the subject of a Hire Purchase or other Credit Purchase Agreement such payment shall be made to the legal owner described therein whose receipt shall be a full and final discharge to **Us** of our liability.
- (5) Notwithstanding anything contained in this Document, in the event of any part of **the Insured Motor Cycle** and/or its accessories becoming unobtainable or obsolete in pattern, and therefore out of stock, our liability shall be for the value of the part at the time of the accident, not exceeding the manufacturers' last list or quoted price in respect of such part or accessory.

SECTION 3 - TERRITORIAL LIMITS AND FOREIGN USE

Unless otherwise agreed the Territorial Limits of this Document of Insurance shall apply only within the **United Kingdom** and the Republic of Ireland including sea transit between the defined countries.

We will provide the minimum indemnity necessary to comply with the Laws relating to the compulsory insurance of motor vehicles in any other member country of the European Union and any other country in respect of which the commission of the European Union is satisfied that arrangements have been made to meet the requirements of Article 7 (2) of the European Union Directive on insurance of civil liabilities arising from the use of motor vehicles (No. 72/166/CEE).

Subject to the issue of an International Motor Insurance Card (Green Card) and the payment of any additional premium required by **the Underwriters** full document cover will apply:

- (a) in the Countries for which the Green Card is made valid and when **the Insured Motor Cycle** is in sea transit between ports in these Countries including the processes of loading and unloading;
- (b) for the period stated in the Green Card.

PROVIDED ALWAYS that such transit shall be by any recognised sea passage of not longer duration than 65 hours.

PROVIDED ALWAYS that:

- (i) **We** shall not be responsible for Customs or Excise Duties or Charges;
- (ii) in the case of disablement of the **Insured Motor Cycle** by reason of loss or damage, if insured against, the liability of the Underwriters in respect of any reasonable cost of delivery to You after repair, shall be limited to the cost of delivery within the country where the loss or damage is sustained.

SECTION 4 - NO CLAIM DISCOUNT

In the event of no claim being made or arising under Section 1 or Section 2 of this Document. **We** will allow a reduction from the renewal premium applicable in accordance with the following scale, provided that the renewal be for twelve months:

	Discount
If no claim during one year of Insurance	10%
If no claim during two consecutive years of Insurance	25%
If no claim during three consecutive years of Insurance	35%
If no claim during four consecutive years of Insurance	45%
If no claim during five or more consecutive years of Insurance	50%

If more than one Motor Cycle is insured under this Document, the provisions of this Section apply to each such Motor Cycle separately.

The No Claim Discount is not transferable to any other person.

The No Claim Discount will not be affected if the claim is solely for the cost of Emergency Treatment (Section 1 (A) (1)).

GENERAL EXCEPTIONS

(1) **We** will not be liable for any claim unless the person driving:

- (a) is not under 30 years of age;
- (b) is not over 65 years of age;
- (c) has a minimum of five consecutive years Motor Cycle driving experience with a Full Licence immediately prior to the inception of this Insurance;
- (d) has held and is not disqualified from holding or obtaining such a Licence
- :
- (e) is complying with the statements in the Proposal.

(2) Unless otherwise stated by **Endorsement** hereon **We** shall not be liable for any claim arising whilst any Motor Cycle in respect of which indemnity is provided by this insurance is being used otherwise than in accordance with the use permitted by the current **Certificate of Motor Insurance** issued to **You** by Us.

(3) This Document does not cover loss or damage caused by or due to Earthquake, nor loss or

damage directly or indirectly occasioned by War, Invasion, Hostilities, whether war be declared or not, Acts of Foreign Enemy, Civil War, Revolution, Rebellion, Insurrection, Military, Usurped Power, Acts of Terrorism, or confiscation or requisition or destruction of or damage to property by order of any Government or Public or Local Authority (except so far as is necessary to meet the requirements of the Road Traffic Acts). Damage to the **Insured Motor Cycle** caused during Riots and Civil Commotions occurring in the United Kingdom (excluding Northern Ireland) and the Republic of Ireland is covered.

- (4) This Document does not cover loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:
- (a) ionising, radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- (5) **We shall not be liable other than in accordance with the requirements of the Road Traffic Act or its equivalent in any territory to which this Document applies, to make any payment in respect of claims for death, bodily injury, illness, loss or damage when such death, bodily injury, illness, loss or damage arises directly or indirectly out of Pollution or Contamination unless such Pollution or Contamination arises as a result of a sudden identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **Period of Insurance**.**
- All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place. For the purpose of this exception Pollution or Contamination shall be deemed to mean:
- (a) all Pollution or Contamination of buildings or other structures or of water or land or the atmosphere;
 - (b) all death, bodily injury, illness, loss or damage directly or indirectly caused by such Pollution or Contamination.
- (6) **We will not be liable other than in accordance with the requirements of the Road Traffic Act or its equivalent in any territory to which this Document applies for any accident, injury, loss, damage or any liability of whatsoever nature while **the Insured Motor Cycle** is in or on the part of an aerodrome, airport or airfield provided for:**
- (a) the take-off and landing of aircraft and for the movement of aircraft on the surface.
 - (b) aircraft parking aprons including the associated service roads and ground equipment, parking areas and those parts of passenger terminals of an international airport which come within the Customs examination area.
- (7) We will not be liable in respect of any liability which attaches to You or the personal

indemnified by reason of any agreement but for which said agreement no such liability would have existed.

CONDITIONS

1. CONDITION PRECEDENT TO LIABILITY

The due observance and fulfilment of the terms and conditions of this Document and of the **Endorsements** issued by **the Underwriters** for attachment thereto and the truth of the statements and particulars in **the Insured's** Proposal shall be a condition precedent of any liability of **the Underwriters** under this Document.

If **You** shall make any claim or any statement in connection therewith knowing the same to be false or fraudulent as regards amount or otherwise, this Document shall become null and void and all claims there under shall become forfeited.

2. CLAIM PROCEDURE

After any accident or loss or event likely to give rise to a claim under the Document You or the person entitled to indemnity shall as soon as possible:

- (a) give full particulars in writing of the occurrence to Europa General Underwriters (N.I) Ltd by way of completion of an Europa General Underwriters (N.I) Ltd Motor Accident or Europa General Underwriters (N.I) Ltd Theft Claim form.
- (b) forward to Europa General Underwriters (N.I) Ltd all letters from any Third Party and every claim, writ, summons or process You receive;
- (c) advise Europa General Underwriters (N.I) Ltd of the time and place of any impending prosecution or Inquest or Fatal Inquiry;
- (d) use reasonable endeavours to obtain the names and addresses of all Witnesses.

You must not make any admission of liability or offer of payment or incur legal expenses without **the Underwriters'** written consent and shall give such assistance as **We** may reasonably require and shall not in any way act to the detriment or prejudice of our interests.

We are entitled to take sole control of all negotiations and proceedings and are entitled to use the name of the Insured to settle and or prosecute and or defend any claim and **We** reserve the right to abandon the same at any time.

We shall be entitled to exercise the same right in respect of claims which **We** would not be liable to pay but for the provisions of the law of any territory in which the Document operates relating to the insurance of liability of Third Parties without prejudice to our right of reimbursement from **You** under this Document.

3. OTHER INSURANCE

If at the time of the happening of any accident, injury, damage or loss covered by this Document there shall be subsisting any other Insurance or Indemnity of any nature whatsoever covering the same, whether effected by **You** or not, then **We** will not be liable to pay more than our rateable proportion other than for the conditions applying in Exception 3 of Section 1.

4. **CONDITION OF VEHICLE**

You must take all reasonable precautions to safeguard **the Insured Motor Cycle** and to keep it in a good state of repair. **We** will not be liable for loss, injury or damage howsoever caused if **the Insured Motor Cycle** is in an unsafe condition. **We** shall at all times by our duly authorised representative have free access to examine **the Insured Motor Cycle**.

5. **CANCELLATION**

This Document may be cancelled by **Us** at any time by giving seven days' notice by registered letter or recorded delivery post to your last known address (and to the Ministry of Home Affairs, Northern Ireland) and in such event **We** will return in respect of the unexpired period a prorata portion of the premium upon your written application and the surrender of the Document, **Certificate or Certificates of Motor Insurance** and the **Schedule/amended Schedule**, which must be returned to **Us** within the seven days mentioned herein.

You may cancel this insurance by notifying **Us** in writing and at the same time returning Your Certificate of Motor Insurance and the Schedule/amended Schedule. Provided this insurance is an annual contract and that there have been no claims in the current Period of Insured **You** will be entitled to a return of premium based on our current short period rates, which are as follows:

Period Not Exceeding	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	More than 7 months
% of Annual Premium Retained	20%	30%	40%	50%	60%	70%	80%	100%

6. **ARBITRATION**

If any difference shall arise as to the amount to be paid under this Document (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in force at the time. Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against **Us**.

7. **TRANSFER OF INTEREST**

This Document is a contract personal to **You**, and is not assignable in any case whatsoever and no person save **You** or where the context permits your legal personal representative shall have any right against **Us** either as Assignee or Transferee of any interest in the subject matter hereof or of any right to receive monies payable hereunder either before or after loss and whether admitted or not in any other case whatsoever save as appears by **Endorsement** hereon and signed by **Us**.

GENERAL INFORMATION

CHANGES OF RISK

Please notify your Broker immediately of any changes affecting the Document such as:

(1) Your Motor Cycle

- (a) Change of Motor Cycle.
- (b) Modification of the Insured Motor Cycle.
- (c) Change of use.

(2) Yourself

- (a) Change of address or occupation.
- (b) Physical or mental disability, infirmity or disease.
- (c) Any conviction for any offence in connection with a Motor Cycle or vehicle.

IMPORTANT NOTES

- (1) Failure to notify changes of risk could affect the settlement of claims under the Document or make the Document invalid.
- (2) Changes of use may require the return of the Certificate of Motor Insurance so that an amended version can be issued.
- (3) When cover is cancelled or temporarily suspended, the Certificate of Motor Insurance must be returned.

IF YOU GO ABROAD

Remember that unless **You** obtain a Green Card Your Document will provide only the minimum compulsory motor insurance required by law in the EU and certain Countries which have made arrangements with the EU. This minimum cover does not include loss or damage to **the Insured Motor Cycle**.

If **You** want your FULL POLICY COVER to apply. You MUST OBTAIN A GREEN CARD from Us for every trip You make.

If **You** require a Green Card, please provide Us with the following information (giving as much notice as possible, particularly in the holiday season).

- (a) Countries to be visited and the purpose of the travel.
- (b) Dates of departure and return.
- (c) Make and registration mark of the Motor Cycle.

MAKING A CLAIM

In the event of an accident involving the Insured Motor Cycle, or yourself, which **You** believe might give rise to a claim under this Document, these are the steps **You** should take:

TO FIND OUT WHETHER YOU ARE COVERED

- Using Your Schedule and the Guide at the front of this Document, ascertain which Sections of this Document apply to You. If the Document covers more than one Motor Cycle, ensure that You check exactly which cover applies to each.
- Then refer to the appropriate Section. This will set out precisely the cover **You** have. Remember to take account of the General Exceptions and Conditions and any **Endorsements**.

TO MAKE A CLAIM

(1) Accident / Fire Claims

Please obtain and complete an Europa General Underwriters (N.I) Ltd Motor Accident Claim Form and send it either to your Broker or to the address shown in item No 4 of the Notes appearing at the front of this Document.

To enable **You** to complete the form, obtain the fullest information possible at the time of the accident, e.g.

- details of all other vehicles, drivers and persons involved;
- details of all injuries and damage sustained;
- names and addresses of witnesses;
- draw a plan of the location showing road measurements, the positions of all vehicles involved (and any other which might have influenced events) and all road signs or markings.

If the Document covers damage to **the Insured Motor Cycle**, send an estimate for repairs with your claim form or as soon as possible afterwards. Do not delay sending in the Claim Form because **You** are waiting for an estimate for repairs.

(2) Theft Claims

Please obtain and complete an Europa General Underwriters (N.I) Ltd Motor Theft Claim Form and send it immediately either to your Broker or to the address shown in Item No. 4 of the Notes appearing at the front of this Document.

If the **Insured Motor Cycle** has been damaged and the Document covers this damage, send an estimate for repairs with your claim form or as soon as possible afterwards.

Do not delay sending in the Claim Form because **You** are waiting for an estimate for repairs.

SPECIAL POINTS OF GUIDANCE

Theft claims - **You** should notify the Police immediately and take note of the name of the Police Station and any reference involved.

You may obtain the appropriate claim form from either your Broker or the address shown in item No. 4 of the notes appearing at the front of this Document.

IMPORTANT

- (1) For all types of claim **You** must inform **Us** as soon as possible.
- (2) **You** must notify **Us** of all accidents even if **You** do not wish to make a claim under your Insurance Document. Provision is made on the Motor Accident Claim Form for **You** to confirm that **You** do not wish to make a claim under your Document of Insurance.
- (3) Do **NOT** make any admission of liability, or offer payment to any person.
- (4) Remember that some repairers will not release the Motor Cycle after repairs until **You** have paid any amount for which **You** are responsible, regardless of who was at fault in the accident.