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Optional Extras Policy Summary

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Introduction

This document is a guide to your insurance cover. It is a summary only and does not contain the full terms and conditions of the contract. For full details on your policy, please read your policy booklet and policy schedule.

This policy has been arranged by Direct Group Limited and is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101.

All insurance documents and all communication with you about this policy will be in English.

Type of insurance and cover provided

This is a Personal Accident insurance policy which during the period of cover and within the United Kingdom will cover:

1. You and any passengers riding with you on the insured motorcycle in the event of:
 - An accident whilst you are riding the insured motorcycle; or
 - A malicious and unprovoked assault by the occupant or rider of another motor vehicle or pedal cycle which occurs in the vicinity of the insured motorcycle.
2. You in the event of an accident whilst you are riding or a passenger on any motorcycle.

This includes if you and any passengers mounting or dismounting the insured motorcycle.

Period of cover

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. If you arranged this policy after the start date of your motorcycle insurance policy cover will be provided from the date you bought it and will end on the expiry date of your motorcycle insurance policy as detailed on your confirmation of cover letter.

Significant features and benefits

What is Covered

COVER	BENEFIT All subject to a maximum claim limit of £25,000 per person
Death	£25,000
Loss of Sight	£25,000
Loss of Limb	£25,000
Permanent Total Disablement	£25,000
Hospitalisation Benefit	£100 per each completed 24 hour period of stay in hospital up to a maximum of 30 days.
Emergency Dental Expenses	Up to £250 for emergency dental treatment for natural teeth within 7 days of the accident.
Physiotherapy	Up to £500 for up to 5 sessions of physiotherapy with a qualified professional
Stress Counselling	Up to £500 for up to 5 sessions of stress counselling with a qualified professional.
Personal Belongings	Up to £150 for damage to personal belongings.

Significant conditions and exclusions

The policy will not pay out for loss, injury or death as a result of any of the following:

- Claims arising from your own criminal acts, suicide, attempted suicide or intentional self-injury, insanity or deliberate exposure to exceptional danger (except in an attempt to save human life), and or those of any passengers riding with you on the insured motorcycle.
- Whilst the rider or passengers are not wearing a helmet.
- Whilst the rider is under the influence of drugs or alcohol.
- Whilst the rider is banned from riding a motorcycle.
- Pre-existing medical conditions which you or any passengers riding with you on the insured motorcycle, suffered from in the 12 month period immediately prior to the start date of cover which:
 - were known about, or should have known about; or
 - you or any passengers riding with you on the insured motorcycle had seen, or arranged to see, a medical practitioner about.
- Whilst the insured motorcycle is being used off road, in any kind of race, track day, or motor trade, or for private or public hire as a courier or messaging services.
- Any passengers who are not legally permitted to ride on the insured motorcycle or where the insured motorcycle is not manufactured to carry passengers.
- Whilst you or any passengers riding with you on the insured motorcycle are engaged in military, air force or naval services or operations.
- Any matrimonial or family dispute.
- Provoked assault or fighting (except in self defence).
- Claims where the insured motorcycle is being used for any of the following are not covered:
 - Dispatch, courier and messenger services, or food delivery;
 - Racing, pace making or being in any contest or speed trial (Road safety rallies and treasure hunts will be covered);
 - Riding off road, on any race track, circuit or de-restricted toll roads;
 - Trials (apart from where the insured motorcycle is travelling on a road which the public has access to).

Please refer to the policy wording (section titled 'What we will not cover') for full details of all exclusions.

How to make a claim

To make a claim please call 0330 102 8753 (opening hours are 9am – 5pm Monday to Friday, excluding bank holidays).

Making a claim is easy, please follow the 4 steps below:

1. Read the policy booklet to check that the cause of the claim is covered;
2. You must contact the police within 24 hours of the accident;
3. When you call, the administrator may provide you with a claim form and a list of supporting documents that are required.
4. All documentation should be sent to: PAclaims@directgroup.co.uk or Protection Claims, PO Box 1190, Doncaster DN1 9PS.

Your right to cancel

If you decide to cancel your AA Motorcycle Insurance Personal Accident policy, you must contact AA Motorcycle Insurance Services by:

- Email at customer.services@europa-group.co.uk;
- Telephone on 0344 335 2931;
- Writing to AA Motorcycle Insurance Services at: Europa House, Midland Way, Thornbury BS35 2JX.

Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.

Insurer's right to cancel

This policy runs alongside your motorcycle insurance policy, if your motorcycle insurance policy is cancelled for any reason this policy will also be cancelled by us.

We may cancel your policy, but only if there is a valid reason for doing so. Valid reasons include, but are not limited to:

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against our or the administrator's staff.

Where we have cancelled your policy for the above reasons, no refund of premium will be made.

Customer services and complaints

Questions or complaints about the sale of your policy

If you have a question or concern about, or you wish to make a complaint about, how your policy was sold to you (including the information you were given before you bought the policy), or about the general service you received, please in the first instance contact AA Motorcycle Insurance Services by:

- Email at customer.services@europa-group.co.uk;
- Telephone on 0344 335 2931;
- Writing to AA Motorcycle Insurance Services at: Europa House, Midland Way, Thornbury BS35 2JX.

Questions or complaints about your policy or the handling of your claim

The aim is to provide you with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that you may have. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

- Email at customer.relations@directgroup.co.uk;
- Telephone on 0330 102 8753;
- Writing to the administrator at: Customer Relations Team, PO Box 1193, Doncaster DN1 9PW.

If you remain dissatisfied after your complaint has been considered, you may have the right to refer your complaint to the Financial Ombudsman Service, by:

- Email at complaint.info@financial-ombudsman.org.uk;
- Telephone on 0800 0234 567 from a landline or 0300 1239 123 from a mobile;
- Writing to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
- Web: www.financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaints process. None of the above affects your statutory rights.

Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Excess Protect

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of a policy holder seeking to protect the excess they are liable for following a successful claim under their main insurance policy. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

Insurance Company

Inter Partner Assistance SA

The period of insurance runs concurrently with your main motor insurance policy and the annual aggregate limit is £600 in any one period of insurance.

Significant Features and Benefits

We will pay you the excess in respect of a valid claim up to a £600 limit in respect of claims arising from a motor claim only. You are also covered where you have been unsuccessful in recovering the excess cost from a liable third party within six months of making a valid claim under your main insurance policy. Once you have made claims which total the annual limit, no further payments will be made under this policy and this motor excess insurance policy will lapse. You will then be liable for all and any future excess payments as defined in your main insurance policy.

Significant and unusual exclusions or limitations

- You must be a resident of the United Kingdom
- Claims that do not arise from your main insurance policy.
- Any claim made within 30 days of the commencement date of this motor excess insurance policy.
- Any claim not notified to us within 31 days of settlement of your main insurance claim or a claim against a relevant third party.
- Claims of a lower value than the value of excess under your main insurance policy.
- Claims refused by your main insurer.
- Claims related to an incident which took place outside the United Kingdom.
- Claims related to vehicles not named in the insurance policy
- Claims arising from breakdown, misfuelling, windscreen repair or replacement or any glass repair or replacement to your vehicle.

Cancellation Rights

If you find that this cover does not meet your needs, please contact us on 0344 335 2931 within 14 days of receiving this document and we will cancel this policy. You will receive a refund of your premium provided you have not made any claims. If you wish to cancel this policy after the 14 day cooling-off period, there will be no refund of premium.

Making a Claim

You can claim via the web site www.excessclaim.co.uk or by calling us on 01737 815 404. We will ask you to send some related documents in order to process your claim.

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, please contact us on 01737 815215 or write to: Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey, UK. RH1 1PR. If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service. Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).

Helmet and Leathers cover

Introduction

This document is a guide to your insurance cover. It is a summary only and does not contain the full terms and conditions of the contract. For full details on your policy, please read your policy booklet and policy schedule.

This policy has been arranged by Direct Group Limited and is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101.

All insurance documents and all communication with you about this policy will be in English.

Period of cover

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. If you arranged this policy after the start date of your motorcycle insurance policy cover will be provided from the date you bought it and will end on the expiry date of your motorcycle insurance policy as detailed on your confirmation of cover letter.

Significant features and benefits

This is a Helmet & Leathers insurance policy which during the period of cover and within the United Kingdom will pay the cost of repair or replacement, if damaged beyond repair, up to a limit of £1,000 for damage to motorcycle clothing (leather and synthetic clothing, helmet, boots and gloves specifically designed for use whilst riding a motorcycle), as a result of a road traffic accident.

In addition we will pay up to a maximum of £250 during the period of cover for any damage to motorcycle clothing for your passengers riding on the insured motorcycle.

Significant conditions and exclusions

The policy will not pay out for the following:

- The first £25 excess for your claim(s).
- The first £25 excess for your passengers claim(s).
- Pre-existing damage to the motorcycle clothing.
- Direct or indirect loss or damage to the motorcycle clothing caused by, contributed to, or arising from the following:
 - wear and tear or rot of any kind;
 - any gradually operating cause including but not limited to fungus, mildew, insect or vermin;
 - theft;
 - accidental damage (other than as a result of a road traffic accident);
 - depreciation.
- Any loss of value after we have made a payment to settle a claim.
- Any loss of or damage sustained to any clothing or other property belonging to any other person, including your passengers.
- We will not pay the cost of replacing any undamaged motorcycle clothing forming part of a pair or set of the same type, colour or design if the damage happens to a particular area or specific part and a replacement cannot be matched.
- If the motorcycle clothing is insured under any other contract.
- Claims where your motorcycle is being used for any of the following are not covered:
 - Dispatch, courier and messenger services, or food delivery;
 - Racing, pace making or being in any contest or speed trial (Road safety rallies and treasure hunts will be covered);
 - Riding off road, on any race track, circuit or de-restricted toll roads;
 - Trials (apart from where the insured motorcycle is travelling on a road which the public has access to).

Please refer to the policy wording (section titled 'What we will not cover') for full details of all exclusions.

How to make a claim

To make a claim on AA Motorcycle Helmet and Leathers policy, please call 0330 102 8753 (opening hours are 9am – 5pm Monday to Friday, excluding bank holidays).

Making a claim is easy, please follow the 3 steps below:

5. Read the policy booklet to check that the cause of the claim is covered.
6. When you call, the administrator may provide you with a claim form and a list of supporting documents that are required.
7. All documentation should be sent to: HLclaims@directgroup.co.uk or Specialist Claims, PO BOX 1192, Doncaster DN1 9PU.

Your right to cancel

If you decide to cancel your AA Motorcycle Helmet and Leathers policy, you must contact AA Motorcycle Insurance Services by:

- Email at customer.services@europa-group.co.uk;
- Telephone on 0344 335 2931;
- Writing to AA Motorcycle Insurance Services at: Europa House, Midland Way, Thornbury BS35 2JX.

Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.

Insurer's right to cancel

This policy runs alongside your motorcycle insurance policy, if your motorcycle insurance policy is cancelled for any reason this policy will also be cancelled by us.

We may cancel your policy, but only if there is a valid reason for doing so. Valid reasons include, but are not limited to:

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against our or the administrator's staff.

Where we have cancelled your policy for the above reasons, no refund of premium will be made.

Customer services and complaints

Questions or complaints about the sale of your policy

If you have a question or concern about, or you wish to make a complaint about, how your policy was sold to you (including the information you were given before you bought the policy), or about the general service you received, please in the first instance contact AA Motorcycle Insurance Services by:

- Email at customer.services@europa-group.co.uk;
- Telephone on 0344 335 2931;
- Writing to AA Motorcycle Insurance Services at: Europa House, Midland Way, Thornbury BS35 2JX.

Questions or complaints about your policy or the handling of your claim

The aim is to provide you with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that you may have. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

- Email at customer.relations@directgroup.co.uk;
- Telephone on 0330 102 8753;
- Writing to the administrator at: Customer Relations Team, PO Box 1193, Doncaster DN1 9PW.

If you remain dissatisfied after your complaint has been considered, you may have the right to refer your complaint to the Financial Ombudsman Service, by:

- Email at complaint.info@financial-ombudsman.org.uk;
- Telephone on 0800 0234 567 from a landline or 0300 1239 123 from a mobile;
- Writing to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
- Web: www.financial-ombudsman.org.uk

Further details will be provided at the appropriate stage of the complaints process. None of the above affects your statutory rights.

Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Legal Expenses cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of persons wishing to ensure that the legal costs incurred in pursuing a claim for uninsured losses following a non fault accident are insured. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

Insurance Company

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England & Wales, number 103274. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of Insurance and Cover

This is a Legal Expenses insurance contract which helps you recover uninsured losses and costs from the person responsible if your vehicle is accidentally damaged.

Claims Telephone Number

If a claim occurs you must report it to us as soon as possible. Claims should be made by telephoning us on **0344 335 2934**.

Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

Complaints Process

AA Motorcycle Insurance Services and the Insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

- a) For complaints relating to your insurer or the handling of a claim by your insurer please contact DAS Legal Expenses Insurance Company Limited.
- b) For any other type of concern, please contact AA Motorcycle Insurance Services.
- c) If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

For full details on the Complaints handling process please refer to the full policy wording under 'How to Make a Complaint'.

Financial Services Compensation Scheme

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependant on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, www.fscs.org.uk.

Cooling-Off Period

It is important that you are happy with your policy. If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documentation to cancel this policy and receive a full refund. No refund of premium will be given if you have made a claim against this policy. To cancel this policy please contact our Customer Services Department on **0344 335 2931**.

Cancellation after Cooling-Off Period

If you wish to cancel this policy after the 14 day cooling-off period, please contact our Customer Services Department on **0344 335 2931**. There will be no refund of premium.

Significant Features and Benefits

- We or if we agree, external lawyers will negotiate to recover uninsured losses and costs following an incident which causes damage to your vehicle or to personal property in it or injuries or kills you or your passengers.
- Euro Legal Advice.
- Health and Medical Information Service.
- Drivers Assistance – Arrange assistance in the event your vehicle is not driveable because of an accident or breakdown.

Significant Exclusions

- Claimants must be in or on your vehicle at the time of the incident.
- A claim where our position has been prejudiced as the insured person has failed to notify us within a reasonable time of it happening or this delay adversely affects the reasonable prospects of the claim.

Bike Hire Plus cover

This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which is available on request.

This policy meets the demands and needs of persons wishing to ensure that they will be provided with a hire vehicle in the event their vehicle cannot be driven following theft, attempted theft, vandalism, fire or accident causing total loss of the vehicle. A personal recommendation as to the suitability of this policy to your individual circumstances has not been made. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.

Insurance Company

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England & Wales, number 103274. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of Insurance and Cover

This is a vehicle hire plus assistance insurance contract which helps you with replacement transport if your vehicle is stolen, written-off in an accident or immobilised due to vandalism, fire or attempted theft.

Claims Telephone Number

If you have a claim and need assistance please call our helpline on **0344 335 2934**.

Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

Complaints Process

AA Motorcycle Insurance Services and the Insurer aim to provide you with a high level of service at all times. However there may be a time when you feel that the service that you have received has fallen below the standard you expect. If this is the case and you want to complain, please choose the relevant option below.

- a) For complaints relating to your insurer or the handling of a claim by your insurer please contact DAS Legal Expenses Insurance Company Limited.
- b) For any other type of concern, please contact AA Motorcycle Insurance Services.
- c) If you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service.

For full details on the Complaints handling process please refer to the full policy wording under 'How to Make a Complaint'.

Financial Services Compensation Scheme

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website, www.fscs.org.uk.

Cooling-Off Period

It is important that you are happy with your policy. If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documentation to cancel this policy and receive a full refund. No refund of premium will be given if you have made a claim against this policy. To cancel this policy please contact our Customer Services Department on **0344 335 2931**.

Cancellation after Cooling-Off Period

If you wish to cancel this policy after the 14 day cooling-off period, please contact our Customer Services Department on **0344 335 2931**. There will be no refund of premium.

Significant Features and Benefits

We will arrange and pay for a hire vehicle if your vehicle is: stolen; damaged by fire, an attempted theft, or vandalism; or declared a total write-off by your motor insurer or an engineer we arrange following an accident.

Significant Exclusions

- We will only provide a motorcycle up to 650cc.
- We will only pay motorcycle hire costs for up to 14 days, or until your motorcycle can be ~~driven~~-ridden again if this is sooner.
- Your motorcycle must be unrideable.
- If a crime has been committed it must have been reported to the police.
- We will make all arrangements for motorcycle hire including choosing the motorcycle hire company and the type of motorcycle to be hired.
- You must meet the age and licensing rules of the hire company and follow any conditions of hire.
- We can take details of your claim at any time, but can only deliver a hire motorcycle between 9am and 4.30pm Monday to Friday and 9am 12pm Saturday (excluding public and bank holidays).
- Any claim within 48 hours of you taking out cover if AA Bike Hire Plus is taken out at a different time from your motor insurance.
- Any costs incurred before we have accepted your claim.