



**EXPRESS**  
Insurance Services

# Helmet & Leathers Insurance Documents

# WELCOME

Thank you for arranging your motorcycle insurance through Express Insurance Services, we hope you find this booklet useful in ensuring you get the most out of your additional cover options.

Contained within this booklet is information about your additional cover, please note cover only applies if you have paid the additional premium. Please take time to read the policy wording and your Express Insurance Services Terms of Business (enclosed within your policy document pack) as they contain vital information about your policy.

If you have any queries regarding this policy, please contact us:

Phone: 0800 049 0217

E-mail: [bikes@expressbikeinsuramce.com](mailto:bikes@expressbikeinsuramce.com)

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## SECTION 1 - HELMET & LEATHERS

### COVER ONLY APPLIES IF YOU HAVE PAID THE ADDITIONAL PREMIUM

This Policy is evidence of a contract solely between you (your name is specified in the Schedule) and us (Ageas Insurance Limited). The Contracts (Rights of Third Parties) Act 1999 will not confer any additional rights under this Policy in favour of any third party.

All information supplied to us by you or on your behalf is deemed to be correct and complete. If not your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

If you agree to pay the premium and any taxes due and we agree to accept them, then we agree to provide cover to you in the terms set out in this policy during the period of insurance specified in the Schedule, provided that the Conditions under which this Policy has been issued are fulfilled.

The cover applies throughout Great Britain, Northern Ireland, the Isle of Man, Channel Islands and any other country which is a member of the European Union except when we say otherwise.

The Schedule and any endorsements are all part of the Policy and are to be read as one document.

Certain words and phrases in this Policy are defined and whenever they are used they will have the same meanings as given in the Definitions section of this Policy.

On behalf of Ageas Insurance Limited.



Registered office address:  
Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA

### DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy.

#### ASSOCIATED MOTORCYCLE POLICY

The motorcycle policy in effect at the same time as this contract.

#### MOTORCYCLE HELMET CAMERA

A micro video camera or bullet camera mounted to a motorcycle helmet.

#### MOTORCYCLE PROTECTIVE CLOTHING

Specialist motorcycle leathers, jackets, trousers, helmets, including any **motorcycle helmet camera**, gloves and boots that **you** own or are legally responsible for.

#### PERIOD OF INSURANCE

The period shown in the Schedule.

#### TERRORISM

An act including but not limited to the use of force or violence and/or the threat (or perceived threat) thereof of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear.

#### WE, US, OUR

Ageas Insurance Limited.

#### YOU, YOUR

The person named as Policyholder in the Schedule.

## WHAT IS INSURED

### COVER ONLY APPLIES IF YOU HAVE PAID THE ADDITIONAL PREMIUM

We will pay up to the limit shown in the Schedule for loss or damage to **motorcycle protective clothing** including any **motorcycle helmet camera**, that is damaged beyond economical repair following a motorcycle accident that occurs whilst **you** are legally riding, mounting or dismounting or undertaking emergency roadside repairs to the motorcycle insured under **your associated motorcycle policy** during the **period of insurance**.

## WHAT IS NOT INSURED

- the first £50 of any claim.
- theft of **motorcycle protective clothing**.
- loss or damage caused by deterioration or wear and tear.
- loss or damage unless caused as a result of a motorcycle accident.
- loss or damage caused whilst participating in any racing, rallies, competitions, speed tests, time trials or the like or while **you** are serving a ban from holding a motorcycle licence.
- loss or damage to the **motorcycle helmet camera** if it is not mounted to a helmet.

## HOW TO MAKE A CLAIM

When **you** become aware of an incident that could lead to a claim **you** must notify Express Insurance Services as soon as reasonably possible in writing or by telephone and request a claim form.

In writing:

Claims Department  
Express Insurance Services  
Trafalgar House  
110 Manchester Road  
Altrincham  
Cheshire  
WA14 1NU

By phone: 0800 298 5533

**You** should then complete the claim form, sign it and return it to Ageas Insurance Limited as quickly as possible.

## CLAIMS SETTLEMENT

### HELMET AND LEATHERS

- in the event of loss or damage to separate jackets or trousers forming part of a set, **we** will not pay more than the value of the individual article that is damaged.
- **we** will decide whether to pay the cost of repairing **motorcycle protective clothing** or replace as new (if damaged beyond economical repair).
- **you** must be able to provide proof of purchase in respect of any item which is subject of a claim against this policy.
- **you** must at **your** own expense provide **us** with any reports, certificates, information and evidence that **we** ask for and do so in the manner **we** request.

## POLICY CONDITIONS WHICH APPLY HELMET & LEATHERS

### ARBITRATION

If any dispute arises between **you** and **us** over the amount payable it will be referred to an arbitrator jointly appointed by **you** and **us** in line with law at the time. The decision of the arbitrator will be final and binding on both **you** and **us** and judgement of the award made by the arbitrator may be entered in any court that has jurisdiction. Whoever loses the arbitration will pay the costs of arbitration. If the decision is not totally in favour of either **you** or **us**, the arbitrator will decide who will pay the costs.

### ASSIGNMENT

Unless **we** agree to do so **we** will not be bound to accept or be affected by any trust, charge, lien, assignment or other dealing with or relating to this Policy.

### AUTOMATIC TERMINATION OF COVER

All cover provided by this policy will cease immediately and on the same day as the **associated motorcycle policy** is lapsed or it is cancelled or voidable in accordance with the terms of the **associated motorcycle policy** for whatever reason and no refund of premium will be made. This condition does not apply if an immediate replacement motorcycle policy is issued by Express Insurance Services

### CANCELLATION

**We** reserve the right to cancel this Policy by giving **you** 30 days notice in writing at **your** last known address. Valid reasons may include but are not limited to:

- Where **we** suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means **we** longer wish to provide cover.

**You** may cancel this Policy by giving **us** notice in writing. **We** will cancel the Policy from the date **we** receive **your** notice or any later date **you** request. If **you** cancel **your** policy and the cooling off period has passed no refund will be given.

### COMPANY'S RIGHTS AFTER A CLAIM

**We** or **our** representatives will be entitled to take possession of any damaged **motorcycle protective clothing** and deal with any salvage,

but no items can be abandoned to **us**. **We** may conduct, in **your** name and on **your** behalf, the defence or settlement of any legal action and take proceedings at **our** expense and for **our** own benefit, but in **your** name, to recover any compensation from any third party in respect of anything covered by this Policy.

### COOLING OFF PERIOD

There is a 14 day cooling off period from the date this Policy is issued. During this period, **you** may return the Policy to the intermediary who sold **you** this insurance if it does not meet **your** requirements and **we** will refund **you** the premium **you** have paid, provided **you** have not made a claim or intend making a claim in the future.

### FRAUD

**We** will not pay any claim if it is in any respect dishonest or fraudulent.

### JURISDICTION

This contract will be governed by English Law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

### LANGUAGE

Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English Language.

### OBSERVANCE

**Our** liability is conditional on **your** observance of the terms and conditions of this Policy.

### MISREPRESENTATION OR MISDESCRIPTION

This Policy may be voidable in the event of misrepresentation or misdescription of answers **you** give to any questions **we** ask.

### YOUR DUTY TO PREVENT LOSS OR DAMAGE

**You** must take all reasonable steps to protect the **motorcycle protective clothing** and keep them in a good state of repair.

### FINANCIAL SERVICES COMPENSATION SCHEME

**We** and Express Insurance Services are covered by the Financial Services Compensation Scheme (FSCS). If **we** fail to carry out **our** responsibilities

under this policy, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.gov.uk](http://www.fscs.gov.uk) or by phone on 0207 741 4100 or 0800 678 1100.

Ageas Insurance Limited Registered Number 354568.

Registered in England and Wales. Registered Office address:

Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA

Website: [www.ageas.co.uk](http://www.ageas.co.uk)

### REGULATION

Ageas Insurance Limited is authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**You** can check their website ([www.fca.org.uk](http://www.fca.org.uk)), which includes a register of all the firms they regulate. Or **you** can phone them on 0800 111 6768.

## DATA PROTECTION

For details of how **we** collect, use and store **your** personal data please visit **our** website- [www.ageas.co.uk/privacy-policy](http://www.ageas.co.uk/privacy-policy) or contact **our** Data Protection Officer at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing: [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk).

## OUR CUSTOMER CARE POLICY

Whilst **we** will make every effort to maintain the highest standards, **we** recognise that there may be some occasions when **we** fail to satisfy the particular requirements of **our** customers. **We** therefore have procedures in place to investigate and remedy any area of concern.

### IF YOUR COMPLAINT IS IN RELATION TO EXPRESS INSURANCE SERVICES:

If **you** wish to complain about the services provided by Express Insurance Services such as the way **your** policy was sold to **you**, please contact Express Insurance Services:

By phone: 0800 049 0217

In writing:

Compliance and Risk Team  
Express Insurance Services  
Trafalgar House  
110 Manchester Road  
Altrincham  
Cheshire  
WA14 1NU

### IF YOUR COMPLAINT IS IN RELATION TO THE INSURER OF HELMET & LEATHERS:

If **your** complaint is in relation to the services provided by the insurer, please write to:

Head of Travel and Special Risks  
Ageas Insurance Limited  
6th Floor  
One America Square  
17 Crosswall  
London  
EC3N 2LB  
Phone: 0370 241 6182  
E-mail: [patravel.underwriting@ageas.co.uk](mailto:patravel.underwriting@ageas.co.uk)

### FINANCIAL OMBUDSMAN SERVICE

If **you** are still unhappy following receipt of the final response, **you** can refer the dispute to the Financial Ombudsman Service within 6 months who will review

**your** case on an independent basis. The address is:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Phone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Details on how to take **your** complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform <http://ec.europa.eu/consumers/odr>, which has been set up by the EU Commission.

Please note that the Financial Ombudsman Service will only deal with **your** complaint if **you** have already given the insurer the opportunity to resolve it. 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** and Express Insurance Services are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if either party 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 obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100 or 020 7741 4100.



**Express Insurance Services**

Trafalgar House  
110 Manchester Road  
Altrincham  
Cheshire  
WA14 1NU.

Tel: 0800 049 0217

Email: [bikes@expressbikeinsurance.com](mailto:bikes@expressbikeinsurance.com)

Website: [www.expressbikeinsurance.com](http://www.expressbikeinsurance.com)

This policy and other associated documentation are also available in large print, audio and braille. If you require these formats please contact Express Insurance Services.

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