

# Motorcycle Insurance Documents

## USEFUL NUMBERS AND INFORMATION

### CUSTOMER SERVICES

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

Phone: 0800 049 0217

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

### MAKING A CLAIM

Should you be in the unfortunate position of having to make a claim, our in-house 'Talking Claims' service removes much of the inconvenience and hassle to you. Simply call 0800 049 4252.

More information can be found on page 15.

### FOREIGN USE

Should you wish to travel to a country outside the EU which is not listed in your Policy Schedule, or if you wish to travel with your vehicle overseas for longer than is stated in your Policy Schedule, please call us on 0800 049 0217.

More information can be found on page 12.

### IMPORTANT INFORMATION

#### CHANGES IN YOUR CIRCUMSTANCES

You must tell Express Insurance Services immediately about any changes to the information set out in the Proposal Form, Statement of Fact, Certificate of Motor Insurance or on your Policy Schedule.

More information can be found on page 16.

### DATA PROTECTION

Please check your insurers' privacy notice on the Statement of Fact for more information on how they use your information

## 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 insurance policy.

Contained within this booklet is information about your policy cover. 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@expressbikeinsurance.com](mailto:bikes@expressbikeinsurance.com)

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## CONTRACT OF MOTORCYCLE INSURANCE

Details of **your** Insurer can be located in **your Policy Schedule**.

### CONTRACT OF INSURANCE

We will provide insurance under the terms, exceptions, conditions and endorsements of this policy, during any period for which we have accepted your premium. Please take time to read through your documents which contain important information about the details you have given.

The law of England and Wales will apply to this contract unless:

- you and the Insurer agree otherwise; or
- at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of England and Wales will apply.

Signed for and on behalf of the Insurers.



Ian Donaldson  
Chief Executive Officer  
Express Insurance Services

## MOTORCYCLE INSURANCE POLICY WORDING

### DEFINITIONS

The following words or phrases have the meanings given below whenever they appear in the main **Motorcycle** Insurance **policy** wording. These will be shown in bold.

#### ACCESSORIES

Additional or supplementary parts of **your vehicle** not directly related to its function as a **motorcycle**. This definition includes top boxes, tank bags and other luggage carriers while fitted to **your vehicle** but does not include telephone, audio, navigation equipment, helmets or clothing.

#### AGREED VALUE (IF APPLICABLE)

This is the amount shown in the **Policy Schedule**, which represents the value of **your motorcycle**. This is the most **we** will pay **you** if **your motorcycle** is lost, totally destroyed or where the cost of repairs is greater than the **agreed value**.

Note: **Agreed value** can be considered only if **you** have submitted all necessary photographs (and valuation if required) and these have been received and accepted by Express Insurance Services. If this documentation has not been received and **your motorcycle** is lost, totally destroyed or damaged, the most **we** will pay will be **market value**.

#### CERTIFICATE OF MOTOR INSURANCE

Evidence that **you** have the motor insurance required by law. It shows who may ride the **motorcycle** and what it may be used for.

#### CONDITIONS

These describe **your** responsibilities and the procedures that **you** must follow. Failure to meet with **policy conditions** could mean that **you** do not have the full protection of **your policy** and that **we** may refuse to deal with **your** claim or reduce the amount of any claim payment.

#### ENDORSEMENT

A change in the terms of the insurance which replaces the standard insurance wording, and is printed on, or issued with, the **Policy Schedule**.

#### EXCESS

The amount **you** must pay towards any claim.

#### INSURER/WE/OUR/US

The **insurer** described on the **Policy Schedule**.

#### MARKET VALUE

The cost of replacing **your motorcycle** with one of the same make, model, specification, mileage and age, and which is in the same condition **your motorcycle** was in immediately before the loss or damage **you** are claiming for.

#### MOTORCYCLE

A **motorcycle** is a mechanically propelled vehicle with or without a sidecar that has less than four wheels.

#### PERIOD OF INSURANCE

The period of time covered by this insurance (as shown on the **Certificate of Motor Insurance** and **your Policy Schedule**).

#### POLICY

The contract between us and **you** which is made up of the current **Policy Schedule**, **Certificate of Motor Insurance**, **Proposal form** or **Statement of fact** and this booklet.

#### POLICY SCHEDULE

This provides details of **you**, **your motorcycle** and the insurance protection provided to **you**.

#### PROPOSAL FORM OR STATEMENT OF FACT

The document completed by **you** or on **your** behalf which contains information **you** gave at the time the insurance was arranged and on which **we** have relied in providing this insurance.

#### RACE TRACK

Any track, field, circuit or road, including toll roads (with no maximum speed limit), which is being used at the time of the loss or damage for racing, rallies, pacemaking, speed trials or track days.

#### YOU/YOUR/POLICYHOLDER

The person described as the **policyholder** on the current **Certificate of Motor Insurance**.

#### YOUR VEHICLE/INSURED VEHICLE

Any vehicle specified on the **Policy Schedule** or described in the current **Certificate of Motor Insurance**.

## YOUR COVER

Your current **Policy Schedule** shows the cover applicable to your **motorcycle(s)**

SECTION	COVER PROVIDED	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY	ACCIDENTAL DAMAGE FIRE & THEFT	PAGE
SECTION 1	Liability to Others	✓	✓	✓	x	8
SECTION 2	Cover for Fire & Theft	✓	✓	x	✓	10
SECTION 3	Damage to your vehicle	✓	x	x	✓	11
SECTION 4	Foreign Use	✓	✓	✓	x	12

## SECTION 1 - LIABILITY TO OTHERS

### WHAT IS COVERED

#### RIDING YOUR MOTORCYCLE

We will insure **you** for all the amounts **you** may be legally liable to pay for:

- death or injury to other people; or
- damage to another person's property up to a maximum amount of £20,000,000 and claimants costs and expenses and any other costs and expenses up to £5,000,000.

as a result of any accident **you** have while **you** are riding, using or in charge of **your motorcycle**, during the **period of insurance**.

#### RIDING OTHER MOTORCYCLES

We will also provide the cover shown above (if this is specified in **your Certificate of Motor Insurance**) for **you** to ride any **motorcycle** that **you** do not own and have not hired under a hire purchase or leasing agreement, as long as **you** have the owner's permission to ride it.

**You** are not insured against the following:

- any loss or damage to the **motorcycle you** are riding.
- any event which occurs outside of the UK.
- any event which occurs when the insurance is not in the name of an individual person.
- any liability if **you** are not riding the **motorcycle**.
- securing the release of a **motorcycle** which has been seized or confiscated by, or on behalf of, any government or public authority.
- Any liability unless the owner or keeper of the **motorcycle you** are riding has arranged his/her own insurance separate to this **policy**.

#### OTHER PEOPLE RIDING OR USING YOUR MOTORCYCLE

The following people are also insured:

- any person **you** allow to ride or use **your** vehicle, as long as this is allowed by **your** current **Certificate of Motor Insurance** and has not been excluded by an **endorsement**, exception or condition.
- any person who causes an accident while travelling on or getting on or off the insured vehicle.

#### BUSINESS USE

If **your Certificate of Motor Insurance** allows business use, **we** will insure **your** employer or business partner against the events shown under 'Riding **your Motorcycle**' while **you** are working for that employer or partner, but not while using a vehicle provided by the employer or partner unless that vehicle is shown in the **Policy Schedule**.

#### LEGAL PERSONAL REPRESENTATIVES

After the death of anyone who is covered by this insurance, **we** will deal with any claim made against that person's estate, provided that the claim is covered by this insurance.

#### LEGAL COSTS

If **we** agree in writing, **we** will pay for the following legal fees if they arise from a claim caused by an accident that is covered under this insurance:

- the solicitor's fee for representing anyone **we** insure at a court of summary jurisdiction, fatal accident enquiry or coroner's inquest.
- the costs of legal services **we** arrange for defending an insured person against manslaughter or causing death by dangerous driving.

#### EMERGENCY MEDICAL TREATMENT

**We** will pay for emergency medical treatment after an accident involving any **motorcycle** which this insurance covers.

The Road Traffic Act says **we** must provide this cover. If this is the only payment **we** make, it will not affect **your** no claim bonus.

By law the person using the **motorcycle** must pay the cost of emergency treatment. They should pass the bill for emergency treatment to us straight away along with a fully completed accident report form.

### WHAT IS NOT COVERED

These exceptions apply to the whole of Section 1 - Liability to others.

- death of, or bodily injury to any person arising out of and in the course of their employment by the **policyholder** or by any other person claiming under this insurance. This does not apply if **we** need to provide cover due to the requirements of relevant laws.
- loss of, or damage to, any property belonging to (or in the care of) any person claiming under this Section of the insurance.
- anyone covered by any other insurance.
- loss of or damage to any **motorcycle** or trailer covered under this insurance.

## SECTION 2 - COVER FOR FIRE & THEFT

### WHAT IS COVERED

If **your motorcycle** or its **accessories** are lost or damaged by fire, theft or attempted theft during the **period of insurance**, **we** will choose to either repair or replace **your motorcycle** or the **accessory**, or **we** will give the legal owner a cash payment up to or the same as the **market value** or **agreed value** of **your motorcycle** or the **accessory** at the time it was damaged.

Suitable parts or **accessories** may be used which are not supplied by the original manufacturer.

If **your motorcycle** is insured on an **agreed value** basis (as stated in the **Policy Schedule**) in the event of a total loss **you** may be given the option to purchase any remaining salvage at the amount **your motorcycle** will attract on the open market in its damaged condition.

If **your motorcycle** is insured on a **market value** basis in the event of a total loss the salvage/ vehicle will become the property of the **insurer**.

### WHAT IS NOT COVERED

- the amount of the **excess** shown in the **Policy Schedule**;
- loss of value, wear and tear, mechanical, electrical, electronic or computer failures or breakdowns or breakages;
- loss of use;
- depreciation in value of **your motorcycle** after **you** have made a valid claim under this Section;
- loss or damage caused by deception;
- theft as a result of keys remaining in or on **your motorcycle** whilst it is unattended;
- loss of or damage to any **accessory** which is not permanently attached to **your motorcycle** at the time of the loss;
- loss of or damage to **accessories** unless **your motorcycle** is damaged or stolen at the same time;
- theft or unauthorised taking of the **motorcycle** by a member of the **policyholder's** family or anyone normally living with **you**;
- loss of or damage to specialist paintwork, including any engraving or precious metals, on **your motorcycle**;
- loss of or damage to trailers;
- loss of or damage to **your motorcycle** or **accessory** due to or occasioned by the impounding or destruction of **your motorcycle** by an authorised body;
- loss or damage from taking **your motorcycle** and returning to its legal owner.

## SECTION 3 - DAMAGE TO YOUR VEHICLE

### WHAT IS COVERED

If **your motorcycle** or its **accessories** are accidentally or maliciously damaged or vandalised during the **period of insurance**, **we** will choose to either repair or replace **your motorcycle** or the **accessory**, or **we** will give the legal owner a cash payment up to or the same as the **market value** or **agreed value** of **your motorcycle** or the **accessory** at the time it was damaged.

Suitable parts or **accessories** may be used which are not supplied by the original manufacturer.

If **your motorcycle** is insured on an **agreed value** basis (as stated in the **Policy Schedule**) in the event of a total loss **you** may be given the option to purchase any remaining salvage at the amount **your motorcycle** will attract on the open market in its damaged condition.

If **your motorcycle** is insured on a **market value** basis in the event of a total loss the salvage/ vehicle will become the property of the **insurer**.

### WHAT IS NOT COVERED

- the amount of the **excess** shown in the **Policy Schedule**;
- loss of value, **wear** and tear, mechanical, electrical, electronic or computer failures or breakdowns or breakages;
- damage to tyres by braking, punctures, cuts or bursts;
- loss of use;
- depreciation in value of **your motorcycle** after **you** have made a valid claim under this Section;
- loss of or damage to any **accessory** which is not permanently attached to **your motorcycle**, at the time of the loss;
- damage caused by chewing, scratching, tearing or fouling by domestic pets, or caused by vermin, insects, mildew or fungus;
- damage caused by frost, smog or any gradual process;
- loss or damage resulting from unauthorised taking of the **motorcycle** by a member of the **policyholder's** family or anyone normally living with **you**;
- damage **you** or anybody insured under this **policy** has done deliberately;
- loss of or damage to **accessories** unless **your motorcycle** is damaged at the same time;
- damage to specialist paintwork, including any engraving or precious metals, on **your motorcycle**;
- loss of or damage to trailers;
- loss of or damage to **your motorcycle** or **accessory** due to or occasioned by the impounding or destruction of **your motorcycle** by an authorised body;
- loss or damage from taking **your motorcycle** and returning to its legal owner.

## SECTION 4 - FOREIGN USE

### EUROPEAN UNION (EU) COMPULSORY COVER

**We** provide the minimum cover required by law to allow **you** to use **your motorcycle** in any of the following countries:

- any country, which is a member of the European Union.
- any country which the Commission of the European Communities is satisfied has made arrangements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.

European Union (EU) compulsory cover does not apply when **you** are riding any **motorcycle** that **you** do not own or have hired under a hire purchase or leasing agreement.

In addition **we** will also provide the cover shown in **your Policy Schedule** while **you** are using **your motorcycle** within the areas listed above

While **you** are visiting these countries, **your** insurance will be extended to cover the following:

- **your** vehicle being moved (including loading and unloading) by sea, rail or air **between** the countries where **you** have cover;
- in the event of any incident which results in a claim under Section 2 - Cover for fire and theft, or Section 3 - Damage to **your** vehicle:
  - the cost of delivering **your motorcycle** to **you** or to **your** home in the UK after necessary repairs have been finished; or
  - foreign customs duty **you** must pay because damage to **your** vehicle prevents its return to the United Kingdom.
- General Average and Salvage charges if **you** are liable.

**We** will only provide this cover if **your** permanent home is in the United Kingdom.

Important: The length of time that **we** will give cover for under this section in any one **period of insurance** may be limited. The number of days that **we** will provide this cover for will be specified in the **endorsements** shown in **your Policy Schedule**.

If **you** want to travel to a country that is not shown on the back of **your Certificate of Motor Insurance**, or if **you** wish to go for longer than the number of days shown in **your endorsement**, please contact our Customer Services team on 0800 049 0217.

## GENERAL EXCEPTIONS

These general exceptions apply to the whole of this insurance.

**Your** insurance does not cover the following:

- any liability, accident, injury, loss or damage that happens while any **motorcycle** covered by this insurance is:
  - being used for a purpose which the **motorcycle** is not insured for;
  - in the charge of anyone who is not described in the **Certificate of Motor Insurance** as a person entitled to ride;
  - is in the charge of anyone who is excluded from riding by an **endorsement**;
  - being ridden by or in the charge of anyone who does not have a driving licence and or a valid Compulsory Basic Training certificate if required;
  - being ridden by or in the charge of anyone who is disqualified from riding, who has not held a driving licence or who is prevented by law from holding one;
  - being ridden by or in the charge of anyone who does not meet the terms and conditions of their driving licence;
  - being used on any part of an airport or airfield provided for aircraft movement, parking or maintenance;
  - being used to carry passengers or goods in a way likely to affect the safe driving or control of the **motorcycle**;
  - being used on a **race track** or off road activity of any description or de restricted toll roads such as the Nurburgring.
- anyone who does not meet all the terms and **conditions** of this insurance.
- any liability that **you** have agreed to accept unless **you** would have had that liability anyway.
- any loss, damage, injury or liability directly or indirectly caused by:
  - war, invasion, any act of terrorism, act of foreign enemy, hostilities (whether war is declared or not), civil unrest, revolution, or

any similar event (except where **we** need to provide cover to meet the compulsory motor insurance law);

incidents caused by riot or civil unrest outside of England, Scotland, Wales, the Isle of Man or the Channel Islands;

earthquake;

ionising radiation or radioactive contamination from nuclear fuel, or nuclear waste, or the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment or nuclear parts;

pressure waves caused by aircraft and other flying objects; or

carrying any dangerous substances or goods (except where **we** need to provide cover to meet the compulsory motor insurance law).

- any liability, loss or damage that happens outside the UK (apart from where cover is provided under European Union (EU) compulsory cover in Section 4 - Foreign use, or unless **you** have paid an extra premium to extend **your** cover).
- any proceedings brought against **you** outside the UK, unless they result from using **your motorcycle** in a country which **we** have agreed to extend this insurance to cover.
- any liability, injury, loss or damage caused directly or indirectly by:
  - pollution; or
  - contamination;
 unless the pollution or contamination is directly caused by one incident at a specific time and place during the **period of insurance** and is:
  - sudden;
  - identifiable;
  - unintended; or
  - unexpected.

The pollution caused by one incident will be considered to have occurred at the time the incident took place. This exception does not apply if any compulsory motor insurance law says **we** must provide this cover.

This policy does not provide cover for any liability, damage, cost or expenses, which are more than **our** legal liability under the relevant road traffic legislation for any claim, if you or any other person entitled to drive **your motorcycle** is:

- a. found to be over the limit for alcohol to the extent which would constitute an offence under the laws of the country in which the accident occurred.
- b. Is driving whilst unfit through drink or drugs, whether prescribed or otherwise, c. fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

## POLICY CONDITIONS

**You** must comply with the following **conditions** to have the full protection of **your policy**. If **you** do not comply with them **we** may at our option cancel the **policy** or refuse to deal with **your claim** or reduce the amount of any claim payment.

### 1. NO CLAIMS BONUS

If **you** or anyone else does not make a claim under this insurance, **we** will discount **your** renewal premium in line with the scale of no claim bonus which applies at the time. If **you** would like more information on the no claim bonus scale which applies or how **your** no claim bonus may be affected following a claim, **you** should contact Express Insurance Services.

### 2. HOW TO MAKE A CLAIM

Contact Express Insurance Services with full details immediately after any damage or accident which might result in a claim under this **policy**. **You** or any other person claiming under this **policy** must send any claim form, summons or other correspondence to Express Insurance Services. immediately.

Express Insurance Services has a 'Talking Claims' service which removes much of the inconvenience and hassle to **you**. Simply call 0800 049 4252.

If **you** are making a claim following the theft or attempted theft of, or malicious damage to **your motorcycle**, **you** must give immediate notification of the incident to the Police.

### 3. DEFENDING OR SETTLING THE CLAIM

Unless they have **our** written permission, no person can represent or admit liability for us or for **you** or any other person claiming cover under this **policy**. **We** can carry out the defence or settlement of any claim and **we** can choose the solicitor who will act for **you** in any legal action.

**We** can also take legal action in **your** name or the name of any other person covered by this **policy**, to recover any payment **we** have made under this **policy**. **You** must give us all the information and help **we** need to deal with the claim.

### 4. TOTAL LOSS

In the event of a total loss, if the vehicle is the

subject of a hire purchase or leasing agreement **we** will make the payment for the total loss of **your motorcycle** directly to the owner described in the agreement. If **our** estimate of the **market value** is more than the amount **you** owe the finance or leasing company, **we** will pay **you** any remaining balance of the agreed settlement. If **our** estimate of the **market value** is less than the amount **you** owe the finance company, **you** may have to pay them the rest of the agreed balance.

Any payment **we** make for total loss will be after **we** have taken off any **policy excess**.

### 5. OTHER INSURANCE

If **you** were covered by any other insurance for an incident which resulted in a valid claim under this **policy**, **we** will not pay any of the claim.

### 6. REASONABLE PRECAUTIONS

**You** must take all reasonable steps to keep **your vehicle** in a safe and roadworthy condition and protect it from damage, including fire, theft or attempted theft, malicious damage and someone taking **your** vehicle without **your** permission.

The vehicle must be kept or used with a valid Department of Transport test (M.O.T.) certificate, if one is needed.

**You** must also keep to all legal regulations relating to **your motorcycle** and its ownership. **You** must allow us to examine **your motorcycle** whenever **we** ask.

### 7. KEEPING TO THE TERMS OF THIS POLICY

**We** will only give **you** the cover that is described in this **policy** if any person claiming has met with all its terms, **conditions** and **endorsements**, as far as they apply.

### 8. FAILURE TO PAY A PREMIUM INSTALMENT

If **you** fail to pay an instalment **you** will be charged a missed payment fee and be given a notice of cancellation. If payment is not made within the period of this notice, the **policy** will be cancelled and **you** will be charged for the number of days cover that has been provided plus a cancellation fee will be made. Please refer to the Express Insurance Services Terms of Business for details.



## 9. COOLING OFF PERIOD

**You** have the right to cancel **your policy** for a period of 14 days, either from the day of purchase/renewal of the contract or from the day **you** receive **your policy** documentation, whichever is the later. If **you** exercise this right **you** will be charged for the number of days cover that has been provided plus a cancellation fee. Please refer to the Express Insurance Services Terms of Business for details.

There will be no refund if a total loss has occurred. **You** may cancel **your policy** with immediate effect by notifying Express Insurance Services by phone or by post.

If **you** wish to cancel and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

## 10 CANCELLATION BY YOU

**Your** insurance **policy** has been arranged for a period of 12 months and **you** are required to pay the full premium. If **you** cancel the insurance other than in accordance with **policy** Condition 8 'Cooling Off Period' and there has been no claim(s), **you** will be charged for the number of days cover that has been provided plus a cancellation fee. Please refer to the Express Insurance Services Terms of Business for details.

**You** may cancel **your policy** with immediate effect by notifying Express Insurance Services by phone or by post. If a claim has occurred there there will be no refund.

## 11. OUR RIGHT TO CANCEL

In the unlikely event that **your** existing insurer or Express Insurance Services need to cancel **your policy**, **you** will be given seven days notice in writing. This will be sent to **your** last known address.

Valid reasons for cancelling include but are not limited to:

- if **you** do not pay **your** premium or instalment payment by the payment due date;
- where **we** reasonably suspect fraud or misrepresentation;
- if **you** do not provide **us** with information or documentation **we** reasonably require;

- where **you** have not taken reasonable care to provide complete and accurate answers;
- where **you** or anyone else covered by the insurance has not met the **policy** terms and **conditions**;
- where a change in **your** circumstances means **we** can no longer provide cover for **your** vehicle.

Express Insurance Services will work out any refund (if applicable) for the unused part of **your** premium.

Where **we** find evidence of fraud or deliberate misrepresentation **we** may void the **policy** back to the date when **you** first provided us with this information or the start of the **policy**. Where fraud is identified **we** will:

- not return any premium paid by **you**;
- recover from **you** any costs we've incurred;
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

Please bear in mind that it is an offence under the Road Traffic Act to ride, or permit a motor vehicle to be on a public highway or other public place, if **you** have not met the minimum insurance requirement.

## 12. AVOIDING CERTAIN TERMS AND RIGHT OF RECOVERY

**We** may have to pay a claim because the law of a country where this **policy** operates in says **we** must. If **we** would not have paid this claim otherwise, **we** can ask for a refund from **you** or the person responsible for causing the claim.

## 13. CHANGES IN YOUR CIRCUMSTANCES

**You** must tell Express Insurance Services immediately about any changes to the information set out in the **Proposal Form, Statement of Fact, Certificate of Motor Insurance** or on **your Policy Schedule**. **You** must also tell Express Insurance Services immediately if any of the following happens:

- **you** or any rider receive any motoring convictions or fixed penalty **endorsements**

(pending or not) or any accidents, claims, thefts or losses occur including fault and non fault, whether claimed for or not on any motor vehicle **policy**.

- **you** or any other rider has been convicted of a criminal offence or have possible prosecutions outstanding;
- the main rider of **your motorcycle** changes;
- the registered keeper of **your motorcycle** changes;
- **you** change **your motorcycle** for another one;
- any modification to or alterations from the manufacturers standard specification, including any manufacturer or dealer fitted option, whether or not performance is altered or any other changes which could improve value, appearance, performance or handling;
- the condition of **your motorcycle** changes (if **your motorcycle** is covered on an **agreed value** basis);
- **you** change the place where **you** usually keep **your motorcycle**;
- any rider develops a health condition which may affect their riding;
- the mileometer on **your motorcycle** fails (applicable only if **you** have submitted an annual mileage declaration);
- **you** change **your** occupation;
- **you** change **your** address.

This is not a full list. If **you** are not sure whether to report any change, please speak to Express Insurance Services. **We** may re-assess **your** cover and premium as a result of any important information **you** give and mid-term changes may be subject to additional fees, please refer to the Express Insurance Services Terms of Business for details.

If the information provided by **you** is not complete and accurate:

- **we** may cancel **your policy** and refuse to pay any claim, or
- **we** may not pay any claim in full, or

- **we** may revise the premium and/or change the compulsory **excess**, or
- the extent of the cover may be affected.

## 14. FRAUDULENT CLAIMS

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've 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.

## COMPLAINTS PROCEDURE

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

By e-mail: [complaints@expressbikeinsurance.com](mailto:complaints@expressbikeinsurance.com)

### IF YOUR COMPLAINT IS IN RELATION TO THE INSURER:

If **your** complaint is in relation to the **insurer**, please write to the Chief Executive at the address shown in **your Policy Schedule**.

If **your insurer** is a Lloyd's syndicate (**your Policy Schedule** will show this), **you** may also raise **your** concerns with the Lloyd's Policyholder and Market Assistance Department.

The address is:

Lloyd's Policyholder and Market  
Assistance Department  
Lloyd's Market Services  
One Lime Street  
London  
EC3M 7HA

Phone: 0207 327 5693

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

### 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)

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.

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.

### FINANCIAL SERVICES COMPENSATION SCHEME

**We** and Express Insurance Services are both covered by the Financial Services compensation scheme (FSCS). **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.

Further information about the scheme is available on the FSCS **website** at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to the fscs at 10th floor, Beaufort House, 15 St. Botolph Street London EC3A 7QU or by phone on 0207 741 4100.

**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.**

**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)

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