

## Motorcycle Policy Summary

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

### Name of the insurer

The insurer of this policy is QUINN-*direct* Insurance. Registered address: Dublin Road, Cavan, Co. Cavan, Ireland.

### Type of insurance and cover

The QUINN-*direct* motorcycle policy is designed to cover your motorcycle for a period of 12 months for Comprehensive, Third Party Fire & Theft or Third Party Only cover as shown in your schedule.

### Significant features and benefits

For full details, please refer to the policy booklet.

| Cover  | Comprehensive | Third Party Fire & Theft | Third Party Only |
|--|---------------|--------------------------|------------------|
| <b>Legal liability for death or injury</b> to any other person, including passengers   | ✓             | ✓                        | ✓                |
| <b>Legal liability for damage</b> to other people's property up to £20,000,000   | ✓             | ✓                        | ✓                |
| <b>Legal fees and costs</b> incurred with our consent, in connection with a claim against your policy  | ✓             | ✓                        | ✓                |
| <b>Own damage, fire and theft claims</b>   | ✓             | ✓<br>Fire & Theft Only   | x                |
| <b>Foreign Use</b> - (minimum cover required to travel in most European countries - see Section 2 of the policy booklet)                                     | ✓             | ✓                        | ✓                |
| <b>Motor Legal Protection</b> - up to £50,000 for legal costs to recover uninsured losses in connection with a non-fault claim. Free 24hr legal advice line. | Optional      | Optional                 | Optional         |

### Significant and unusual exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below. For full details, please refer to the relevant sections of the policy booklet.

The first amount of each claim for loss or damage (known as the "excess"). The excess will be shown in your schedule. (Refer to Section 1)

Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts. (Refer to Section 1)

Loss of or damage to personal belongings. (Refer to Section 1)

Theft of your motorcycle if unattended and / or the ignition keys are left with the motorcycle and/or not using a security device that you have told us is fitted to your motorcycle. (Refer to Section 1)

Damage to paintwork above the cost of replacing the manufacturer's standard paintwork. (Refer to Section 1)

Loss or damage arising from the vehicle being filled with the wrong fuel. (Refer to Section 1)

Liability arising from radiation, or any nuclear equipment or part of it. (Refer to General Exceptions)

### Drink and drugs clause

**We will not provide cover for loss of or damage to the motorcycle while the driver is under the influence of drink or drugs. (Refer to General Conditions)**

# keyfacts



## **Cancellation rights**

You may cancel your policy at any time by notifying us and returning the certificate of insurance. If you cancel your policy within the first 14 days, you will be charged an administration fee of £35 and a charge for the time your policy was active. If you cancel your policy after 14 days please refer to your policy booklet for further details. If you cancel your policy following a claim there will be no refund of premium.

## **Making a claim**

In the event of any accident or loss you should call our claims department on 0845 351 1210.

## **How to complain**

We want to give you a high standard of service at all times. If at any time we fail to achieve this and you want to complain, you should write to the Customer Services Manager at: Carran Business Park, Enniskillen, BT74 4RZ or you can email us at: [feedback@quinn-direct.com](mailto:feedback@quinn-direct.com).

If we cannot resolve your complaint to your satisfaction, you may refer your complaint to the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London, E14 9SR Phone: 0845 080 1800.

## **Financial Services Compensation Scheme**

QUINN-*direct* Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information is available on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)