

Helmet and Leathers 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 are covered in the event of damage to motorcycle clothing resulting from a motorcycle accident in the UK. 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

Canopus Managing Agents Limited Registered office: Gallery 9 One Lime Street, London, EC3M 7HA. Registered in England and Wales No. 01514453. Canopus Managing Agents 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

Cover up to the sum insured as shown on the schedule for loss or damage to motorcycle clothing as a result of a motorcycle accident anywhere in the United Kingdom including Northern Ireland and up to 90 days in Europe.

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 01608 641 351 quoting reference number: B6839A10711AAA.

Duration of Contract

This insurance runs concurrently with your Motorcycle Policy.

Complaints Process

MotorCycle Direct 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 Canopus Managing Agents Limited.
- b) For any other type of concern, please contact Ridersure.
- 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 'Complaints Procedure'.

Financial Services Compensation Scheme

If Canopus Managing Agents Ltd is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at 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 **0844 800 4313**.

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 **0844 800 4313**. There will be no refund of premium.

Significant Features and Benefits (under 'What is covered')

- We will pay up to £1,000 for loss or damage to motorcycle clothing as a result of a motorcycle accident, anywhere in the Territorial Limits.

Significant Exclusions (All under General Exclusions unless stated otherwise)

- The insurance does not cover claims arising from wear and tear, radioactive contamination or war, damage to a passenger's motorcycle clothing, theft or accidental damage (other than as a result of a motorcycle accident), racing, competitions, rallies, trials, speed testing, off-road or track days, courier and /or messenger services, hire or reward, use in the motor trade and business other than daily travel