

# Ridersure Helmet & Leathers 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 confirmation of cover letter.

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 the insured motorcycle is being used for any of the following are not covered:
  - Dispatch, courier and messenger service, 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 your Ridersure Helmet and Leathers policy, please call 0330 102 8754 (opening hours are 9am – 5pm Monday to Friday, excluding bank holidays).

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

1. Read the policy booklet to check that the cause of the claim is covered;
2. When you call, the administrator may provide you with a claim form and a list of supporting documents that are required.

- All documentation should be sent to: [HLclaims@directgroup.co.uk](mailto:HLclaims@directgroup.co.uk) or Specialist Claims, PO Box 1192, Doncaster DN1 9PU.

### **YOUR RIGHT TO CANCEL**

If you decide to cancel your Ridersure Helmet and Leathers policy, please contact the broker you purchased this policy through.

#### **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 your broker. Otherwise please contact Ridersure by:

- Email at [info@ridersure.co.uk](mailto:info@ridersure.co.uk);
- Telephone on 0344 800 4314;
- Writing to Ridersure 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 [HLclaims@directgroup.co.uk](mailto:HLclaims@directgroup.co.uk);
- Telephone on 0330 102 8754;
- Writing to the administrator at: Specialist Claims, PO Box 1192, Doncaster DN1 9PU.

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](mailto: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](http://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](http://www.fscs.org.uk).