

Personal Accident 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 bodily injury resulting in accidental death, loss of sight in one or both eyes, loss of limb or limbs or permanent total disability as a result of a motor accident for the vehicle insured. 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

Personal Accident & Road Rage insurance cover.

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

Ridersure 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 the sum insured selected and shown in the schedule if an insured person suffers bodily injury during the period of insurance which results in any of the following.

- Accidental Death
- If the Insured Person is under 16 years of age the Accidental Death benefit is limited to £2,500
- Loss of sight in one or both eyes
- Loss of a limb or limbs
- Permanent total disability
- Additional benefits in the event of a road rage assault
- Hospital daily cash benefit of £100 per day but not beyond 30 days

- Emergency dental treatment up to £250
- Clothing & personal effects up to £150
- Five sessions of stress counselling following a claim for bodily injury

Significant Exclusions (All under 'Warranties' unless stated otherwise)

We will not pay the following:

- Claims arising from physical or mental conditions or disabilities of a recurring or chronic nature from which the Insured Person(s) suffered and was known to suffer, prior to the start of the Insurance.

We will not pay a claim if an insured person:

- has attained 70 years of age
- is not normally resident in the United Kingdom
- is using the vehicle for hire or reward, racing competitions, rallies trials, speed testing or in connection with the motor trade.
- is using the vehicle for courier or messenger services
- is using the vehicle for business or in connection with employment other than daily travel between home and place of work
- is committing a criminal act or under the influence of alcohol or drugs
- committing or attempting to commit suicide or intentional self injury while sane or insane.
- engages in provoked assault or fighting
- suffers from any matrimonial or family dispute

We will not pay the following in the event of a road rage assault:

- emergency dental treatment for the first £25 each and every loss
- clothing & personal effects
 - the first £25 each and every loss,
 - motorcycle vehicles and their accessories
 - wear and tear
 - loss of money, stamps, tickets, documents and property insured under any other policy