



Target Market Statement

Motorcycle Insurance

Cover summary

Ridersure offers a comprehensive motorcycle insurance policy which is underwritten by the following insurers:

- Ageas Insurance Ltd
- Aviva Insurance Ltd
- AXA Insurance UK Plc
- KGM Underwriting Services Ltd
- Highway Insurance Company Ltd

The brand offers the following cover levels; Comprehensive, Third-Party Fire & Theft and Third Party Only.

The brand is designed to cover liabilities to third parties and to protect against financial loss of or damage to the policyholder's motorcycle.

Full details of our terms, conditions and exclusions are shown in the policy wording, IPID documents or documentation suite.

Our products

We have listed below some examples of customer benefits which are based on underwriting acceptance:

- Riding other bikes
- New motorcycle replacement
- Legal costs and expenses
- Protection of No Claims Bonus
- Emergency treatment
- Riding your motorcycle in the EU

Who and what is the target market?

We have listed below the target market:

- Comprehensive cover level
- Riders aged 50 plus
- Full licence holders
- Licence length from 10 years plus
- Value up to £15,000
- Overnight location of garaged
- Mileage up to 10,000
- NCB 2 years plus

Who and what are the products not suitable for?

Our products have limited quotability and competitiveness within the following:

- Riders aged 16 to 18
- European and International licences
- Courier and Business usage
- Modifications (specifically Turbo and Superchargers)
- Value over £20,000
- Mileage over 12,000

Distribution channels

Our brand is distributed through the following channel to allow customers access to insurance quotations:

- Wholesale (B2B)

Please note, Ridersure does not distribute the product directly to customers.