

Motorcycle Insurance

Insurance Product Information Document

Company: Liberty Insurance Product: Motorcycle Insurance Policy



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This document provides a summary of the key information relating to our Motorcycle policy. Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation. You can find the policy booklet at www.libertyinsurance.ie/manage-my-policy/policy-documents

What is this type of insurance?

This is insurance for a motorcycle. The type of cover we offer is below:

- (a) **Comprehensive:** This provides the covers outlined in (b) and (c) below, along with cover for accidental damage to, or loss of, your motorcycle.
- (b) **Third party, fire and theft:** This provides for damage/loss of your motorcycle as a result of attempted theft, theft or fire. Cover for third party property damage as a result of an insured loss is €10 million and unlimited cover for third party personal injury.
- (c) **Third party:** This provides the minimum cover required by law. Cover for third party property damage as a result of an insured loss up to €10 million and unlimited cover for third party personal injury.



What is insured?

Comprehensive benefits:

- ✓ Accidental damage (the market value or the value declared by you whichever is the lower).
- ✓ Legal liability for damage to other people's property (up to €10 million).
- ✓ Death or injury to passenger(s) or third party individuals as a result of an accident by or in connection with the motorcycle.
- ✓ Legal fees and costs to be paid with our consent, for a claim against your policy.
- ✓ Foreign Use (EU cover up to 93 days).
- ✓ Fire brigade charges (up to €2200).

Third party, fire and theft benefits:

- ✓ Fire, theft and attempted theft damage (the market value or the value declared by you whichever is the lower).
- ✓ Legal liability to other people's property (up to €10 million).
- ✓ Death or injury to passenger(s) or third party individuals as a result of an accident by or in connection with the motorcycle.
- ✓ Foreign Use (EU cover up to 93 days).
- ✓ Fire brigade charges (up to €2200).

Third party benefits:

- ✓ Legal liability to other people's property (up to €10 million)
- ✓ Death or injury to passenger(s) or third party individuals as a result of an accident by or in connection with the motorcycle.
- ✓ Foreign Use (EU cover up to 93 days).

Optional extras:

- ✓ No claims discount protection
- ✓ Breakdown assistance and home start
- ✓ Loss of keys (up to €850)
- ✓ Increased Excess options

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet



What is not insured?

- ✗ Any use of the motorcycle for a purpose not stated on the certificate of insurance.
- ✗ Any rider not holding a valid licence to drive the motorcycle or not meeting the conditions and any limits of the driving licence.
- ✗ Theft or attempted theft if the motorcycle is left unattended and the keys to the ignition are left in or on the motorcycle.
- ✗ Death or injury to the rider.
- ✗ Personal effects, including helmets and protective clothing.
- ✗ Damage to paintwork above the cost of replacing the manufacturer's standard paintwork.
- ✗ Loss of or damage to the motorcycle while the rider is under the influence of drink or drugs.
- ✗ Loss or damage as a result of the motorcycle being filled with the wrong or contaminated fuel or any other substance.
- ✗ 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



Are there any restrictions on cover?

You will not be covered for any of the following:

- ! The first amount of each claim (known as the excess), as shown in the schedule.
- ! Any breakdown cost or help that has not been agreed through our 24-hour helpline, or falls outside the island of Ireland.
- ! You must be with the motorcycle if you use our breakdown assistance or home start service.
- ! Breakdown Assistance not available with foreign use cover.



Where am I covered?

- ✓ You are covered in the Republic of Ireland, Northern Ireland and Great Britain (including the Isle of Man and Channel Islands).



What are my obligations?

- You must answer all questions honestly and accurately, during the quote process and during the lifetime of the policy. If the position or answer in relation to any of these questions changes, you must inform us without delay.
- You must pay the premium(s) on time and in full.
- You, or any other insured person, must co-operate fully with our investigations.
- You must notify us of any changes to the risk such as change of vehicle(s), driver(s) or change of address.
- You must take all reasonable steps to prevent accidents, injuries, loss or damage.
- You must ensure the vehicle is kept in a roadworthy condition.
- You must report any accident, injury, loss or damage immediately or on the next working day by calling 01 5534020.
- You must also inform An Garda Siochana immediately if any person is injured in an accident.



When and how do I pay?

You can pay for your insurance when taking out the policy online or over the phone. You can pay the premium in full or by monthly instalments by credit card or debit card.



When does the cover start and end?

The start and end dates of this policy are stated on the policy schedule and on the certificate of insurance. The term of the policy is 12 months unless otherwise agreed with us.



How do I cancel the contract?

You can cancel the insurance contract at any time by contacting us by phone or in writing. You have a legal obligation to return your insurance certificate when cancelling an insurance policy.

If you want to cancel your policy within the first 14 working days, we will refund your premium for any period of insurance remaining. If you want to cancel your policy at any point thereafter, we will refund your premium for any period of insurance remaining less an administration fee.

Terms and conditions apply to cancellations please refer to your policy booklet.