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**INSURANCE
POLICY**

our commitment to you

Here at Suzuki Insurance Services, we believe that the quality of service you receive should reflect the passion and attention to detail that Suzuki put into designing and building your bike. That's why we make these commitments to you:

We will respond to your feedback, ensuring that our products and services meet the needs of our policyholders.

We will ensure all information on our website and in our documents is free from jargon and easy to understand.

We will make it easy for you to contact us, so we remain up to date with any issues that are important to you.

Our knowledgeable and properly trained staff will deal with your business quickly and efficiently.

We accept responsibility for our actions and if we make a mistake, we are open and honest enough to apologise and put it right as quickly as possible.

Our documentation and communications to you will be written in Plain English.

Thank you for choosing Suzuki Insurance and we wish you many miles of trouble free riding.

SUZUKI EXPERTISE. SUZUKI RELIABILITY. SUZUKI VALUE

LIFE IS BETTER WITH 

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THE BASIS OF YOUR CONTRACT OF MOTORCYCLE INSURANCE

DETAILS OF YOUR INSURER CAN BE LOCATED IN YOUR POLICY SCHEDULE

CONTRACT OF INSURANCE (LLOYD'S)

This document is evidence of a legally binding contract of insurance between you (the insured) and us (the Insurer named in your Policy Schedule). The contract does not give, nor does it intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. We may cancel or change any part of this contract without getting anyone else's permission.

The contract is based on the information you gave us and shown in the Statement of Fact and all further information contained in any proposal and any declaration made to us.

We have agreed to insure you under the terms, conditions and exceptions contained in this booklet or in any endorsement applying to this insurance. The insurance provided by this document covers any liability, loss or damage that occurs during any period of insurance for which you have paid, or agreed to pay the premium including any tax which applies.

The law of England and Wales will apply to this contract unless:

1) You and the Insurer agree otherwise;

or

2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

This insurance is provided by certain Insurers. Each Insurer is only liable for their own share of the risk and not for each other's share. You may ask for the names of the Insurers and the share of the risk each has taken on.

Signed for and on behalf of the Insurers (Lloyd's)



David Newman
Managing Director
Suzuki Insurance Services

CONTRACT OF INSURANCE (COMPANY)

This document is evidence of a legally binding contract of insurance between you (the insured) and us (the Insurer named in your Policy Schedule). The contract does not give, nor does it intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. We may cancel or change any part of this contract without getting anyone else's permission.

The contract is based on the information you gave us and shown in the Statement of Fact and all further information contained in any proposal and any declaration made to us.

We have agreed to insure you under the terms, conditions and exceptions contained in this booklet or in any endorsement applying to this insurance. The insurance provided by this document covers any liability, loss or damage that occurs during any period of insurance for which you have paid, or agreed to pay the premium including any tax which applies.

The law of England and Wales will apply to this contract unless:

1) You and the Insurer agree otherwise;

or

2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

The terms and conditions of this policy and all other information concerning this insurance are communicated to you in the English language and we undertake to communicate in this language for the duration of this policy.

The Insurers and Suzuki Insurance Services are authorised and regulated by the Financial Services Authority. The Financial Services Commission regulates those Insurers, who carry on business in Gibraltar. Both parties undertake to enforce the standards laid down by the regulators and ensure that all members of staff observe the provisions. For further details please contact Suzuki Insurance Services.

Signed for and on behalf of the Insurers



David Newman
Managing Director
Suzuki Insurance Services

DEFINITIONS

The following words or phrases have the meanings given below whenever they appear in this document, the Policy Schedule or endorsements.

AGREED VALUE (IF APPLICABLE)

This is the amount shown in the Policy Schedule, which represents the value of your motorcycle. This is the most we will pay you if your motorcycle is lost, totally destroyed or where the reasonable cost of repairs is greater than the agreed value.

Note: Agreed value can be considered only if you have submitted all necessary photographs (and valuation if required) and these have been received and accepted by Suzuki Insurance Services. If this documentation has not been received and your motorcycle is lost, totally destroyed or damaged, the most we will pay will be market value.

CERTIFICATE OF MOTOR INSURANCE

Evidence that you have the motor insurance required by law. It shows who may ride the motorcycle and what it may be used for.

CONDITIONS

These describe your responsibilities and the procedures that you must follow. Failure to meet with policy conditions could mean that you do not have the full protection of your policy and that we may refuse to deal with your claim or reduce the amount of any claim payment.

ENDORSEMENT

A change in the terms of the insurance which replaces the standard insurance wording, and is printed on, or issued with, the Policy Schedule or amended Policy Schedule.

EXCEPTIONS

These describe what this insurance does not cover.

EXCESS

A contribution by you towards a claim under this insurance as indicated in the Policy Schedule.

INSURER/WE/OUR/US

The Insurer described in the Policy Schedule.

MARKET VALUE

The cost of replacing your motorcycle with one of the same make, model, specification, mileage and age, and which is in the same condition your motorcycle was in immediately before the loss or damage you are claiming for.

MOTORCYCLE

A motorcycle is a mechanically propelled two-wheeled vehicle with or without a sidecar.

PERIOD OF INSURANCE

The period of time covered by this insurance (as shown in the Certificate of Motor Insurance and your Policy Schedule) and any further period we accept your premium for and provide you with a new Certificate of Motor Insurance and Policy Schedule.

POLICY

The contract between us and you which is made up of the current Policy Schedule, Certificate of Motor Insurance, proposal form or Statement of Fact and this booklet.

POLICYHOLDER

The person(s) or company or partnership named in the Policy Schedule.

POLICY SCHEDULE/AMENDED POLICY SCHEDULE

The document showing the vehicle we are insuring and cover which applies. Please read the Policy Schedule carefully.

PROPOSAL FORM OR STATEMENT OF FACT

The document completed by you or on your behalf by your insurance advisor which contains information you gave at the time the insurance was arranged and on which we have relied in providing this insurance.

RACE TRACKS

Any track, field, circuit or road, including toll roads (with no maximum speed limit), which is being used at the time of the loss or damage for racing, rallies, pacemaking, speed trials or track days.

UNITED KINGDOM/UK

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

YOU/YOUR

The person named as "the insured" in the Policy Schedule, or as "the policyholder" in any Certificate of Motor Insurance or renewal notice that applies to this insurance.

YOUR VEHICLE/INSURED VEHICLE

Any vehicle specified in the Policy Schedule or described in the current Certificate of Motor Insurance.

1

LIABILITY TO OTHERS

WHAT IS COVERED RIDING YOUR VEHICLE

We will insure you for all the amounts you may be legally liable to pay for:

- death or injury to other people; or
- damage to property;

as a result of any accident you have while you are riding, using or in charge of your motorcycle, during the period of insurance.

RIDING OTHER VEHICLES

We will also provide the cover shown above (if this is specified in your Certificate of Motor Insurance) for you to ride any motorcycle that you do not own and have not hired under a hire purchase or leasing agreement, as long as you have the owner's permission to ride it.

You are not insured against the following:

- any loss or damage to the motorcycle you are riding.
- any event which occurs outside of the UK.
- any event which occurs when the insurance is not in the name of an individual person.
- any liability if you are not riding the motorcycle.
- securing the release of a motorcycle which has been seized or impounded by, or on behalf of, any government or public authority.

OTHER PEOPLE RIDING OR USING YOUR VEHICLE

The following people are also insured:

- any person you allow to ride or use your vehicle, as long as this is allowed by your current Certificate of Motor Insurance and has not been excluded by an endorsement, exception or condition.
- any person who causes an accident while travelling on or getting on or off the insured vehicle.

BUSINESS USE

If your Certificate of Motor Insurance allows business use, we will insure your employer or business partner against the events shown under 'Riding your vehicle' while you are working for that employer or partner, but not while using a vehicle provided by the employer or partner unless that vehicle is shown in the Policy Schedule.

LEGAL PERSONAL REPRESENTATIVES

After the death of anyone who is covered by this insurance, we will deal with any claim made against that person's estate, provided that the claim is covered by this insurance.

LEGAL COSTS

If we agree in writing, we will pay for the following legal fees if they arise from a claim caused by an accident that is covered under this insurance:

- the solicitor's fee for representing anyone we insure at a court of summary jurisdiction, fatal accident enquiry or coroner's inquest.
- the reasonable costs of legal services we arrange for defending an insured person against manslaughter or causing death by dangerous driving.

EMERGENCY MEDICAL TREATMENT

We will pay for emergency medical treatment after an accident involving any motorcycle which this insurance covers.

The Road Traffic Act says we must provide this cover. If this is the only payment we make, it will not affect your no claim bonus.

By law the person using the motorcycle must pay the cost of emergency treatment.

EUROPEAN UNION (EU) COMPULSORY COVER

We provide the minimum cover required by law to allow you to use your motorcycle in any of the following countries.

Any country, which is a member of the European Union

Any other country which:

- agrees to meet European Commission Directives on motor insurance; and
- satisfies the European Commission that it has made arrangements to meet the requirements of these Directives.

European Union (EU) compulsory cover does not apply when you are riding any motorcycle that you do not own and have not hired under a hire purchase or leasing agreement.

WHAT IS NOT COVERED

These exceptions apply to the whole of Section 1 - Liability to others.

- Death of, or bodily injury to any person arising out of and in the course of their employment by the policyholder or by any other person claiming under this insurance. This does not apply if we need to provide cover due to the requirements of relevant laws.
- Loss of, or damage to, any property belonging to (or in the care of) any person claiming under this Section of the insurance.
- Anyone covered by any other insurance.
- Loss of or damage to any motorcycle or trailer covered under this insurance.
- Acts of terrorism as defined in the Terrorism Act 2000 or the equivalent legislation in any other country (unless we have to provide cover under the Road Traffic Acts).

2.

COVER FOR FIRE & THEFT

WHAT IS COVERED

If your motorcycle or its accessories are damaged by fire, theft or attempted theft during the period of insurance, we will choose to either repair or replace your motorcycle or the accessory, or we will give the legal owner a cash payment up to or the same as the market value or agreed value of your motorcycle or the accessory at the time it was damaged.

Suitable parts or accessories may be used which are not supplied by the original manufacturer.

If your motorcycle is insured on an agreed value basis (as stated in the Policy Schedule) in the event of a total loss you may be given the option to purchase any remaining salvage at the amount your motorcycle will attract on the open market in its damaged condition.

If your motorcycle is insured on a market value basis (as stated in the Policy Schedule) in the event of a total loss the salvage/vehicle will become the property of the Insurer.

WHAT IS NOT COVERED

- The amount of the excess shown in the Policy Schedule.
- Loss of value, wear and tear, mechanical, electrical, electronic or computer failures or breakdowns or breakages.
- Loss of use.
- Depreciation in value of your motorcycle after you have made a valid claim under this Section.
- Loss or damage caused by deception.
- Theft as a result of keys remaining in or on your motorcycle whilst it is unattended.
- Loss of or damage to any accessory which is not permanently attached to your motorcycle at the time of the loss.
- Loss of or damage to accessories unless your motorcycle is damaged or stolen at the same time.
- Theft or unauthorised taking of the motorcycle by a member of the policyholder's family or anyone normally living with you.
- Loss of or damage to specialist paintwork, including any engraving or precious metals, on your motorcycle.
- Loss of or damage to trailers.
- Loss of or damage to your motorcycle or accessory due to or occasioned by the impounding or destruction of your motorcycle by an authorised body.
- Loss or damage from taking your motorcycle and returning to its legal owner.

3.

DAMAGE TO YOUR VEHICLE

WHAT IS COVERED

If your motorcycle or its accessories are accidentally or maliciously damaged or vandalised during the period of insurance, we will choose to either repair or replace your motorcycle or the accessory, or we will give the legal owner a cash payment up to or the same as the market value or agreed value of your motorcycle or the accessory at the time it was damaged.

Suitable parts or accessories may be used which are not supplied by the original manufacturer.

If your motorcycle is insured on an agreed value basis (as stated in the Policy Schedule) in the event of a total loss you may be given the option to purchase any remaining salvage at the amount your motorcycle will attract on the open market in its damaged condition.

If your motorcycle is insured on a market value basis (as stated in the Policy Schedule) in the event of a total loss the salvage/vehicle will become the property of the Insurer.

WHAT IS NOT COVERED

- The amount of the excess shown in the Policy Schedule.
- Loss of value, wear and tear, mechanical, electrical, electronic or computer failures or breakdowns or breakages.
- Damage to tyres by braking, punctures, cuts or bursts.
- Loss of use.
- Depreciation in value of your motorcycle after you have made a valid claim under this Section.
- Loss of or damage to any accessory which is not permanently attached to your motorcycle, at the time of the loss.
- Damage caused by chewing, scratching, tearing or fouling by domestic pets, or caused by vermin, insects, mildew or fungus.
- Damage caused by frost, smog or any gradual process.
- Loss or damage resulting from unauthorised taking of the motorcycle by a member of the policyholder's family or anyone normally living with you.
- Loss of or damage to accessories unless your motorcycle is damaged at the same time.
- Damage to specialist paintwork, including any engraving or precious metals, on your motorcycle.
- Loss of or damage to trailers.
- Loss of or damage to your motorcycle or accessory due to or occasioned by the impounding or destruction of your motorcycle by an authorised body.
- Loss or damage from taking your motorcycle and returning to its legal owner.

4

FOREIGN USE

We will only provide this cover if your permanent home is in the United Kingdom.

Important: The length of time that we will give cover for under this section in any one period of insurance may be limited. The number of days that we will provide this cover for will be specified in the endorsements shown in your Policy Schedule.

If you want to travel to a country that is not shown on the back of your Certificate of Motor Insurance, or if you wish to go for longer than the number of days shown in your endorsement, please contact our Customer Services team on 0808 1692 777.

In addition to the cover provided in the "European Union (EU) compulsory cover" subsection of Section 1- Liability to others, we will automatically provide the cover shown in your Policy Schedule when you are visiting any country which is a member of the European Union. We will also automatically provide the cover in your Policy Schedule when you are visiting Norway and Switzerland.

While you are visiting these countries, your insurance will be extended to cover the following:

- Your vehicle being moved (including loading and unloading) by sea, rail or air between the countries where you have cover.
- In the event of any incident which results in a claim under Section 2 - Cover for fire and theft, or Section 3 - Damage to your vehicle:
 - the reasonable cost of delivering your motorcycle to you or to your home in the UK after necessary repairs have been finished; or
 - foreign customs duty you must pay because damage to your vehicle prevents its return to the United Kingdom.
- General Average and Salvage charges if you are liable.

GENERAL EXCEPTIONS

These general exceptions apply to the whole of this insurance.

Your insurance does not cover the following:

1. Any liability, accident, injury, loss or damage that happens while any motorcycle covered by this insurance is:
 - being used for a purpose which the motorcycle is not insured for;
 - in the charge of anyone who is not described in the Certificate of Motor Insurance as a person entitled to ride;
 - is in the charge of anyone who is excluded from riding by an endorsement;
 - being ridden by or in the charge of anyone who does not have a driving licence and or a valid Compulsory Basic Training certificate if required;
 - being ridden by or in the charge of anyone who is disqualified from riding, who has not held a driving licence or who is prevented by law from holding one;
 - being ridden by or in the charge of anyone who does not meet the terms and conditions of their driving licence;
 - being used on any part of an airport or airfield provided for aircraft movement, parking or maintenance;
 - being used to carry passengers or goods in a way likely to affect the safe driving or control of the motorcycle;
 - being used on any race track or off road activity of any description, (except where we need to provide cover to meet the compulsory motor insurance law).
2. Any liability that you have agreed to accept unless you would have had that liability anyway.

3. Any loss, damage, injury or liability directly or indirectly caused by:

- war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil unrest, revolution, or any similar event (except where we need to provide cover to meet the compulsory motor insurance law);
- earthquakes;
- ionising radiation or radioactive contamination from nuclear fuel, or nuclear waste, or the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment or nuclear parts;
- pressure waves caused by aircraft and other flying objects; or
- carrying any dangerous substances or goods (except where we need to provide cover to meet the compulsory motor insurance law).

4. Any liability, loss or damage that happens outside the UK (apart from where cover is provided under European Union (EU) compulsory cover in Section 1 - Liability to others and Section 4 - Foreign use, or unless you have paid an extra premium to extend your cover).

5. Any proceedings brought against you outside the UK, unless they result from using your motorcycle in a country which we have agreed to extend this insurance to cover.

6. Any liability, injury, loss or damage caused directly or indirectly by:

- pollution, or
- contamination

unless the pollution or contamination is directly caused by one incident at a specific time and place during the period of insurance and is:

- sudden
- identifiable
- unintended
- unexpected

The pollution caused by one incident will be considered to have occurred at the time the incident took place. This exception does not apply if any compulsory motor insurance law says we must provide this cover.

POLICY CONDITIONS

You must comply with the following conditions to have the full protection of your policy. If you do not comply with them we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. NO CLAIMS BONUS

If you or anyone else does not make a claim under this insurance, we will discount your renewal premium in line with the scale of no claim bonus which applies at the time. If you would like more information on the no claim bonus scale which applies or how your no claim bonus may be affected following a claim, you should contact Suzuki Insurance Services.

2. HOW TO MAKE A CLAIM

Contact Suzuki Aftercare on 0808 1692 999, with full details immediately after any damage or accident which might result in a claim under this policy. You or any other person claiming indemnity under this policy must send any writ, summons or other correspondence to Suzuki Aftercare immediately.

If you are making a claim following the theft or attempted theft of, or malicious damage to, your motorcycle, you must give immediate notification of the incident to the Police.

3. DEFENDING OR SETTLING THE CLAIM

Unless they have our written permission, no person can represent or admit liability for us or for you or any other person claiming cover under this policy. We can carry out the defence or settlement of any claim and we can choose the solicitor who will act for you in any legal action.

We can also take legal action in your name or the name of any other person covered by this policy, to recover any payment we have made under this policy. You must give us all the information and help we need to deal with the claim.

4. OTHER INSURANCE

If you were covered by any other insurance for the incident which resulted in a valid claim under this policy, we will only pay our share of the claim.

5. REASONABLE PRECAUTIONS

You must take all reasonable steps to keep your vehicle in a safe and roadworthy condition and protect it from damage, including fire, theft or attempted theft, malicious damage and someone taking your vehicle without your permission.

The vehicle must be kept or used with a valid Department of Transport test (M.O.T.) certificate, if one is needed.

You must also keep to all legal regulations relating to your motorcycle and its ownership. You must allow us to examine your motorcycle whenever we ask.

6. KEEPING TO THE TERMS OF THIS POLICY

We will only give you the cover that is described in this policy if any person claiming has met with all its terms and conditions, as far as they apply.

7. FAILURE TO PAY A PREMIUM INSTALMENT

If you fail to pay an instalment you will be given notice of cancellation, if payment is not made within the period of this notice, the policy will be cancelled and a 'time on risk' charge will be made. If the policy is cancelled, you are required by law to return the Certificate of Motor Insurance to Suzuki Insurance Services, under the rules of the Road Traffic Acts.

8. YOUR RIGHT TO CANCEL

You have the right to cancel your policy for a period of 14 days, either from the day of purchase of the contract or from the day you receive your policy documentation, whichever is the later. If you exercise this right you will be entitled to a refund of premium, less any time on risk charge. Please refer to the Suzuki Insurance Terms of Business.

The right to cancel does not apply if the policy is terminated as a result of a total loss claim.

You may cancel your policy with immediate effect by notifying Suzuki Insurance Services by phone or by post. You must return your Certificate of Motor Insurance to Suzuki Insurance Services, Trafalgar House, 110 Manchester Road, Altrincham, Cheshire, WA14 1NU.

9. CANCELLATION

Your insurance policy has been arranged for a period of 12 months and you are required to pay the full premium. If you cancel the insurance other than in accordance with point 8 'Your Right to Cancel' and there has been no claim(s), you will be refunded in accordance with the criteria below, less a Suzuki Insurance administration fee, details of which can be found in the Suzuki Insurance Terms of Business.

Period of Cover % of Refund

Up to 1 month	75%
Up to 2 months	62.5%
Up to 3 months	50%
Up to 4 months	40%
Up to 5 months	30%
Up to 6 months	25%
Up to 7 months	20%
Up to 8 months	10%
Over 8 months	Nil

You may cancel your policy with immediate effect by notifying Suzuki Insurance Services by phone or by post. You must return your Certificate of Motor Insurance to Suzuki Insurance Services, Trafalgar House, 110 Manchester Road, Altrincham, Cheshire, WA14 1NU.

In the unlikely event that your existing Insurer or Suzuki Insurance Services need to cancel your policy, you will be given seven days notice in writing. This will be sent to your last known address. Suzuki Insurance will work out any refund (if applicable) for the unused part of your premium, minus a Suzuki Insurance administration fee. Please refer to the Suzuki Insurance Terms of Business.

Please bear in mind that it is an offence under the Road Traffic Act to ride, or permit a motor vehicle to be on a public highway or other public place, if you have not met the minimum insurance requirement.

10. ARBITRATION

If we accept your claim, but disagree with the amount due to you, the matter may be passed to an arbitrator who we both agree to. When this happens, the arbitrator must make a decision before you can start proceedings against us.

11. AVOIDING CERTAIN TERMS AND RIGHT OF RECOVERY

We may have to pay a claim because the law of a country which this policy runs in says we must. If we would not have paid this claim otherwise, we can ask for a refund from you or the person responsible for causing the claim.

12. IMPORTANT CHANGES

You must tell Suzuki Insurance Services immediately about any change in risk which could affect your policy (details of any vehicle change will be entered on the Motor Insurance Database(MID)). For example, you must tell Suzuki Insurance Services if any of the following happens:

- any motoring convictions or fixed penalty endorsements (pending or not) or accidents (even if you do not make a claim);
- you or any other rider has been convicted of a criminal offence or have possible prosecutions outstanding;
- the main rider of your motorcycle changes;
- the registered keeper of your motorcycle changes;
- you get an extra motorcycle or change your motorcycle for another one;
- any modification to or alterations from the manufacturer's standard specification. This includes optional fit accessories or changes which improve value, appearance, performance or handling;
- you change the place where you usually keep your motorcycle;
- any rider develops a health condition which may affect their riding;
- the mileometer on your motorcycle fails (applicable only if you have submitted an annual mileage declaration);
- you change your occupation.

This is not a full list. If you are not sure whether to report any change, please speak to Suzuki Insurance Services. We may re-assess your cover and premium as a result of any important information you give Suzuki Insurance Services.

If you do not tell Suzuki Insurance Services anything which is relevant:

- your policy may not be valid; and
- we may reject your claim.

13. FRAUDULENT CLAIMS

If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documentation in support of a claim, we will not pay the claim and cover under this insurance will be cancelled or voided from the inception. You may also have to repay money we have already paid to you and no return premium will be given. The Police may also be notified.

1

LEGAL PROTECTION

Legal Protection is provided by UK General Insurance Limited on behalf of Ageas Insurance Limited.

DEFINITIONS

The following definitions apply to Section 1 - Legal Protection.

PERIOD OF INSURANCE

The period shown in your current Certificate of Motor Insurance.

APPOINTED LAWYER

The solicitor, solicitors' firm, barrister or other suitably qualified person appointed by Us to act for You.

INSURED INCIDENT

An event which causes damage to the Policyholder's Vehicle or to Your personal property in it; or an event which results in Your death or injury whilst You are in or on the Policyholder's Vehicle.

LEGAL COSTS

Professional fees which You are bound to pay, including reasonable fees or expenses incurred by the Appointed Lawyer whilst acting for You in the pursuit of a claim.

POLICYHOLDER

The person who has taken out this Policy.

POLICYHOLDER'S VEHICLE

The vehicle specified in the Certificate of Motor Insurance issued with this Policy, together with any trailer attached to such vehicle at the time of the Insured Incident.

TERRITORIAL LIMITS

The European Union together with the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, FYR Macedonia, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and mainland Turkey west of the Bosphorus.

WE, US, OUR

UK General Insurance Limited on behalf of Ageas Insurance Limited. UK General Insurance Limited are an insurers' agent and in the matters of a claim act on behalf of the insurer.

YOU, YOUR

The Policyholder and any person driving or riding in or on the Policyholder's Vehicle who is:

1. domiciled in the United Kingdom; and
2. authorised to drive the Policyholder's Vehicle by the Policyholder's Certificate of Motor Insurance; and
3. has the Policyholder's permission to make a claim;

but NOT including passengers in or on the Policyholder's Vehicle at the time of the Insured Incident.

LEGAL PROTECTION POLICY

LEGAL HELPLINE

Suzuki Insurance includes access to Legal Helpline to give advice, 24 hours a day, 365 days a year, on any personal legal matter. We may record the calls to protect you.

Legal Helpline Tel. No. 01603 729 328.

When you call Legal Helpline quote Suzuki Insurance. We will then ask you for a brief summary of the problem and these details will be passed on to an adviser who will return your call.

We agree to cover you under the terms and conditions of this policy, as long as the premium has been paid.

WHAT IS COVERED

Subject to the terms, conditions, exclusions and limitations in this Policy, We will pay Legal Costs to a maximum of £100,000.00 in order to pursue a claim directly arising from one or more Insured Incidents, occurring within the Territorial Limits and during the Period of Insurance and provided that the premium has been paid, if We deem that there are reasonable prospects of success.

Following an Insured Incident We will take all the details, collate the information about Your losses and negotiate to try and recover them.

If a decision is appealed We will help in appealing or defending an appeal.

If an Appointed Lawyer is used, We will pay the Legal Costs for this.

WHAT IS NOT COVERED

1. Any claim:

- 1.1. which You do not report to Us within 180 days after the date on which the Insured Incident occurs;
- 1.2. relating to a contract involving the Policyholder's Vehicle;
- 1.3. arising whilst the Policyholder's Vehicle is being used by anyone who does not have valid motor insurance.

2. Legal Costs of or relating to claims regarding:

- 2.1. any deliberate or criminal act or omission;
- 2.2. war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup;
- 2.3. radiation or radioactive contamination;
- 2.4. the hazardous properties of any explosive, corrosive, invasive or toxic substance or material;
- 2.5. sonic pressure waves;
- 2.6. a dispute with Us or with Your insurance broker or provider;
- 2.7. any device failing to recognise, interpret or process any data as its true calendar date or any computer, electric, electronic or mechanical error.

3. Legal Costs incurred:

- 3.1. before Our written acceptance of a claim;
- 3.2. whilst You are bankrupt, in administration or in receivership, or if You have entered into a composition with creditors.

4. The balance of Legal Costs incurred over and above any figure We have previously agreed.

5. Legal Costs incurred during any legal action You take which We have not agreed to, or where You do anything that hinders Us or the Appointed Lawyer.

6. Enforcement proceedings.

Please Note:

We may elect not to assist with a claim, or cease to deal with it if it appears to Us at any stage that the claim does not have reasonable prospects of success.

In the event of a claim please do not appoint Your own solicitor as this will invalidate the cover provided by this Policy.

This Policy does not extend to passengers.

POLICY CONDITIONS

1. You must:

- 1.1. abide by the terms and conditions of this Policy;
- 1.2. try to prevent or minimise Legal Costs wherever possible;
- 1.3. send Us everything requested in writing.

2. We may:

- 2.1. take over any claim or proceedings at any time and conduct them in Your name;
- 2.2. negotiate or settle any claim or proceedings on Your behalf;
- 2.3. contact You direct at any time concerning a claim.

3.

- 3.1. An Appointed Lawyer will be appointed by Us, representing You pursuant to Our standard terms of appointment.
- 3.2. The Appointed Lawyer will have direct contact with Us and must co-operate fully with Us at all times.
- 3.3. You must co-operate fully with the Appointed Lawyer and with Us, keeping Us informed and attending meetings or hearings as may be required at Your own expense.
- 3.4. You must give the Appointed Lawyer any instructions that We request.
- 3.5. If it becomes necessary to appoint a lawyer to assist You before the issue of court proceedings We will choose the Appointed Lawyer. If by the date when it is necessary to issue court proceedings, We have not already chosen an Appointed Lawyer, You can nominate one by sending Us the name and business address of a suitably qualified person. We may choose not to accept Your nominee unless there are exceptional circumstances. If there is a disagreement over the choice of Appointed Lawyer another suitably qualified person can be appointed to decide the issue (see below).
- 3.6. You must at Our request instruct the Appointed Lawyer to have any Legal Costs taxed, assessed or otherwise audited.

- 3.7 You must take all necessary steps to assist the recovery of Legal Costs from any other party, and pay Us any Legal Costs so recovered.
- 3.8 We will not be bound by any undertaking or other promise or assurance You may give to the Appointed Lawyer or which You or the Appointed Lawyer give to any other person.
- 3.9 If You or the Appointed Lawyer terminate their retainer the cover We provide will end immediately, though We may agree to appoint another Appointed Lawyer.
- 3.10 If You settle, withdraw or abandon a claim without Our prior agreement, or fail to give suitable instructions to the Appointed Lawyer, the cover We provide will end immediately and We will be entitled to reclaim from You any Legal Costs paid by Us.
- 3.11 If We and You disagree about the choice of Appointed Lawyer, or about the handling of a claim, We and You can choose another suitably qualified person to decide the matter, agreeing the choice of this person in writing. If this is not possible We will ask the President of the relevant national Law Society to nominate a suitably qualified person. The Party whose choice is rejected must pay the costs and fees incurred in resolving the disagreement.
- 4.
- 4.1 You must inform Us of any proposal to settle a claim including any Payment into Court. If You reject an offer which We consider reasonable We may refuse to pay any further Legal Costs.
- 4.2 You must not negotiate or agree to settle a claim without Our prior approval.
5. We may elect to pay You the amount of damages You are claiming, instead of starting or continuing a claim.
6. We may if We see fit require that You obtain Counsel's Opinion from a barrister agreed by You and Us, as to the merits of a proposed claim or proceedings. You will be responsible for the costs of obtaining the Opinion, but if this indicates that there are reasonable grounds for the pursuit of a claim or proceedings, We will refund Counsel's fees.
7. We may cancel this Policy at any time by giving You 21 days' notice in writing.
8. This Policy shall be voidable in the event of misrepresentation or misdescription in any material fact. If any claim under this Policy is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, all benefits under this Policy shall be forfeited.
9. We will not pay any claim that is covered under any other policy of insurance or by Trade Union membership, or any claim which would have been covered by any other policy of insurance or by Trade Union membership if this Policy did not exist.
10. If You die, We will insure Your personal legal representatives to pursue disputes covered by this Policy arising from Your death, providing they keep to the terms of the Policy.
11. Apart from Us, only You may enforce all or any part of this Policy, and the rights and interests arising from or connected with it. This means that the Contract (Rights of Third Parties) Act 1999 does not apply to the Policy in relation to any third party right or interest.
12. This insurance is written in English and all communications about it will be in English. The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the Laws of England and Wales.
13. Any Act of Parliament mentioned in the Policy includes equivalent laws in the relevant jurisdiction in which any claim arises.
14. Every notice which needs to be given under this policy must be given in writing.
- If you give us notice, you must send it to our head office.
- If we give you notice, we must send it to your last known address.
15. Your policy is an annual contract. In the event of cancellation, no refund will be given.

HOW TO MAKE A CLAIM

Please refer to the section 'How to make a claim' in your Legal Protection Summary.

2.

UK ACCIDENT RECOVERY ASSISTANCE

Accident Recovery Assistance is provided by The Automobile Association Limited (The AA), onward travel is underwritten by Acromas Insurance Company Limited.

DEFINITIONS

The following definitions apply to Section 2 - UK Accident Recovery Assistance.

PERIOD OF INSURANCE

The period shown in your current Certificate of Motor Insurance.

INSURED VEHICLE

Your motorcycle as described in your current Certificate of Motor Insurance.

WE, US, OUR

The Automobile Association Limited (The AA), who provide accident recovery and Acromas Insurance Company Limited, who are the insurers for onward travel.

YOU, YOUR

The person named in your current Certificate of Motor Insurance and any person authorised to ride or be a passenger on the insured vehicle.

TERRITORIAL LIMIT

The territorial limit is The United Kingdom, Northern Ireland, the Channel Islands and the Isle of Man.

UK ACCIDENT RECOVERY ASSISTANCE

WHAT IS COVERED

In the event of a road traffic accident, We will provide the recovery of the insured vehicle to the Suzuki dealership nearest to the location of the accident should the insured vehicle become immobile or not safe to ride.

We will also arrange and pay for one of the following:

1.A ONWARD TRAVEL

Public transport for you and one passenger to continue your journey to your destination, or to return home.

The choice of onward travel is on a pay and claim basis up to the maximum of £100, (for example trains or taxi); or

1.B HOTEL ACCOMMODATION

If you are more than 50 miles from your home address, we will pay for the cost of bed and breakfast for you and your passenger for one night. The most we will pay is £100. You must pay for any extra hotel costs; or

1.C CAR HIRE

We will arrange and pay for a hire car, up to 1600cc, for up to 24 hours. You must have a valid driving licence with you and pay a deposit to the hire-car company by debit or credit card, to cover the cost of the fuel you use, insurance and any extra days hire.

We will provide car hire as long as you are between 25-65 years old. We will try to arrange something for you if you are under 25 or over 65, but we can not guarantee that we will be able to help. You might not be able to get a hire car if you have endorsements on your driving licence.

Where we arrange vehicle hire for you, you must comply with the hire company's terms and conditions. You are responsible for making arrangements for the return of the hire vehicle to the supplier.

We will choose the most appropriate solution from the options above.

2 MESSAGE SERVICE

We can provide a message service to a nominated person of your choosing, if your journey has been delayed as a result of an accident.

WHAT IS NOT COVERED

We will not provide cover under the UK Accident Recovery Assistance for the following:

- Any onward travel claims without a valid receipt.
- Any costs we have not agreed to.
- Any costs you would normally have to pay, such as petrol and toll charges.
- Any ferry, toll or congestion charges incurred in connection with your vehicle as a result of it being recovered.
- Where the insured vehicle which is involved in an accident has no current M.O.T Certificate, (if one is needed), and no valid road fund licence disc on display.
- Where the insured vehicle is involved in an accident, was being used for any criminal act.

- Where the insured vehicle which is involved in an accident was being driven whilst under the influence of or was in any other way being used in connection with alcohol, drugs or solvent abuse.
- Where you call us out following an accident for which you have called us about before, but which you have not, in our opinion tried to get fixed since the last time you called us out.
- Any insured vehicle we cannot recover because of bad weather conditions, like floods, snow or high winds, or because the insured vehicle is stuck in sand or mud. If specialist equipment is needed to recover the insured vehicle, you will have to pay the extra cost.
- Any release fees you have to pay if the insured vehicle is stolen and recovered by the police.
- Any loss or damage to the insured vehicle and it's accessories which is the result of an accident.
- Mobile phone and telephone call costs - mobile phones are convenient but expensive. Even if you ask someone to call you back on your mobile, you may still have to pay for the call. These costs are not covered under your policy in any circumstances.
- The cost of repair to the insured vehicle when your vehicle is being repaired in any garage to which it is taken. We cannot give any guarantee or warranty in respect of the quality of the repairs carried out to the insured vehicle. If you have any concerns about the quality of the repairs you must take them up directly with the garage responsible.
- The cost of recovery or repair of the vehicle coming out to you, if after requesting assistance to which you are entitled, the insured vehicle is moved, recovered or repaired by any other means.
- Where the insured vehicle was being used for racing, rallies or competitions at the time of the incident giving rise to the claim.
- Any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to recognise, interpret, or deal with any date change.
- Any costs covered by any other insurance policy.
- Disputes between you and us, except disputes which can be dealt with under the policy conditions.
- Claims directly or indirectly caused by, contributed to or arising from;
 - ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or

- The radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
- Claims arising from war, invasion, riot, revolution or a similar event.
- Any costs as a result of you making alternative recovery arrangements.

WHAT TO DO IF YOU HAVE AN ACCIDENT

- Call us on 0808 1692 999.
- Our operator will ask you for the following:
 - Your location.
 - Your vehicle registration number.
 - The make, model and colour of your vehicle.
 - A telephone number we can contact you on.
 - Details of what has happened.
- You and your passengers must be with the insured vehicle when the recovery vehicle arrives, unless you have made other arrangements with us.

POLICY CONDITIONS

A. NOTICES

Every notice which needs to be given under this policy must be given in writing.

If you give us notice, you must send it to our head office.

If we give you notice, we must send it to your last known address.

B. DISPUTES

If there is a dispute between you and us, the matter may be referred to an arbitrator, who you and we agree to.

If we cannot agree on an arbitrator, the President of the Law Society or the Chairman of the Bar Council will choose one.

Whoever loses the arbitration must pay all the costs involved. If the decision is not clearly made against either you or us, the arbitrator will decide how you and we will share the costs.

C. GOVERNING LAW

This policy will be governed by the law of England and Wales.

D. CANCELLATION

Your policy is an annual contract. In the event of cancellation, no refund will be given.

COMPLAINTS PROCEDURE

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have procedures in place to investigate and remedy any area of concern. If your complaint is in relation to Suzuki Insurance, please refer to the Suzuki Insurance Terms of Business.

If your complaint is in relation to the insurer, please write to the Chief Executive at the address shown in your Policy Schedule.

If your Insurer is a Lloyd's syndicate (your Policy Schedule will show this), you may also raise your concerns with the Lloyd's Policyholder and Market Assistance Department.

The address is:
Lloyd's Policyholder and Market Assistance Department,
Lloyd's Market Services,
One Lime Street,
London,
EC3M 7HA.

Tel: 0207 327 5693
Email: complaints@lloyds.com

If your complaint is in relation to your Legal Protection insurer, please refer to the section 'How to make a complaint' in your Legal Protection Summary.

If your complaint is in relation to your UK Accident Recovery Assistance, please write to:

Suzuki Accident Assistance Team,
AA, Lambert House,
Stockport Road,
Cheadle,
Cheshire.
SK8 2DY

Phone: 0845 607 6727.
E-mail: CustomerSupport@theAA.com

If you are still unhappy following receipt of the **final response**, you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. The address is:

Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall,
London.
E14 9SR

Phone: 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note that the Financial Ombudsman Service will only deal with your complaint if you have already given the Insurer or Suzuki Insurance the opportunity to resolve it.

The procedure outlined above is entirely without prejudice to your rights in English Law and you are free at any stage to seek legal advice and take legal action.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available as follows:

Insurance advising and arranging is covered for 90% of the claim, without any upper limit

For compulsory classes of insurance (such as Third Party Motor or Employers Liability), insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by writing to the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

 **SUZUKI** INSURANCE SERVICES



UK ACCIDENT RECOVERY CARD

In the event of an accident, please call:

0808 1692 999

 **SUZUKI** INSURANCE SERVICES



UK ACCIDENT RECOVERY CARD

To find your nearest Suzuki Dealer,
please visit www.suzuki-gb.co.uk or call 0845 850 8800.

 **SUZUKI** INSURANCE SERVICES

Suzuki Insurance Services, Trafalgar House, 110 Manchester Road, Altrincham, Cheshire, UK WA14 1NU.

Suzuki Insurance Services is arranged and administered by Carole Nash Insurance Consultants Limited.

Suzuki Insurance Services is a trading style of Carole Nash Insurance Consultants Ltd which is authorised and regulated by the UK Financial Services Authority. Registered in England and Wales 2600841.

www.suzuki-gb.co.uk