



Your Policy Summary

Contents

Your Motorcycle Insurance Policy Summary.....	3
Introduction to eBike	4
Cover and Sections Applicable	4
General Exclusions.....	6
General Conditions.....	6

Your Motorcycle Insurance Policy Summary

Some important facts about your Motorcycle insurance are summarised below. This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions please refer to the main policy wording. This summary does not form part of your contract of insurance.

If you have any concerns with your policy, features and benefits, terms or conditions, please get in touch

Email

bike@brightsideinsurance.co.uk

Phone

Customer services: 0333 005 2451

Weekdays: 9am to 6pm

Weekends: Closed

Claims

0333 005 2454

Lines open 24/7

Introduction to eBike

This policy is underwritten by Ageas Insurance Limited (Definition: Insurer/We/Our/Us).

Type of Insurance: Motorcycle

Duration Of Policy: 12 months (please refer to Your Motor Policy Schedule).

eBike motorcycle insurance is designed for a wide range of bikes, riders, uses and modifications. Your motorcycle insurance is underwritten by Ageas Insurance Limited.

eBike is a trading style of Brightside Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority (Firm reference No. 302216). Brightside Insurance Services Ltd registered in England and Wales number: 04137311. Registered Office: Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England & Wales (No. 00354568). Registered in England Number 995253 Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Cover and Sections Applicable

Your policy excludes some situations and circumstances. It is important that you read the full policy wording to ensure that cover meets your demands and needs, and you are familiar with all aspects of cover given to you and in what circumstances this may be excluded or limited. All the cover levels shown are prior to deduction of the applicable policy excess.

Comprehensive

Operative Sections: All sections of the Policy

Third Party Fire and Theft

Operative Sections: Section 1 only applies only for loss or damage caused by Fire or Theft. Sections 2, 3, 4 and 5 apply.

Third Party Only

Operative Sections: Sections 2, 3, 4 and 5 apply.

Fire and Theft Only (Laid Up Cover)

Operative Sections: Section 1 only applies for loss or damage caused by Fire or Theft. Section 5 is also operative.

Benefit	Level of Cover	UNUSUAL EXCLUSIONS & LIMITATIONS
Loss of or Damage to Your Motorcycle (Section 1)	Comprehensive, Third Party Fire & Theft	The most we will pay is the market value of your motorcycle.
Motorcycle Replacement (Section 1)	Comprehensive, Third Party Fire & Theft.	<p>Your motorcycle must be less than six months old from the date of first registration as new in your name.</p> <p>And either:</p> <p>Your motorcycle is stolen and not recovered; or any repair cost or damage covered by the policy exceeds 70% of the list price (including VAT) at the time of purchase.</p> <p>If you or have been purchased under a hire purchase agreement, Replacement is subject to the agreement of any interested hire purchase company.</p>
Accident Recovery (Section 1)	Comprehensive, Third Party Fire & Theft.	<p>If your motorcycle is disabled through loss or damage insured under the policy we will pay:</p> <p>The reasonable cost of protection and removal to the nearest repairers; and the reasonable cost of delivery to you after repair but not exceeding the reasonable cost of transporting your motorcycle to your address in Great Britain, Northern Ireland, The Channel Islands and The Isle of Man.</p>
Emergency Treatment (Section 3)	Comprehensive, Third Party Fire & Theft and Third Party Only	We will pay for emergency treatment as required under the Road Traffic Acts. Any payment made under this section will not affect your No Claims Discount.
Foreign Travel & European Cover (Section 4)	Comprehensive, Third Party Fire & Theft and Third Party Only	<p>The policy provides the legal minimum level of cover in all EU countries and any other country outside of the European Union which has agreed to follow European Directives approved by the commission of the European Union.</p> <p>In addition to the legal minimum cover, this insurance provides the cover shown in your motor policy schedule in any country referred to above, for up to 90 days.</p> <p>European use restricted to social, domestic & pleasure purposes only. You will not be covered for any loss, damage or liability if your motorcycle is being used for commuting or in any business capacity while outside of the UK.</p> <p>Your permanent residence must be in the UK, (includes Isle of Man and the Channel Islands).</p>
No Claims Discount Guarantee (Section 5)	Comprehensive, Third Party Fire & Theft and Third Party Only	Provided if you are entitled to five years or more No Claims Discount. Your No Claims Discount will not be reduced as a result of a claim or claims being made under the policy.

General Exclusions

Accidental Damage Excess

Refer to Motor Policy Schedule.

Fire and Theft Excess

Refer to Motor Policy Schedule.

Loss of or Damage to your Motorcycle

Cover does not apply:

- for loss or damage arising from theft whilst the ignition keys have been left in or on your motorcycle.
- to damage to tyres caused by punctures, cuts or bursts.
- for loss of motorcycle by deception of someone who claims to be a buyer.
- for loss or damage caused maliciously or deliberately by any person driving Your Bike with Your permission or agreement.
- for loss or damage caused by an inappropriate type or grade of fuel being used.

Please refer to the Policy Wording for a full list of exclusions.

General Conditions

Law Applicable To Contract

The insurance is governed by English Law

Cancellation

If this policy does not meet your needs, or if you wish to cancel your cover, or if you require more information regarding cancellation, then please call 0333 005 2451.

If the policy is cancelled before cover has started you will be entitled to a full refund of the premium paid.

You have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. If you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid provided you have not made a claim, or a claim having been made against you, subject to a deduction for the time you have been covered and the charges as detailed in the eBike Terms of Business.

Where we may cancel your cover

Your policy may be cancelled, if we have a good reason for doing so.

Some examples of situations where we would have a good reason for cancelling your policy include:

- a) Non-payment of the premium due; or
- b) You have changed your motorcycle during the period of insurance to one we cannot cover; or
- c) You have failed to supply requested validation documentation (such as evidence of No Claim Discount or copies of driving licences); or
- d) We identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you are not entitled.

Before we or eBike cancel your policy you will be given seven days' notice to either the email address or postal address shown on your account.

Where we or eBike cancel the policy you will be entitled to a refund of the unused premium paid.

Where we return an unused premium it will be subject to a deduction of the charges shown in the eBike Terms of Business. In cases of fraud we are permitted to retain your premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

Please note the full annual premium is payable if you have used the policy to make a fault claim or a fault claim has been made against you and no refund will be given.

Please refer to the eBike Terms of Business for current policy fees and charges.

Claims

Claims should be reported as soon as possible. To report a claim please contact our Claims Notification Helpline on 0333 005 2454. Please note that you must report all incidents to us as soon as reasonably possible, even if you are not claiming. When you call, please have ready your current Certificate of Motorcycle Insurance ready and the details of the incident itself.

Complaints Process

eBike aims to provide a standard of service that will leave no cause for complaint.

If you feel that these high standards have not been met please contact

complaints@ebikeinsurance.co.uk or write to: The Quality Manager, eBike, Brightside Park, Aust, Bristol BS35 4BL.

Complaints about Claims

If you have a complaint about a claim, please contact claims.director@ageas.co.uk

Financial Ombudsman Service

If You remain dissatisfied with the response to Your complaint You may be able to refer the matter to the Financial Ombudsman Service. To use their service You must be eligible and Your complaint must be sent to them within 6 months of the final response letter. More information is available from the Financial Ombudsman Service Website: www.financial-ombudsman.org.uk

You may also contact them at: Financial Ombudsman Service, Exchange Tower, London E14 9SR.
Tel: 0800 023 4567 (from a landline) or 0300 123 9123 (from a mobile)

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

Contacting the Financial Ombudsman Service does not affect Your right to take legal proceedings.

Financial Services Compensation Scheme

Ageas Insurance Limited, 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 will depend on the circumstances of the claim. Further information about the compensation scheme arrangements can be found on the FSCS website www.fscs.org.uk or by writing to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Telephone 0800 678 1100 or 0207 741 4100 or email, enquiries@fscs.org.uk

Insurer Information

The policy is a contract solely between you and us. It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this policy in favour of any Third Party.

1985EB 080816



Customer services

0333 005 2451

Weekdays: 9am to 6pm

Weekends: Closed

Claims

0333 005 2454

Lines open 24/7