

IMPORTANT INFORMATION FOR CUSTOMERS

MOTORCYCLE POLICY

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording.

INSURANCE COMPANY	Zenith Insurance plc
CLAIMS ADDRESS	GHL Insurance Services UK Limited Chester House Harlands Road Haywards Heath West Sussex RH16 1LR
CLAIMS HELPLINE NUMBER	24 Hour Claims Helpline Number 0845 600 5330

COMPLAINTS PROCESS

At Zenith we are dedicated to providing you with the high standards of service you have the right to expect. If we fall below this standard or you are unhappy with any aspect of our service, please follow the steps below to ensure your complaint is dealt with as quickly as possible.

Please write to:
General Manager Service Operations
GHL Insurance Services UK Limited
Chester House
Harlands Road
Haywards Heath
West Sussex RH16 1LR

Step 2:
If you remain unhappy with the decision, you may refer your complaint to:
The Chief Executive
Zenith Insurance plc
846-848 Europort
Gibraltar
Fax: 00 350 200 46388

Your policy is administered by GHL Insurance Services UK Limited on behalf of Zenith Insurance plc, who is licensed in Gibraltar.

Step 3:
If the Chief Executive Officer of Zenith Insurance plc is unable to resolve the complaint to your satisfaction, you should then contact:
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

DURATION OF CONTRACT	12 months
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FINANCIAL SERVICES COMPENSATION SCHEME

In the event that Zenith is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.

RIGHT TO CHANGE YOUR MIND

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy. This is subject to certain terms, including a minimum time on risk charge.

CANCELLATION

You can cancel this policy by giving us seven days notice in writing and returning your certificate of motor insurance. Provided there have been no claims in the current period of insurance we will refund part of the premium using the following scale:

Length of time you had the insurance *	1 mth	2 mth	3 mth	4 mth	6mth	8 mth	8 mth+
Percentage of premium refunded	75%	65%	50%	40%	25%	10%	Nil

* Not exceeding

We or our authorised agent may cancel this policy by sending you seven days notice to your last known address. You should then send us your certificate of motor insurance and we will refund a proportion of the premium for the remaining period of insurance.

MOTORCYCLE

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
COURTESY BIKE	Not applicable		
FOREIGN USE	Included up to 45 days – see section 4 of the policy book for full details	Included up to 45 days – see section 4 of the policy book for full details	Included up to 45 days – see section 4 of the policy book for full details
EXCESS	Refer to your schedule for details of the policy excess	Refer to your schedule for details of the policy excess	Not applicable
WINDSCREEN REPAIR	Not applicable		
AUDIO/TELEPHONE EQUIPMENT	Not applicable		
DRIVING OTHER BIKES	Not applicable		
MEDICAL EXPENSES	Not applicable		
PERSONAL EFFECTS	Not applicable		
NEW BIKE REPLACEMENT	Not applicable		
SIGNIFICANT EXCLUSIONS OR LIMITATIONS	<p>Loss of or damage to the motorcycle caused by a member of the family or household of a permitted driver taking the motorcycle without your permission.</p> <p>Loss of or damage to the motorcycle if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law.</p> <p>Loss of or damage to the motorcycle as a result of theft if at any time it is left unattended and the ignition key is in or on the vehicle and/or it has not been secured or locked.</p> <p>Your insurance does not cover claims arising from any accident, injury, loss or damage while any motorcycle covered by this insurance is being ridden by anyone who does not have a driving licence, who is disqualified from driving or who does not meet the terms and conditions of their driving licence or provisional driving licence, or has not completed Compulsory Basic Training (CBT) where necessary.</p>		