



IMPORTANT INFORMATION FOR YOUR CLIENT

<p>This is a policy summary and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording, a copy of which can be found in your policy booklet</p>	
Insurance Company	AXA Insurance Company Ltd
Type of Insurance and cover	Private Motorcycle
The Law which applies to this contract	The law of England and Wales applies to this contract
Claims Address/Telephone	<p>If a claim or possible claim occurs you must report it to us as soon as possible.</p> <p>Our Claims Address is AXA Claims, PO Box 6, 10 Temple Street, Birmingham B2 5BP, or you can claim by telephone : 0870 0105641</p>
Duration of Contract	This is a 12 month contract
Complaints Process	<p>If you have any cause to complain about your insurance please contact your intermediary who arranged the insurance for you.</p> <p>Having contacted your intermediary, if you are still not satisfied with the way a complaint has been dealt, you should write to</p> <p>The Compliance Manager, Europa Underwriting Limited, Midland Way Thornbury, Bristol BS35 2BS</p> <p>If your complaint relates to the insurer or the insurance policy then please write to</p> <p>The Chief Executive Officer, AXA Insurance, 107 Cheapside, London, EC2V 6DV.</p> <p>If you remain dissatisfied then, you may be entitled to refer your complaint to the Financial Ombudsman Services (FOS) who can be contacted at :</p> <p>Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR</p>
Financial Services	In the event that AXA Insurance is unable to meet its obligations (e.g. Goes out of business or into liquidation or is unable to trade)
Compensation Scheme	You may be entitled to compensation from the Financial Compensation Scheme.
Cooling Off Period	<p>It is important that you are happy with your policy. If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documentation to cancel this policy. If you exercise your right to cancel during this initial period of cover we will return your premium less an amount for the period of time that you have had Insurance cover, calculated on a pro-rata basis, and an additional charge to cover the administrative cost of providing the Policy.</p> <p>No refund of premium will be given if you have made a total loss claim or an incident has occurred which may give rise to such a claim.</p> <p>To do this, you should contact the intermediary or organisation that sold you your policy.</p> <p>Any refund will be subject to the return of your policy document and certificate of motor insurance or cover note.</p>
Cancellation after the Cooling Off Period	<p>If you wish to cancel this policy after 14 days have elapsed, you must tell us in writing and at the same time send to your intermediary your Certificate of motor insurance.</p> <p>As long as you have not made a claim under the policy or an incident has not occurred which may give rise to a claim, we will refund part of your premium on a pro-rata basis. The policy will only be deemed to be cancelled from the date we receive the certificate of motor insurance.</p> <p>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.</p>

Significant Policy Features, Benefits and Exclusions

Please refer to your policy documentation and insurance schedule, which explain in detail the full features and exclusions of your policy.

The most significant are:

Ignition Keys	Refer to section 1 of your policy booklet. The policy will exclude any claim for loss or damage to your motorcycle arising from the theft while the ignition keys were left in or on your motorcycle
Excess	Refer to section 1 of your policy booklet. You must pay the first part of any claim for your own damage, fire or theft claims and this is known as the excess. The amount of the excess is shown in the schedule
Garaging	If it is a condition of your policy that the motorcycle is garaged whilst kept at the home address then this condition will be shown on the Insurance schedule. Failure to comply with such a condition could result in your motorcycle not being insured against theft

Foreign Use	Refer to Section 5 of your Policy Booklet - The policy automatically allows the policyholder to travel within the European Community for up to 30 days per trip.
Driving Other Motorcycles	The policy may allow third party cover for the insured to drive a car in the UK that does not belong to them. Refer to the permitted drivers section of the Certificate to see if this is included. This only applies in the UK
Personal Effects	Refer to Section 1 of your Policy Booklet - There is no cover for loss of or damage to helmets, protective clothing and other personal belongings
Looking after your motorcycle	Refer to Section 1 of your Policy Booklet - There is no cover for claims involving fraud or deception. Some examples are where you are selling your vehicle, hand over the keys and later discover that the purchaser's cheque will not be honoured by the bank or where you do not have proper title to the vehicle because it has been 'ringed' (i.e. it has had its identity changed by criminals prior to you taking possession of it). We will not pay for damage resulting from an inappropriate type or grade of fuel being used.
Driving Licences	You and all drivers must comply with the conditions of your driving licence(s) otherwise cover will not be provided by the policy