

Helmets and Leathers Insurance

Your Helmets & Leathers Insurance is arranged by ALAIB Limited T/A ALA Insurance Brokers & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

ALAIB Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

IMPORTANT

It is important that **You** check **Your Policy Schedule** to ensure that the information that **You** have provided to **Us** is accurate. Please take the time to read the contents of this **Policy** to ensure that **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions. This **Policy** wording and **Your Policy Schedule** are important documents; please keep them in a safe place in case **You** need to refer to them for any reason.

Cover Provided

What is Covered

1. **We** will cover damage to **Motorcycle Clothing** as a result of a motorcycle accident only, providing such accident occurs within the **Territorial Limits**.
2. **We** will pay the cost of repair or to replace the **Motorcycle Clothing** if it is damaged beyond repair (in the same form and style) as new as a result of a motorcycle accident only.
3. The most **We** will pay under this section is as per the limit of indemnity which is shown on **Your Policy Schedule**.

Once a claim has been settled and as long as **You** take all reasonable measures suggested by **Us**, **We** will not reduce the **Sum Insured**. There will be no additional premium charged for this.

Policy Exclusions

1. This policy does not cover direct or indirect loss or damage to the **Motorcycle Clothing** caused by, contributed to, or arising from the following:
 - 1.1 Any direct or indirect consequence of:
 - 1.1.1 Irradiation, or contamination by nuclear material; or
 - 1.1.2 The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - 1.1.3 Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
 - 1.2 Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
 - 1.3 Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
 - 1.4 Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

- 1.5 wear and tear or rot of any kind;
 - 1.6 any gradually operating cause including but not limited to fungus, mildew, insect or vermin;
 - 1.7 theft;
 - 1.8 accidental damage (other than as a result of a road traffic accident);
 - 1.9 depreciation.
2. This policy will not cover any loss of value after **We** have made a payment to settle a claim.
 3. **We** will not pay the cost of replacing any undamaged **Motorcycle Clothing** forming part of a pair or set of the same type, colour or design if the damage happens to a particular area or specific part and a replacement cannot be matched.
 4. This policy will not cover any loss of or damage sustained to any clothing or other property belonging to any other person, including **Your** passengers.
 5. If the **Motorcycle Clothing** is insured under any other contract.
 6. Claims where **Your** motorcycle is being used for any of the following are not covered:
 - 6.1 Dispatch, courier and messenger services, or food delivery;
 - 6.2 Racing, pace making or being in any contest or speed trial. (Road safety rallies and treasure hunts will be covered);
 - 6.3 Riding on any race track, circuit or de-restricted toll roads;
 - 6.4 Trials (apart from where **Your** motorcycle is travelling on a road which the public has access to).
 7. Any accident which occurs outside the **Territorial Limits**.

How to Make a Claim

If **You** wish to notify **Us** of a claim please contact the **Claims Administrator** at Specialist Claims, Direct Group Ltd, PO BOX 1192, Doncaster, DN1 9PU, Tel: 0344 893 1022 or Email: specialistclaims@directgroup.co.uk

How to Make a Complaint

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

Complaints regarding the sale of the policy, please contact ALAIB Ltd who arranged the Insurance on **Your** behalf.

Complaints regarding a claim under your policy, please contact the **Claims Administrator**:

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 06047. For full details of the complaints procedure and how **Your** complaint will be escalated, please refer to the full policy terms and conditions.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Telephone: 0300 123 9 123. Email: complaint.info@financial-ombudsman.org.uk.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

1. supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under the **Policy**;
2. to make sure that all information supplied as part of **your** application for cover is true and correct;
3. tell **us** of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not complete and accurate, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Data Protection Act 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Governing Law

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.