

# Personal Accident

## How to make a claim

To make a claim on **your** Personal Accident policy, please call the number listed in **your motorcycle insurance policy confirmation of cover letter**, 24 hours a day 365 days a year.

Upon registration of **your** claim, **your** Personal Accident claim will be handled on the insurer's behalf by Davies Group Limited.

## Your Personal Accident policy

It's important that **you** read this wording and **your confirmation of cover letter** to make sure that everything **you've** told **us** is correct.

**Please note the policy 'Definitions' section is located at the end of this document, please read this policy carefully so that you understand the cover we are giving you. You must follow the terms and conditions set out in this policy wording.**

Please make sure that **you** keep this policy wording and **your confirmation of cover letter** in a safe place in case **you** need to look at them later.

This insurance has been arranged by URIS Group Limited and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

URIS Group Limited is authorised and regulated by the Financial Conduct Authority in the United Kingdom, under Firm Reference number 307332. Registered in England number 02461657.

In return for the payment of **your** premium, **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

## What is covered

What we will cover	What we will not cover
<p>If <b>you</b> get injured in an <b>accident</b> that happens within the <b>territorial limits</b>, <b>we</b> will provide payment for the following:</p> <ul style="list-style-type: none"> <li>• If the injury results in death, <b>loss of limb</b>, or <b>loss of sight</b> in one or both eyes within one year of the <b>accident</b>, and the <b>accident</b> is the only cause of the injury, <b>we</b> will pay the specified claim limit of £5,000.</li> <li>• If the injury leads to <b>permanent total disablement</b> (excluding <b>loss of sight</b> or <b>loss of limb</b>), <b>we</b> will pay the specified claim limit of £5,000.</li> <li>• If <b>you</b> need to stay overnight in a hospital bed due to the <b>accident</b>, <b>we</b> will pay £100 for each overnight stay in hospital, up to a maximum of 30 days. This means staying in a hospital bed from midnight to 7am.</li> <li>• <b>We</b> will provide coverage for emergency dental treatment that is solely aimed at relieving immediate pain, up to £250 within 7 days of the <b>accident</b>.</li> <li>• <b>We</b> will provide cover for physiotherapy, up to £500, for up to 5 sessions with a qualified professional.</li> <li>• <b>We</b> will provide cover for stress counselling, up to £500, for up to 5 sessions with a qualified professional.</li> <li>• <b>We</b> will provide cover for <b>personal belongings</b>, which are damaged during the <b>accident</b>, up to £150.</li> </ul> <p>The maximum amount payable by <b>us</b> in respect of any claim is £5,000 per <b>insured person</b> and £10,000 per <b>accident</b>.</p>	<ul style="list-style-type: none"> <li>• Anyone not wearing a helmet and appropriate protective clothing at the time of the accident, except when mounting or dismounting the <b>motorcycle</b>.</li> <li>• Death or bodily injury caused by suicide or attempted suicide.</li> <li>• Any claim where the <b>insured person</b> was committing an offence or breaking the law at the time of an <b>accident</b>.</li> <li>• Disability or <b>bodily injury</b> that happened before the <b>period of insurance</b>.</li> <li>• Any <b>accident</b> which happens outside the <b>territorial limits</b>.</li> <li>• Any <b>accident</b> that happens when the <b>insured person</b> is riding a class of vehicle for which they do not hold a valid licence.</li> <li>• Claims where <b>your motorcycle</b> was being used for any of the following are not covered: <ul style="list-style-type: none"> <li>a) Dispatch, courier and messenger services, or food delivery.</li> <li>b) Racing, pace making or being in any contest or speed trial.</li> <li>c) Riding on any racetrack, circuit or de-restricted toll roads.</li> <li>d) Trials (apart from where <b>your motorcycle</b> is travelling on a road that the public have access to).</li> </ul> </li> <li>• Any claim resulting from war and/or terrorism.</li> <li>• Any claim resulting from: <ul style="list-style-type: none"> <li>a) Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or</li> <li>b) Radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.</li> </ul> </li> </ul>

## Conditions applicable to the entire policy

1. **Your motorcycle insurance policy** must be up to date and valid for this coverage to apply.
2. Right of recovery - **we** can take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under this policy.
3. Other insurance - if **you** were covered by any other insurance for the amount payable following the **incident**, which resulted in a valid claim under this policy, **we** will only pay **our** proportionate share of the claim.
4. **You** must take reasonable steps to safeguard against loss or additional exposure to loss.
5. **We** will only give **you** the cover that is described in this policy if **you** have complied with all the terms and conditions of this insurance policy, as far as they apply.
6. This insurance is only valid if **you** are a permanent resident of the United Kingdom (England, Wales, Scotland and Northern Ireland), Channel Islands and the Isle of Man.
7. **We** have the right to approach any third party in relation to **your** claim.
8. **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

## General Conditions

### • Consumer Insurance Act

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

- a) Supply accurate and complete answers to all the questions **we** or the selling broker may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

### • Data Protection

#### How we use the information about you

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for us to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>.

#### Processing your data

**Your** data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

#### How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

**We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

### **How you can access your information and correct anything which is wrong**

**You** have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

**We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.

#### • **Jurisdiction and Law**

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

## **Cancelling your policy**

**You** have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid to **us**. **You** can cancel this policy after 14 days, but **we** will not give **you** back any premium.

If **you** decide to cancel **your** Personal Accident policy, **you** can do so by:

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury BS35 2JX.

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

### **Cancellation by Us**

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with **policy** terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the **policy** immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your policy** being cancelled from the date **you** originally took it out.

If **we** cancel the **policy** and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

## Fraud

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

## Customer service & complaints procedure

**We** always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

### Questions or complaints about the sale of your policy

If **you** have a question or concern about, or you wish to make a complaint about, how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please in the first instance contact the provider of **your motorcycle insurance policy** by:

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury BS35 2JX.

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

### Questions or complaints about your policy or the handling of your claim

If **your** complaint is about a claim **you** made, contact Davies Group Limited:

- Email: [specialistclaims@davies-group.com](mailto:specialistclaims@davies-group.com);
- Telephone: **0333 091 8952** Monday to Friday 9am to 5pm, excluding bank holidays;
- Write: Specialist Claims, PO Box 2801, Stoke-on-Trent, ST4 9DN.

**We** will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service  
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR  
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following this complaints procedure does not stop **you** from taking legal action.

## Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.

## Definitions

Where **we** explain what a word means that word will be highlighted in **bold** print and will have the same meaning wherever it is used in this policy.

<b>Accident</b>	An unexpected event that happens while <b>you</b> are riding, mounting/dismounting, or making any emergency roadside repairs to <b>your motorcycle</b> .
<b>Administrator</b>	URIS Group Limited at 1st Floor, Premier House, Carolina Court, Doncaster, South Yorkshire, DN4 5RA. Davies Group Limited handle claims on behalf of the <b>insurer</b> .
<b>Bodily Injury</b>	A physical injury to the body caused directly and solely by an accident, excluding intentional self-inflicted injuries and injuries resulting from sickness or disease.
<b>Confirmation of Cover Letter</b>	The separate document we send <b>you</b> that includes details about <b>you</b> and what <b>you</b> are covered for.
<b>Consultant</b>	A person other than <b>you</b> , a member of <b>your</b> immediate family or an employee of <b>yours</b> , who is qualified as a consultant in the branch of medicine to which the <b>bodily injury</b> relates.
<b>Incident</b>	The event that gave rise to a claim under this insurance policy which occurred during the <b>period of insurance</b> .
<b>Loss of Limb(s)</b>	Loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot that in the opinion of a <b>consultant</b> will not be recovered.
<b>Loss of Sight</b>	The permanent and total loss of sight which is considered as having happened: In both eyes, if an <b>insured person's</b> name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or in one eye if, after correction, the degree of sight an <b>insured person</b> has left in that eye is 3/60 or less on the Snellen Scale (meaning they can see at three feet what they should be able to see at 60 feet).
<b>Loss of Use</b>	The total and irrecoverable loss of use of a limb where the loss is continuous for 12 months and such loss of use is deemed permanent and beyond possibility of improvement on the authority of a <b>consultant</b> specialising in that area.
<b>Motorcycle Insurance Policy</b>	<b>Your</b> insurance policy issued by a <b>motorcycle insurer</b> to <b>you</b> for <b>your motorcycle</b> .
<b>Motorcycle Insurer</b>	An authorised and regulated UK motorcycle insurer.
<b>Motorcycle</b>	The motorcycle shown on <b>your confirmation of cover letter</b> or that <b>you</b> own or are authorised to ride.
<b>Period of Insurance</b>	The period stated on <b>your confirmation of cover letter</b> that this policy is in force for.
<b>Permanent Total Disablement</b>	Disablement which entirely prevents <b>you</b> or the <b>insured person</b> from working in any business or occupation of any and every kind and which after a period of 12 months from the date of disablement, is in the opinion of a <b>consultant</b> , shows no sign of ever improving.
<b>Personal Belongings</b>	Clothes and articles of a personal nature likely to be worn, used or carried.
<b>Territorial Limits</b>	England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man and for 90 days in any country within the European Union

and any other country which has agreed to follow the EU Motor Insurance Directive (number 2009/103/EC).

**We/Us/Our/Insurer**

Collinson Insurance.

**You/Your/Insured  
Person**

The person named on the **confirmation of cover letter** and any other authorised rider who is permitted to drive the **motorcycle** under the **motorcycle insurance policy** or any authorised passenger on the **motorcycle** whilst you or the authorised rider is driving.

# Helmet and Leathers

## How to make a claim

To make a claim on **your** Helmet & Leathers policy, please call the number listed in **your motorcycle insurance policy confirmation of cover letter**, 24 hours a day 365 days a year.

Upon registration of **your** claim, **your** Helmet & Leathers claim will be handled on the **insurer's** behalf by Davies Group Limited.

When submitting **your** claim, **you** will be asked to provide **us** with evidence. This may include but is not limited to proof of purchase, proof of the damage, **your** insurance documents and confirmation from **your motorcycle insurer** that an **incident** has happened.

**Our** settlement calculations will be based on either the original purchase price or the current retail price for replacement items of the same or similar specification, whichever is lower.

## Your Helmet and Leathers policy

It's important that **you** read this wording and **your confirmation of cover letter** to make sure that everything **you've** told **us** is correct.

**Please note the policy 'Definitions' section is located at the end of this document, please read this policy carefully so that you understand the cover we are giving you. You must follow the terms and conditions set out in this policy wording.**

Please make sure that **you** keep this policy wording and **your confirmation of cover letter** in a safe place in case **you** need to look at them later.

This insurance is arranged by URIS Group Limited and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

URIS Group Limited is authorised and regulated by the Financial Conduct Authority in the United Kingdom, under Firm Reference number 307332. Registered in England number 02461657.

In return for the payment of **your** premium, **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

## Important

If **you** do not have proof of purchase for **your helmet & motorcycle clothing**, **you** must take a photograph of each item at the start of **your** policy to show all items were in **your** possession and were undamaged before making **your** claim.



## What is covered

What we will cover	What we will not cover
<p>1. This policy provides cover for the damage to <b>your helmet &amp; motorcycle clothing</b> specifically caused by a motorcycle accident. If the damage is repairable, <b>we</b> will cover the cost of repairs. If the damage is beyond repair, <b>we</b> will cover the cost of replacing <b>your helmet &amp; motorcycle clothing</b> with items of the same form and style.</p> <p>2. The most <b>we</b> will pay under this policy is the <b>annual claim limit</b> of £500. Once this limit is reached, the policy is automatically cancelled.</p>	<ol style="list-style-type: none"> <li>1. Claims for items where <b>you</b> cannot provide the requested documents.</li> <li>2. Wear and tear of any kind.</li> <li>3. Claims arising from gradual causes like, but not limited to, fungus, rot, or vermin.</li> <li>4. Claims arising from theft or attempted theft.</li> <li>5. Accidental damage that is not the result of a road traffic accident.</li> <li>6. Loss of or damage where <b>you</b> are riding a class of vehicle for which <b>you</b> do not hold a valid licence.</li> <li>7. The <b>excess</b> payable for each claim.</li> <li>8. Damage to clothing that does not belong to <b>you</b> or <b>your</b> passengers.</li> <li>9. <b>We</b> will not pay the cost of replacing any undamaged <b>helmet &amp; motorcycle clothing</b> forming part of a pair or a set.</li> <li>10. Items such as jeans, t-shirts, socks or backpacks, which are not motorcycle protective clothing.</li> <li>11. <b>We</b> will not pay for any loss of value after <b>we</b> have made a payment to settle the claim.</li> <li>12. Claims where <b>your motorcycle</b> was being used for any of the following are not covered:             <ol style="list-style-type: none"> <li>a) Dispatch, courier and messenger services, or food delivery.</li> <li>b) Racing, pace making or being in any contest or speed trial.</li> <li>c) Riding on any racetrack, circuit or de-restricted toll roads.</li> <li>d) Trials (apart from where <b>your motorcycle</b> is travelling on a road that the public have access to).</li> </ol> </li> <li>13. Any claim which happened before the <b>period of insurance</b> as shown on <b>your confirmation of cover letter</b> that <b>you</b> were aware was an <b>imminent claim</b>.</li> <li>14. Any claim that has been <b>waived or reimbursed</b>.</li> <li>15. Any claim resulting from war and/or terrorism.</li> <li>16. Any claim resulting from:             <ul style="list-style-type: none"> <li>• Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or</li> <li>• Radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.</li> </ul> </li> </ol>

## Conditions applicable to the entire policy

1. **Your** Helmet & Leathers policy will remain in effect for the **period of insurance** or until **your annual claim limit** is exhausted; whichever comes first.
2. **Your motorcycle insurance policy** must be up to date and valid for this coverage to apply.
3. Right of recovery - **we** can take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under this policy.
4. Other insurance - if **you** were covered by any other insurance for the amount payable following the **incident**, which resulted in a valid claim under this policy, **we** will only pay **our** proportionate share of the claim.
5. **You** must take reasonable steps to safeguard against loss or additional exposure to loss.
6. **We** will only give **you** the cover that is described in this policy if **you** have complied with all the terms and conditions of this insurance policy, as far as they apply.
7. This insurance is only valid if **you** are a permanent resident of the United Kingdom (England, Wales, Scotland and Northern Ireland), Channel Islands and the Isle of Man.
8. **We** have the right to approach any third party in relation to **your** claim.
9. **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

## General Conditions

- **Consumer Insurance Act**

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

- a) Supply accurate and complete answers to all the questions **we** or the selling broker may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

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- **Data Protection**

### **How we use the information about you**

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- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

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**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

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### **Processing your data**

**Your** data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

### **How we store and protect your information**

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**We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

### **How you can access your information and correct anything which is wrong**

**You** have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

**We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.

### • **Jurisdiction and Law**

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

## Canceling your policy

**You** have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid to **us**. **You** can cancel this policy after 14 days, but **we** will not give **you** back any premium.

If **you** decide to cancel **your** Helmet & Leathers policy, **you** can do so by:

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury BS35 2JX.

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**

### Cancellation by Us

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with **policy** terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the **policy** immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your policy** being cancelled from the date **you** originally took it out.

If **we** cancel the **policy** and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

### Fraud

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

## Customer service & complaints procedure

We always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

### Questions or complaints about the sale of your policy

If **you** have a question or concern about, or you wish to make a complaint about, how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please in the first instance contact the provider of **your motorcycle insurance policy** by:

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury BS35 2JX.

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

### Questions or complaints about your policy or the handling of your claim

If **your** complaint is about a claim **you** made, contact Davies Group Limited:

- Email: [specialistclaims@davies-group.com](mailto:specialistclaims@davies-group.com);
- Telephone: **0344 264 0085** Monday to Friday 9am to 5pm, excluding bank holidays;
- Write: Specialist Claims, PO Box 2801, Stoke-on-Trent, ST4 9DN.

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service  
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR  
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following this complaints procedure does not stop **you** from taking legal action.

## Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.

## Definitions

Where **we** explain what a word means that word will be highlighted in **bold** print and will have the same meaning wherever it is used in this policy.

<b>Administrator</b>	URIS Group Limited at 1st Floor, Premier House, Carolina Court, Doncaster, South Yorkshire, DN4 5RA. Davies Group Limited handle claims on behalf of the <b>insurer</b> .
<b>Annual Claim Limit</b>	The most <b>we</b> will pay in the <b>period of insurance</b> is £500, including up to £250 for any damage to <b>helmet &amp; motorcycle clothing</b> for <b>your</b> passengers riding on the <b>insured motorcycle</b> .
<b>Confirmation of Cover Letter</b>	The separate document we send <b>you</b> that includes details about <b>you</b> and what <b>you</b> are covered for.
<b>Excess</b>	£25. The amount <b>you</b> must pay for every claim.
<b>Helmet &amp; Motorcycle Clothing</b>	The protective clothing, helmet, boots and gloves that <b>you</b> or <b>your</b> passengers own or are legally responsible for, while <b>you</b> or <b>your</b> passengers are wearing them.
<b>Imminent Claim</b>	An <b>incident</b> that could give rise to a claim under this policy that <b>you</b> are or were aware of before the start date of this policy.
<b>Incident</b>	The event that gave rise to a claim under this insurance policy which occurred during the <b>period of insurance</b> .
<b>Motorcycle Insurance Policy</b>	<b>Your</b> insurance policy issued by a <b>motorcycle insurer</b> to <b>you</b> for <b>your motorcycle</b> .
<b>Motorcycle Insurer</b>	An authorised and regulated UK motorcycle insurer.
<b>Motorcycle</b>	The motorcycle shown on <b>your confirmation of cover letter</b> or that <b>you</b> own or are authorised to ride.
<b>Period of Insurance</b>	The period stated on <b>your confirmation of cover letter</b> that this policy is in force for.
<b>Territorial Limits</b>	England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man and for 90 days in any country within the European Union and any other country which has agreed to follow the EU Motor Insurance Directive (number 2009/103/EC).
<b>Waived or Reimbursed</b>	Where a third party has already paid for the cost of replacement or repair of <b>your helmet &amp; motorcycle clothing</b> .
<b>We/Us/Our/Insurer</b>	Collinson Insurance.
<b>You/Your/Insured Person</b>	The person named on the <b>confirmation of cover letter</b> and any other authorised rider who is permitted to drive the <b>motorcycle</b> under the <b>motorcycle insurance policy</b> .

# UK Roadside Breakdown Cover

## How to make a claim

To make a claim on **your** breakdown policy, please call the number listed in your insurance policy **confirmation of cover letter**, opening hours are 24 hours a day 365 days a year.

Making a claim is easy, please follow the 4 steps below;

1. Read this policy booklet to check that the cause of the breakdown is covered;
2. Have to hand the **motorcycle** details such as registration number, make, model, colour, transmission type, etc;
3. Detail the location of where the **motorcycle** has broken down, including road numbers or names or nearby landmarks;
4. Give us details of any **motorcycle** modifications which may be relevant to the recovery of **your motorcycle**.

Whilst **we** hope that all journeys will be incident free, should the **motorcycle** break down, please make sure **you** call from a place of safety and please stay with the **motorcycle** until a rescue vehicle arrives.

If **you** have hearing/speech difficulties, **you** can use **our** SMS text messaging service on 07860 057 893.

## Your Motorcycle Breakdown Policy

This policy booklet combined with **your motorcycle insurance policy** confirms cover. In return for payment of the premium **we** agree to insure **you** in accordance with these terms and conditions, contained in this booklet. Please note that once **you** have paid **your** insurance intermediary **we** treat it as having been received by **us**.

## Important

Please keep this policy booklet, together with **your motorcycle insurance policy**, in a safe place so **you** can read it again if **you** need to. **You** can only take out this insurance if **you** have bought a **motorcycle insurance policy** with **your** insurance intermediary. If **your motorcycle insurance policy** is cancelled for any reason, this policy will also be cancelled.

This policy booklet is a legally-binding contract of insurance between **you** (the insured) and **us (Trinity Lane Insurance Company Limited)**. The contract does not give, or 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 the contract without getting anyone else's permission. The contract is based on the information **you** provided, and **we** have agreed to insure **you** under the terms, conditions and exceptions contained in this policy booklet.

Please check that the information contained in this policy meets **your** requirements. If it does not, please contact **your** insurance intermediary who arranged this insurance for **you**.

## Your insurer

This policy has been underwritten by **Trinity Lane Insurance Company Limited**. **Trinity Lane Insurance Company Limited** is registered in Gibraltar based at First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar, and is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general insurance. It is subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available on request. FCA Register number 929608. **Trinity Lane Insurance Company Limited** has appointed Hadleigh Breakdown to manage claims and complaints on their behalf.

## Claims conditions

Please note that **you** are responsible for the cost of any parts fitted and any repairs not carried out at the scene of the breakdown.

If the **motorcycle** cannot be used as a result of a breakdown which occurs during the course of a journey, **we** will arrange and pay for the services, as shown below. Cover will apply to any person riding the **insured motorcycle**. Please note that this cover is designed to help keep the rider and the **pillion passenger** mobile during the journey. It is not a replacement for a **motorcycle insurance policy** and does not provide cover for bodywork repairs.

## Language and Law Applicable

This insurance is written in English and any communication **we** send **you** about it will be in English. The law of England and Wales will apply to this contract unless **you** and **we** agree otherwise or at the start 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 in) the Channel Islands or the Isle of Man, in which case the law of that area of jurisdiction will apply.

## UK Cover

**We** will provide cover for breakdowns which occur during the **period of insurance** and within the mainland of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

What is covered	What is not covered
<p><b>Roadside</b> If the <b>motorcycle</b> breaks down more than one mile from the home address, <b>we</b> will arrange service at the scene of the breakdown and pay call-out fees and labour costs in an attempt to repair it.</p> <p><b>Recovery</b> If the <b>motorcycle</b> breaks down more than one mile from the home address and it cannot be repaired at the scene of the breakdown, <b>we</b> will arrange and pay the cost of taking it, the rider and the <b>pillion passenger</b> from the scene of the breakdown to any one place you choose, up to a maximum of 20 miles.</p> <p><b>Trailer</b> Any attached small general-purpose trailer no more than 3 metres/10 feet long (unless previously notified and accepted by <b>us</b>) will be entitled to the same service as the <b>motorcycle</b>, as long as it is attached by a standard 50 millimetre/2 inch towing coupling.</p> <p><b>Messages</b> On request <b>we</b> will pass a message on to family or colleagues to let them know about the breakdown.</p>	<p>This insurance does not cover the following:</p> <ol style="list-style-type: none"> <li>1. Any breakdown during the first 24 hours of the period of insurance. This exception doesn't apply when <b>you</b> renew this contract.</li> <li>2. Any legal responsibility, loss or damage that is also covered by any other insurance or organisation.</li> <li>3. Any costs for any service which is not arranged or agreed by the Breakdown Control Centre and/or Complaints/Quality team.</li> <li>4. Any costs for debit/credit card transactions.</li> <li>5. Any costs if the <b>motorcycle</b> has been used: <ul style="list-style-type: none"> <li>▪ from the time <b>you</b> purchased it, for private hire or public hire;</li> <li>▪ on any race track, race circuit or toll road without a speed limit (such as the Nurburgring);</li> <li>▪ for racing, rally, pacemaking or in any contest or speed trial or is involved in any rigorous reliability testing.</li> </ul> </li> <li>6. Any costs other than recovery of the <b>motorcycle</b> as a result of contaminated or wrong fuel used.</li> <li>7. Any costs if the <b>motorcycle</b> is overloaded or carrying more passengers than designed to.</li> <li>8. Any costs if the <b>motorcycle</b> is outside the eligibility as shown in the Definitions.</li> <li>9. Any costs associated with the carriage of livestock or vehicles or trailers associated with such carriage.</li> <li>10. Any costs if the breakdown is covered by any other insurance or recovery service.</li> <li>11. The cost of taking the <b>motorcycle</b>, the rider and the <b>pillion passenger</b> to more than one place after any one breakdown.</li> <li>12. The cost of any parts, components or materials used to repair the <b>motorcycle</b>.</li> <li>13. Breakdowns due to lack of oil, coolant, fluids or frost damage.</li> <li>14. Any costs incurred for any repairs carried out other than at the scene of the breakdown.</li> <li>15. If the <b>motorcycle</b> is recovered by sea or air, any amount which is more than the cost of taking the <b>motorcycle</b> to the nearest port or airport.</li> <li>16. Any ferry fares, congestion charges and/or toll fees.</li> <li>17. Any request for service if the <b>motorcycle</b> cannot be reached due to snow, mud, sand, flood or being off road.</li> <li>18. Any request for service if the <b>motorcycle</b> has no traction other than as a result of a breakdown.</li> <li>19. Any request for service if the <b>motorcycle</b> is considered to be dangerous or illegal to repair or transport.</li> <li>20. Damage or costs incurred as a direct result of gaining access to the <b>motorcycle</b> following any request for assistance.</li> <li>21. The repair or recovery of the <b>motorcycle</b> at or from the premises of a motor trader or repairer.</li> <li>22. The attendance or recovery of any <b>motorcycle</b> being used with trade plates.</li> <li>23. <b>Motorcycles</b> which are broken down at the time of and/or the place of purchase.</li> <li>24. Any breakdown which occurred prior to cover commencing.</li> <li>25. Loss of or damage to the <b>motorcycle</b> or its contents, or any valuables carried in it.</li> <li>26. Telephone call charges.</li> <li>27. Compensation due to delays to transport services.</li> <li>28. Claims totalling more than £2,000 in any year.</li> </ol>



## General Exceptions

These general exceptions apply to the whole insurance. This insurance does not cover the following:

1. Any legal responsibility arising directly or indirectly from acts of terrorism, as defined in the UK Terrorism Act 2000.
2. Any result of war, riot, revolution or any similar event.
3. Direct or indirect loss, damage or legal responsibility caused by, contributed to or arising from:
  - an earthquake;
  - riot or civil commotion in Northern Ireland or outside the **United Kingdom** (unless **we** need to provide cover to meet the minimum insurance needed by law);
  - ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
  - the radioactive, toxic, explosive or other dangerous property of any explosive nuclear equipment or nuclear part of that equipment;
  - carrying any dangerous substances or goods which **you** need a licence from the relevant authority for (unless **we** need to provide cover to meet the minimum insurance needed by law); or
  - pressure waves caused by aircraft or other flying objects.

## General Conditions

1. **We** will only provide the cover described in this insurance if:
  - Anyone involved in or making a claim has met all the conditions in this policy booklet; and
  - The information **you** have given is, as far as **you** know, correct and complete.
2. **Your** premium is based on the information **you** gave at the start of this insurance and when it is renewed. If **you** have failed to give **us** complete and accurate information, this could lead to **us** refusing a claim or this insurance not being valid. If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not pay the claim and cover under this insurance will end. If false, fraudulent or exaggerated information is provided and fraud is identified, details will be passed to fraud prevention agencies.
3. This insurance only applies to **you** and cannot be transferred to anyone else.
4. This insurance only covers the **motorcycle** specified in **your motorcycle insurance policy**. **You** must tell **your** insurance intermediary about any change of **motorcycle** immediately.
5. The **motorcycle** must have an MOT (unless exempt), be taxed, insured and registered in the **United Kingdom**.
6. **You** must make sure that the **motorcycle** is in a safe and roadworthy condition at all times and it has been regularly maintained and serviced in accordance with the manufacturer's recommendations. **You** must keep all vouchers, invoices and receipts as evidence.
7. **You** must take all reasonable steps to prevent a breakdown, and the **motorcycle** must not be used in an unsafe or unroadworthy condition or until any necessary repairs have been carried out.
8. If temporary repairs are carried out, such fault must then be immediately rectified before commencing a new journey.
9. If towing a trailer, this must also carry a roadworthy and accessible spare wheel at all times. The spare wheel must be fitted with a roadworthy tyre. If locking wheel nuts are fitted **you** must also carry the key/tool to remove them.
10. **You** must take reasonable care for the safety and supervision of the **motorcycle** and if loss or damage occurs whilst it is in the care of a transport company, authority, repairer, car park or premises, the loss or damage must be reported, in writing, to such transport company, authority, repairer or premises.
11. **You** must take all reasonable steps to avoid or minimise any loss arising out of a claim under this insurance. Claims arising directly or indirectly out of financial incapacity will not be covered.
12. If a breakdown occurs (whether or not **you** need assistance), **you** must immediately tell the Breakdown Control Centre.
13. If recovery is required, the **motorcycle** must be accessible. Any costs incurred as a result of the recovery operator not being able to load the **motorcycle** is not covered.
14. Breakdown assistance or recovery will only be provided if **you** or a rider stays with the **motorcycle** until a rescue vehicle arrives.
15. **You** must keep all vouchers, invoices and receipts and other documents which may be relevant to a claim. Any claims must be notified in writing, as soon as possible, and in any event within 14 days to The Breakdown Control Centre, Hadleigh Breakdown, Unit 6, Lake Meadows Business Park, Woodbrook Crescent, Billericay, Essex, CM12 0EQ, supplying such information, details and documentary evidence as the administrators and/or the insurers may require.
16. Any documentary evidence and details **we** may require must be provided at **your** expense (or **your** legal representative's expense).
17. If **we** incur additional costs beyond the scope of cover which applies, **you** must reimburse these on demand and within 14 days. If assistance is requested whilst cover is not in force **we** may include a handling charge of no more than £200.
18. If **you** decline to accept **our** decision on the most suitable course of action then **we** may limit **our** liability in respect of any one incident to a maximum of £100.
19. If **we** accept a claim but disagree with the amount due to **you** the matter will 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**.

### **Cancelling your policy**

If **you** decide to cancel **your** Breakdown policy, **you** can do so by;

- Live Chat;
- Writing to: Europa House, Midland Way, Thornbury, BS35 2JX

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

### **Your right to cancel in the cooling off period**

**You** can cancel within 14 days from the day of purchase or the day on which **you** receive **your** documentation, whichever is the later. The 14-day period applies to new policies and the renewing of existing policies. During this time, and providing a claim has not occurred, **you** will be entitled to a full refund of the premium.

### **Your right to cancel after the cooling off period**

After the first 14 days no refund of premium will be payable.

### **Insurer's right to cancel**

This policy runs alongside **your motorcycle insurance policy**, if **your motorcycle insurance policy** is cancelled for any reason this policy will also be cancelled by **us**. **We** also reserve the right not to offer renewal of this cover.

**We** or **your** insurance intermediary may cancel this insurance by sending 7 days' notice, in writing, to **your** last known address. This insurance may be cancelled because:

- you** have not paid the premium;
- you** or anyone else covered by this insurance has not met the terms and conditions of this insurance;
- you** have not provided documentation requested by **us** or **your** insurance intermediary;
- a change in **your** circumstances means **we** can no longer provide cover;
- you** have committed fraud;
- you** misrepresent or fail to disclose information that is relevant to this insurance; or
- you** harass any member of **our** staff or show abusive or threatening behaviour towards them.

This is not an exhaustive list.

## **Customer service & complaints**

### **Questions or complaints about the sale of your policy**

If **you** have a question or concern about, or wish to make a complaint about, how **your** policy was sold to **you** (including the information **you** were given before **you** bought the policy), or about the general service **you** received, please in the first instance contact **your** insurance intermediary by:

- Live Chat;
- Writing to : Europa House, Midland Way, Thornbury, BS35 2JX

Contact methods can be found in **your motorcycle insurance policy confirmation of cover letter**.

### **Questions or complaints about your policy or the handling of your claim**

**We, Trinity Lane Insurance Company Limited**, are authorised and regulated by the Gibraltar Financial Services Commission ("GFSC") to underwrite General Insurance business.

**We** want to provide **you** with a high-quality service at all times. If **you** want to make a complaint about **your** insurance, or **us**, the complaints procedure is as follows.

The first step is to contact **our** Quality Department who will review **your** case. The address is: Hadleigh Breakdown, Unit 6, Lake Meadows Business Park, Woodbrook Crescent, Billericay, Essex, CM12 0EQ. Telephone 0330 123 1305.

Email: [quality@hadleighbreakdown.co.uk](mailto:quality@hadleighbreakdown.co.uk)

If **you** are not satisfied with their response **you** should email: [quality@trinitylane.net](mailto:quality@trinitylane.net). Alternatively, **you** can write to: General Manager, Trinity Lane Insurance Company Limited, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. When **you** do this, please quote **your** document number as it will help **us** deal with **your** complaint quickly.

If **we** cannot settle the complaint to **your** satisfaction, **you** can contact: The Financial Ombudsman Service, Customer Contact Division, Exchange Tower E14 9SR. Phone: 0800 023 4 567. Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**We** are bound by the Financial Ombudsman's decision, but **you** are not.

Following the complaints procedure does not affect **your** right to take legal action.

### **Financial Services Compensation Scheme (FSCS)**

As **we** are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation from the scheme if **we** cannot meet **our** liabilities under this insurance. This depends on the type of policy and the circumstances of the claim. The FSCS

will pay 90% of the claim for non-compulsory insurance (insurance **you** do not need by law). For compulsory classes of insurance (insurance **you** need to have, such as motor insurance), the FSCS will pay the claim in full. **You** can get more information about the compensation scheme arrangements from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

**We** are authorised and regulated by the Gibraltar Financial Services Commission to carry on general insurance business in the UK. Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

### Call Recording

To help **us** to provide a first class service **we** may record **your** phone calls.

### Privacy Statement

**We** are committed to protecting the privacy of **your** personal data in accordance with current data protection legislation, in particular the General Data Protection Regulation (GDPR). As joint data controllers of **your** data **we** operate in cooperation with **your** insurance intermediary. Any data protection queries or concerns should be directed in the first instance to **your** insurance intermediary.

### Your Data

Data provided to **your** insurance intermediary will be shared with **us** on the basis of contractual requirement, namely for the purposes of providing insurance cover and for claims handling. **Your** data may be shared with other companies such as reinsurers, insurance reference bureaus, fraud detection agencies, regulatory authorities, and as may be required by law.

**We** will not use **your** data for any marketing purposes.

**We** may disclose **your** personal data to destinations outside the European Economic Area ("EEA"). Where **we** transfer **your** personal data outside of the EEA, **we** will ensure that it is treated securely and in accordance with the Legislation.

### Data Retention

In accordance with **our** legal requirements **we** will retain **your** data for a period of at least six years after **your** policy has lapsed. In certain circumstances **we** may be required to retain **your** data for a period exceeding six years for the purpose of claims handling.

### Your Rights

Under the General Data Protection Regulation (GDPR) **you** have the right to access or obtain copies of the personal information held about **you** by **us**.

A response to **your** request will be provided to **you** within one month of **us** receiving a valid request. If **you** wish to exercise this right against **our** partners, **you** will need to write to them directly. In accordance with the GDPR, **we** will not charge for this information in most cases.

**You** have the right to request that **we** correct any inaccuracies in the personal information held about **you**. Please contact **your** insurance intermediary if **your** personal information needs updating.

**You** have a right to submit a complaint to the Information Commissioner if **you** believe **we** have not complied with **our** obligations under the GDPR.

<https://ico.org.uk/global/contact-us>

**You** have the right to have **your** data transmitted directly to another data controller where technically feasible.

**You** have the right to restrict data processing, where this does not conflict with **our** contractual obligations, where;

- You contest the accuracy of the personal data we hold
- The processing is unlawful and **you** oppose the erasure of **your** data
- **We** no longer need the data for processing, but the data is required by **you** for the establishment, exercise or defence of legal claims
- **You** have objected to the processing of **your** data pending the verification of whether the legitimate grounds for processing override **your** objection

**You** have the right to object to the automated processing of **your** data including, but not limited to, profiling. This excludes where the processing is necessary for entering into a contract, or the performance of **our** contractual obligations.

## Definitions

**Breakdown** – mechanical or electrical failures/breakages; flat batteries; punctures; out of fuel; contaminated or wrong fuel used; ignition keys lost, stolen or locked in the **motorcycle**; or damage caused by accident, vandalism, theft or attempted theft which renders the **motorcycle** immobile.

### **Confirmation of cover letter**

The document which forms part of the **motor insurance** contract alongside which **you** have bought this policy. It contains **your** name and address and details of the **insured motorcycle**.

**Document of insurance** – this policy booklet together with **your motorcycle insurance policy**.

**Home, home address** – the place where the **motorcycle** is normally kept.

**Motorcycle, insured motorcycle** – the vehicle specified in **your motorcycle insurance policy** (or reported to and accepted by **us**), which must be a motorcycle, quad or trike insured by **us**. All other types of vehicle are not covered. This cover extends to any multi-bike policies confirmed by **your** insurance intermediary.

**Motorcycle insurance policy** – the document showing the **motorcycle** we are insuring, which was issued by **your** insurance intermediary.

**Period of insurance** – means the date on which **you** selected **your** breakdown policy to start. The period of insurance will run until **your motorcycle insurance policy** is due for renewal or will end when **your motorcycle insurance policy** is cancelled, voided or not taken up.

**Pillion passenger** – means up to 1 additional pillion passenger.

**Trinity Lane Insurance Company Limited** – **your** insurer which is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general insurance.

**United Kingdom** – within the mainland of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**We, us, our** – Trinity Lane Insurance Company Limited.

**You, your** – the person named as 'the Insured', including named riders as detailed in **your motorcycle insurance policy**.