

Premier Bike

Prospectus

Enjoy the security of great insurance

Premier Bike from Aviva

Aviva has long been established in the motorcycle insurance market, so we understand more than most about what motorcyclists want. This booklet explains just why Premier Bike is the first choice for thousands of riders.

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Important

This is only an outline of the cover available. For more Information, ask your insurance adviser, who will be able to give you a copy of the full policy wording.

Aviva claims helpline

Simply phone our motor claims helpline on **0800 678999** and an Incident Manager will record details of the incident you describe. They will be able to confirm:

- Whether your policy covers you for the incident
- Any excess that you will have to pay
- All the steps involved in the process of making a claim.

You will receive confirmation of your reported claim, all the administration at first notification is completed by us and you don't have the hassle of completing your own claim form.

Bike Gold

Premier Bike can give you all-round protection: not just from accidents but breakdowns too.

For an additional premium for any level of cover, even Third Party Only, you can get the full RAC rescue service. This is a significant saving compared with buying breakdown cover separately.

The RAC rescue package includes:

- Roadside assistance if your motorcycle breaks down
- Onward transportation for you, your passenger and your motorcycle
- Home start assistance if the motorcycle won't start outside your home

The basics of your cover

You can choose between three different levels of cover:

- Comprehensive
- Third Party, Fire and Theft
- Third party only.

If you choose Third Party Only (TPO) you are only covered for injury to other people and damage to their property, not for yourself or your motorcycle; you are not covered to ride other people's machines; and if the motorcycle is stolen, there is no cover.

If you choose Third Party, Fire and Theft (TPF&T) you will be able to claim if your motorcycle is stolen or damaged in a fire. If you own a motorcycle worth more than £10,000 we can't offer TPF&T; go for Comprehensive.

Comprehensive covers you for all of this and in addition covers you for any damage to your motorcycle, even if the accident is your fault. We can't always offer Comprehensive cover to everyone. If, for instance, you are a young rider on a powerful motorcycle in a high-risk area without a garage, check with your broker: you may have to opt for TPF&T or TPO.

Whatever level of insurance you choose, you are covered for social, domestic and pleasure use. You can extend your cover to include use for commuting and also for use in connection with your business, with the following exceptions:

- Couriers and despatch riders
- Taxi motorcycle services
- Fast-food delivery
- Motorcycle hire
- Competition, trial, performance test, race or trial of speed.
- Road rallies that are not planned to exceed the speed limit (such as the ACU National Rally) can be entered without affecting your insurance, but if you take your motorcycle on a 'track day' any damage sustained on the track is not covered by this insurance.

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance please contact your insurance adviser or usual Aviva point of contact. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Insuring several motorcycles

Multiple motorcycles

With Premier Bike, you can insure up to three other motorcycles as well as your 'main motorcycle' (The 'main motorcycle' means the one that commands the highest premium. Your insurance adviser will calculate this once given the details).

If you have Comprehensive insurance or Third Party Fire and Theft, these other motorcycles can have the same level of cover as the main motorcycle, absolutely free, provided that they are not worth more than £1000 each. If they are worth more than that, you can still include them on the policy by paying a premium – but it should still be less than the cost of insuring them separately.

If you have Third Party Only insurance, there is no limit to the value of the three other motorcycles that your insurance can cover for free.

All you need to do is to provide the details of your other motorcycles and we will issue separate insurance certificates for each motorcycle.

Multiple riders

If you only have one motorcycle, we offer you extra free* insurance in a different way: whatever your level of cover, it is possible to have up to three other 'named riders' who can all be insured without charge to ride the same machine.

If you extend your insurance to include use for your business, the other riders could be your employees – as long as they are not despatch riders or delivering food.

If you and your partner have licences, each of you could be equally insured to drive, which may be helpful for long-distance touring.

The only restriction is that the other riders have to be named on the policy; and this benefit only applies to a policy covering a single motorcycle, not multiple motorcycles. If you want to insure several motorcycles and several riders together, ask your adviser to work out the best combination of policies.

*A charge may be made for younger riders.

Riding other motorcycles

If you have Comprehensive cover and you are 25 years old or over, you can legally ride other people's motorcycles of any size allowed by your driving licence, but your cover on someone else's motorcycle will be Third Party Only.

If your insurance is Third Party Fire and Theft or Third Party Only, you are not insured to ride anyone else's motorcycle.

New motorcycles

If your cover is Comprehensive and your motorcycle is less than six months old and suffers damage which costs more than 70% of the cost to repair, or is stolen and not recovered, it will be replaced with another new machine (subject to availability).

Riding abroad

All countries within the territorial limits have agreed that a Green Card is not necessary for cross border travel. Your certificate of motor insurance provides sufficient evidence of compliance with the laws on the minimum compulsory insurance of motorcycles in any of these countries that you visit.

There is no cover for countries outside the territorial limits. We may, however, be prepared to extend cover to certain countries on request, in which case we will provide you with a Green Card an additional premium will be required.

Payment of premiums

Once you have decided to insure your motorcycle with Aviva, ask your insurance adviser about payment methods. Payment is possible by monthly premiums – there may be an additional monthly charge.

Security

All motorcycles are targets for thieves. Small, cheap motorcycles are stolen by joy-riders; expensive machines are taken and dismantled by organised gangs; new scooters are stolen and exported to Europe. You should set aside at least 15% of the value of the motorcycle for security devices.

Immobiliser

A premium discount is available if an approved electronic immobiliser is fitted: please supply a certificate of fitment supplied by the manufacturer.

Mechanical

A premium discount is available if an approved mechanical device (that is, a lock, bar or chain) is used. A declaration will need to be completed as proof of ownership.

Tagging

Fitting an approved tagging device will entitle you to a premium discount. A certificate stamped by your local dealer is required as proof.

Details of approved devices are available from your Insurance Adviser.

Security discounts do not apply with Third Party Only cover.

Garaging

A discount applies if your motorcycle is kept in a locked building overnight. Please keep it there! If you claim this discount, and your motorcycle is stolen between the hours of 10.00 pm and 6.00 am (BST or GMT as applicable) while parked near your house but outside, you will have to pay an increased theft excess.

This discount is not available with Third Party Only cover.

For theft cover on certain high risk motorcycles, we insist both that an approved electronic immobiliser is fitted and that the machine is always garaged when near your home between the hours of 10pm and 6am.

Summary of cover

CORE COVER	Comp	TPF & T	TP only
Legal liability for any accident when riding your motorcycle resulting in: Death or injury to any persons including pillion or sidecar passengers	✓	✓	✓
Damage to other people's property*	✓	✓	✓
Legal representation costs (incurred with our consent) in connection with fatal accident inquiries, coroner's inquests, defence against proceedings in a court of summary jurisdiction or court proceedings relating to death by careless or dangerous driving	✓	✓	✓
Loss or damage caused by Fire, Theft or attempted Theft**	✓	✓	
Accidental Damage to your motorcycle (and its accessories and spare parts**)	✓		
Excesses (applicable to Fire, Theft and Damage claims)			
Motorcycle group***	Amount		
1 to 4	£100	✓	✓
5 to 9	£150	✓	✓
10 to 13	£175	✓	✓
14 to 16	£250	✓	✓
17	£500	✓	✓
Accident Recovery Service See page 2 for details		Fire and Theft only	
	✓	✓	
Riding Abroad Free cover in most European countries (not exceeding 3 months in any one trip)	✓	✓	✓
OPTIONAL COVER			
Motorcycle Gold – cover for breakdowns (see page 3)	✓	✓	✓

Note:

- * Please note that in addition to its other terms, conditions, or exclusions, the policy wording may incorporate provisions which exclude liability caused by acts of Terrorism.
- ** Theft of accessories and spare parts is not covered unless the motorcycle itself is stolen at the same time. Accidental Damage to accessories and spare parts is not covered unless attached to the motorcycle. There is no cover for helmets or protective clothing.
- *** Ask for details of the group rating of your motorcycle from your usual insurance adviser.

This description is only an outline of the cover provided. The policy is a legal document and as such defines the insurance in precise terms. A specimen policy is available on request.



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