

# Motorcycle Roadside Assistance

## Insurance Product Information Document

Company: AWP P&C SA, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France.

Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Product: BMW Motorrad Roadside Assistance Policy

This document provides a summary of key information about the BMW Motorrad Roadside Assistance product and doesn't take into consideration your specific demands and needs. Full pre-contractual and contractual information are provided in the documents relating to the insurance contract.

### What is this type of Insurance?

The policy is a BMW Motorrad Roadside Assistance contract for private individuals who own a motorcycle. Roadside Assistance is provided in the event of an emergency when the motorcycle is immobilised to ensure immediate repairs or towing to the nearest authorised retailer. This has to be read in conjunction with your confirmation of cover and policy document.



#### What is insured?

##### Cover in the UK and Republic of Ireland

- ✓ **Home and roadside assistance** in the event of the immobilisation of your motorcycle whether at home or elsewhere.
- ✓ **Storage** up to a maximum value of £50.
- ✓ **Onward travel/hotel accommodation** in the event that repairs to your motorcycle cannot be completed within four hours.
- ✓ **Replacement transport** in the event that your motorcycle cannot be repaired within four hours, we will organise and pay for a replacement vehicle for up to two days.
- ✓ **Motorcycle redelivery** to your home address.
- ✓ **Glass breakage.**

##### Cover in Continental Europe

- ✓ **Roadside assistance and recovery.**
- ✓ **Storage** up to a maximum of £100.
- ✓ **Onward travel/hotel accommodation.**
- ✓ **Replacement transport.**
- ✓ **Parts delivery.**
- ✓ **Motorcycle repatriation.**
- ✓ **Additional replacement transport** once you are back in the UK or Republic of Ireland.



#### What is not insured?

- ✗ More than the maximum benefit limits shown in the policy.
- ✗ Claim circumstances that you were aware of before your policy was issued.
- ✗ Any expenses incurred without our prior permission.
- ✗ Expenses which would normally be payable by you such as fuel and toll charges.
- ✗ The cost of replacement parts.
- ✗ Motorcycles that are not roadworthy, non-compliant with the relevant legislation and that do not have a valid MOT.



#### Are there any restrictions on cover?

- ! Motorcycles owned by a business formed for the purposes of selling or servicing motor vehicles.
- ! Motorcycles not registered in the UK.
- ! Loss or damage due to lack of maintenance.
- ! Motorcycles modified from the original manufacturer's specification.
- ! Motorcycles used for competitions, racing, pacemaking, rallies, off-road use (including track days), any form of hire or reward and usage by driving schools.
- ! The breakdown of a caravan or trailer is not covered. However if the towing vehicle has a breakdown we will recover the caravan or trailer.
- ! Specific circumstances are excluded.



## Where am I covered?

Your motorcycle is covered in the UK, Republic of Ireland and Continental Europe. Please refer to the policy handbook for a list of countries covered.



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- Provide the insurer with supporting documents when requested.
- Pay the premium or the portion of premium as detailed in the policy on time.
- Have the motorcycle serviced in accordance with vehicle manufacturer's guidelines and use genuine parts, or parts of an equivalent specification.
- Keep service records up to date and service receipts as proof of servicing.
- Tell the insurer as soon as possible of any changes that arise that may affect the cover.
- If you need to make a claim, please contact a BMW Motorrad Retailer first before making arrangements on your own.
- Inform the insurer where you have dual insurance and tell the insurer if you have received payment from another insurer for all or part of the claim.



## When and how do I pay?

Premiums are paid at the beginning of the insurance period.

Payments can be made by debit or credit card or monthly Direct Debit.



## When does the cover start and end?

Your policy provides cover during the period shown on your confirmation of cover.



## How do I cancel the contract?

To ensure the cover meets your requirements, you have 14 days from the date of receiving your documentation to cancel your policy. After this 14 day period you will be entitled to a pro rata refund on an annual policy, subject to no claims being paid under the policy, less an administration fee of £25. For monthly policies, you can cancel at any time but no refund is available.

If you wish to cancel the contract during this period, you should contact BMW Motorrad Roadside Assistance Services, PO Box 1852, Croydon CR9 1PW or telephone 0345 641 9791.