

Mrs Wanida Burch  
4, Burkitts Lane  
Sudbury  
Suffolk  
CO10 1HA

**Our Reference:** WEL/MC02  
**Insurer Reference:** 7630024321  
**Policy Number:** CE35685B  
**Date:** 29 April 2017

Dear Mrs Burch

### Welcome to Bennetts

Thank you for purchasing your online policy with Bennetts. Your new insurance documents are enclosed. We have not provided advice on whether the policy is suitable for your needs or made any recommendations.

A summary of the benefits and exclusions of your policy can be found in your policy summary. The full terms and conditions are also included within your policy documentation. Remember to download a copy of the Policy Document booklet from [www.bennetts.co.uk/policydocument](http://www.bennetts.co.uk/policydocument).

Your bike is now insured with us through HIGHWAY under our HIGHWAY MOTORCYCLE scheme.

Your insurance is based upon the information you provided, this can be found on the enclosed Statement of Fact form which forms the basis of your contract with your insurer. It is important that you check the information you have provided and notify us immediately of any changes to these details. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null and void. If any of your details are missing or incorrect, or if anything else changes, please contact us immediately on 0344 412 2171 (lines are open 8am - 9pm weekdays, 9am - 5pm Saturdays, 10am - 4pm Sundays).

We would also like to remind you of the additional range of benefits on offer, which you can add to your policy by simply calling us on 0344 412 2171:

\* Legal Expenses Cover \* RAC Breakdown Cover \* Personal Accident Cover \* Helmet & Leathers Cover

Thank you once again for insuring your bike through Bennetts - on behalf of all of us I wish you safe, enjoyable biking!

Yours sincerely



Vince Chaney  
Managing Director, Bennetts

#### Customer Information

It is important that you read, understand and comply with the policy enclosed, and the endorsements applicable to this policy (endorsements are shown on the reverse of your schedule, together with important information regarding the renewal of your bike policy and any Optional Extras you have purchased).





## Insurance Certificate

**Important:**

A new certificate must be obtained before:

(a) Any change of vehicle (b) Any change in Use or Driving

**Advice to Third Parties:**

Nothing contained in this Certificate affects your right as a Third Party to make a claim.

### CERTIFICATE OF MOTOR INSURANCE

**Certificate No.:** CE35685B

**Insurer Ref.:** 7630024321

**1. Registration mark of vehicle:** EJ17JXA

**2. Policy Holder:** Wanida Burch

**3. Effective Date** of the commencement of insurance for the purpose of the relevant law:

6.30 hours on the 29<sup>th</sup> April 2017

**4. Date of Expiry:** 12.00 hours on the 29<sup>th</sup> April 2018

**5. Persons or classes of persons entitled to drive:**

As defined below provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

The Policyholder

**6. Limitations as to use:**

- Use for social, domestic and pleasure purposes including commuting.

**Exclusions:**

- Despatch, courier and messenger services, or food delivery. Racing, pacemaking or being in any contest or speed trail (road safety rallies and treasure hunts will be covered).
- Riding on any race track or circuit or de-restricted toll roads or the Nurburgring Nordschliefe.
- Trails (apart from where your motorcycle is travelling on a road which the public has access to).
- Hiring – letting out your motorcycle for a sum of money.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the island of Jersey, the island of Guernsey, the island of Alderney

For and on behalf of  
Highway Insurance Company Limited,  
(Authorised Insurer)

Michael Crane

**For full details of the insurance cover reference should be made to the policy.**

### **Driving Outside The United Kingdom**

The wording below contains a multi-lingual explanation of how your Certificate of Motor Insurance applies abroad. This wording should be presented to the relevant authorities, together with your Certificate of Insurance, if requested. Please ensure that you take your Certificate of Motor Insurance with you.

This Certificate of Motor Insurance also applies throughout the countries of the European Union, Andorra, Iceland, Liechtenstein, Norway, Serbia and Switzerland. This is in place of an International Motor Insurance Card (Green Card) and provides cover at least to the minimum extent required by the law of these countries.

Ce Certificat de l'assurance automobile est également valable dans tous les pays de la Communauté Européenne, Andorre, l'Islande, le Liechtenstein, la Norvège, la Serbie et la Suisse. Cette attestation remplace la carte d'assurance automobile internationale ("la carte verte") et elle offre au moins la couverture minimum exigée par la loi de chacun de ces pays.

Die vorliegende Versicherungszertifikat gilt in allen Ländern der Europäischen Union, sowie in Andorra, Island, Liechtenstein, Norwegen, Serbien und der Schweiz. Dies ersetzt die Internationale Versicherungskarte (die Grüne Karte) und bietet auf jeden Fall die für die jeweiligen Länder gesetzlich geforderte Mindestdeckung.

La presente Assicurazione Automobilistica è valida per tutti i paesi della Comunità Europea e nei paesi seguito elencati: Andorra, Islanda, Liechtenstein, Norvegia, Serbia e Svizzera. Questo certificato sostituisce la carta di assicurazione automobilistica internazionale (la carta verde) e provvede la copertura minima richiesta dalle leggi in ognuno di questi paesi.

Este seguro de automóvil es válido para todos los países de la UE y en los países: Andorra, Islandia, Liechtenstein, Noruega, Serbia y Suiza. Este certificado sustituye a la tarjeta de seguro de automóvil internacional (tarjeta verde) y proporciona la cobertura mínima requerida por las leyes de cada país

### **Automatic Renewal**

This section only applies if you pay by direct debit, credit card or visa delta card. To ensure you stay covered and to save you time, your policy including any optional products taken will automatically renew unless you contact us after you receive your renewal offer. To opt out of the automatic renewal process call Customer Services on 0344 412 2171

Where you have set up a Continuous Payment Authority, we will use this, where possible, to take any future payments which become due (such as at renewal or where amendments are made to the policy) to help ensure that your insurance cover continues uninterrupted. We will notify you prior to any payments being deducted and you can cancel the Continuous Payment Authority at any time by contacting us.



## Policy Schedule & Endorsements

### SCHEDULE FORMING PART OF THIS INSURANCE

<b>Reason for Issue:</b>	Premium	<b>Date Issued:</b>	29 <sup>th</sup> April 2017
<b>Name:</b>	Wanida Burch	<b>Address:</b>	4, Burkitts Lane Sudbury Suffolk CO10 1HA
<b>Policy Number:</b>	CE35685B	<b>Insurer ref.:</b>	7630024321
<b>Operative from:</b>	29 <sup>th</sup> April 2017	6.30 hours	<i>Cover is only valid if your premium payments are up to date</i>
<b>Expiry date:</b>	29 <sup>th</sup> April 2018	12.00 hours	
<b>Occupation:</b>	Housekeeper		
<b>Make:</b> ZNEN	<b>Model:</b> ENCANTO ZN50QT-56	<b>c.c.</b> 49	
<b>Value:</b> £799	<b>Year:</b> 2017	<b>Reg No:</b> EJ17JXA	

#### Authorised Driver(s) and Limitations as to Use:

As specified in the current Certificate of Motor Insurance under this policy but subject to any restrictions imposed by this policy.

**Cover:** Third Party Fire And Theft **Premium:** £66.57

**Optional Extra Cover:**

None selected

**TOTAL =** £66.57  
(including an Insurance Premium Tax where applicable)

**Excess Details:** *Voluntary* £100  
*Compulsory* £350

Your bank account details will be kept on our records so we can automatically process any changes you make and renew your policy. If you do not wish this account to be used for future payments call Customer Services on 0344 412 2171.

#### Endorsements applicable:

For full details of any policy endorsements, please see overleaf.

Highway Insurance Company Limited, LV Brentwood, PO Box 9104, Frizzell House, County Gates, Bournemouth, BH1 9DB.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Compulsory Excess: Fire and Theft**

**£350**

The first amount of each claim which you must pay under section 1 (Loss of or damage to your motorcycle).

**Voluntary Excess: Fire and Theft**

**£100**

In accordance with the answer given by you on your proposal form regarding the additional voluntary payment of the amount stated in respect of each claim for which a reduced premium has been granted it is agreed and understood that any fire or theft claim will be reduced by the amount stated over and above the compulsory fire or theft excess shown in the current policy schedule.

**Garaged Vehicle Clause, Increased Excess**

You have agreed that you will keep your vehicle in a locked garage or building either at your home address or at the address declared to us when the vehicle is not being used. If a theft or attempted theft of your vehicle happens within a 500 metre radius of your home address or the garaging address when the vehicle is not in a locked garage or building, we will double the compulsory excess.

**Total loss (write-off)**

If your vehicle is considered to be a write-off (if the cost of repairs is greater than the market value of the vehicle), we will offer you an amount as compensation. This insurance for your vehicle will end when you accept that offer. If we ask, you must return the certificate of motor insurance and the schedule before we pay the compensation. The vehicle then becomes our property. We may decide to let the insurance continue on a replacement vehicle.



## Policy Summary

Some important facts about your bike insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document available from [www.bennetts.co.uk/policydocument](http://www.bennetts.co.uk/policydocument) to make sure you understand the cover it provides.

Your cover is valid from 6.30 hours on 29 April 2017 and ending at 12.00 hours on 29 April 2018. This policy is underwritten by HIGHWAY.

### Standard Features - Third Party Fire And Theft Insurance

Features and benefits included automatically	Significant exclusions or limitations	Policy Section
<b>Cover for loss or damage</b> If your bike is 1) stolen, 2) damaged or destroyed by fire	Loss or damage arising from theft whilst the ignition keys have been left in or on your bike.	Section 1
<b>Cover for driving abroad</b> Includes cover for driving in a number of European countries.	This policy provides the cover shown in the policy schedule in any country within the European Union subject to you not exceeding 90 days in any one trip. We are unable to offer any cover outside the territorial limits of this policy.	Section 5
<b>Legal liability</b> For loss or damage: to other people's property, causing injury or death to other people.	Cover is limited to £20,000,000 for damage to property. Cover for injury or death is unlimited.	Section 2
Cover for accessories	Only applies to accessories fitted on the bike	Section 1

### Optional Benefits

These apply only if your Policy shows that they are included

### Optional Cover

<b>Legal Expenses</b> Underwritten by AmTrust Europe Limited and administered by ACM ULR Limited. Legal expenses cover to reclaim uninsured loss in the event of a non fault accident.	Cover is limited to a maximum £100,000. Any claims must be reported within 180 days. Any claim where the third party cannot be traced or identified.	Policy Book p21 Sec 1 Section 1, 13.2 Section 1, 13.14
<b>RAC Breakdown</b> Provided by RAC Motoring Services (RACMS). Roadside.	Only the bike insured with Bennetts is covered. Roadside cover is limited to UK, Isle of Man, Republic of Ireland, Jersey & Guernsey. Labour costs at any garage where the bike is taken. Any necessary parts.	Policy Book p33
<b>RAC Breakdown Plus</b> Provided by RAC Motoring Services (RACMS). Roadside, Recovery, At Home & Onward Travel.	Only the bike insured with Bennetts is covered. Roadside cover is limited to UK, Isle of Man, Republic of Ireland, Jersey & Guernsey. Recovery and At home is limited to UK, Isle of Man, Jersey & Guernsey. Residents of Northern Ireland can use recovery whilst in the Republic of Ireland. Labour costs at any garage where the bike is taken. Any necessary parts. Recovery, At Home and Onward Travel services (if selected) are not available until 24 hours after commencement of the Policy.	Policy Book p33
<b>RAC Breakdown EU</b> Provided by RAC Motoring Services (RACMS) and RAC Insurance Service Limited (RACIL). Covers: Roadside, Recovery, At Home, Onward Travel and European cover.	Only the bike insured with Bennetts is covered. Roadside and Recovery is limited to UK, Isle of Man, Republic of Ireland, Jersey, Guernsey & Europe. Recovery and At home is limited to UK, Isle of Man, Jersey & Guernsey. Labour costs at any garage where the bike is taken. Any necessary parts. Recovery, At Home and Onward Travel services (if selected) are not available until 24 hours after commencement of the Policy.	Policy Book p33

<b>Personal Accident</b> Underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. We will pay £15,000 if any of the insured persons are killed or suffer loss of limb or sight following a motoring accident.	Injury caused directly or indirectly while the insured person is under the influence of drugs or using the bike for purposes contrary to the limitations to use, serving a ban from holding a licence, committing or attempting suicide or intentional self harm.	Policy Book p52
<b>Helmet and Leathers Cover</b> Underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. Covers: Cover up to a limit of £1,500 for damage to Motorcycle Clothing as a result of a motorcycle accident occurring anywhere in the United Kingdom	Only applies to damage caused by a motorcycle accident. You will be liable for the first £50 of any claim	Policy Book p56

Optional Cover	Significant exclusions or limitations	Policy Section
<b>No Claims Discount Protection</b> We will not reduce your no claims discount unless you exceed the terms stated on your policy schedule.	You must have at least 4 years No Claims Discount.	Section 6

General Exclusions Cover	What is not covered	Policy section
Loss or damage to your bike	Cover doesn't include wear and tear, depreciation, mechanical breakdown, damage to tyres caused by braking, loss or damage to helmet and protective clothing, loss or damage arising from theft whilst the ignition keys have been left in or on your bike.	Section 1
Use of your bike	Cover will not apply if the bike is used for any purpose or being ridden by any person not stated as being covered on the policy.	Policy schedule & certificate of insurance
Excesses & limits	Your policy may be subject to excesses, the amount you must pay in the event of a claim.  Certain limits to a claim may also apply.	Policy Schedule, Certificate of Insurance & Endorsements
Endorsements	Your policy may be subject to endorsements.	General Conditions & Policy Schedule

### Cancellation Rights

We (the insurer) or Bennetts may cancel this policy by giving you seven days' notice to your last known address. You may cancel your policy at any time by phone on 0344 412 2171 or by post at Bennetts, Customer Services, Po Box 757, Folkestone, Kent, CT20 9HS.

If you cancel your policy within 14 days of receiving your policy documentation you will pay **Bennetts** a cancellation fee of £30.00 and we will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, unless you have made a total loss claim in which case no refund will be given and all premiums would be due. If you cancel your policy more than 14 days after receiving your policy documentation you will pay Bennetts a cancellation fee of £50.00 and we will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund will be given and all premiums would be due. Any Additional Policy Options are non-refundable after the 14-day cancellation period has expired.

For further details about cancellation refer to section 9, 'Cancelling your policy' and the relevant Additional Policy Options section of the Policy Book.

### Claims

Should you wish to make a claim under your bike insurance policy you should call the claims Helpline on 0330 018 9166. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in section 8 of the policy book. Should you wish to make a claim under one of the optional policies please see the how to claim section in the relevant policy terms & conditions.

### Complaints

If you wish to register a complaint, please contact **Bennetts**:

- by phone Telephone **0344 412 2171**
- in writing Write to Customer Relations Manager, **Bennetts**, The Saga Building, Middleburg Square, Folkestone, Kent, CT20 1AZ.

If we cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints handling process please see the section marked 'service standards' in your main policy documentation.

### Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation schemes arrangements is available from the FSCS.



## about our insurance services

### 1. Your contract with Bennetts ('we/us')

Bennetts is a trading name of Saga Services Limited, registered in England (No. 732602). Registered Office: Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE. Authorised and regulated by the Financial Conduct Authority.

You will also enter into a separate contract with the insurer for providing your insurance. Details of the premium charged and the terms and conditions relevant to the insurance policy are set out in your Policy Document. When you purchase additional products or pay for your policy by instalments using a fixed sum loan agreement, you will enter further contracts with each insurer or supplier for these services.

The premium and, where appropriate, the renewal arrangement fee will form the total price of insurance. The specific amounts paid can be found in your quote and payment schedule of your insurance policy documents.

### 2. The Financial Conduct Authority (FCA)

The FCA is one of the bodies that regulates financial services. Use this information to decide if our services are right for you.

### 3. Whose products do we offer?

We offer products from a range of insurers for bike insurance

We only offer products from a limited number of insurers

We only offer products from a single insurer for

- Legal Expenses Cover - Underwritten by AmTrust Europe Limited and administered by ACM ULR Limited.
- Personal Accident Cover - Underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited.
- Helmet and Leathers Cover - Underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited.
- Breakdown and Breakdown Plus - Provided by RAC Motoring Services (RACMS).
- Breakdown EU - Provided by RAC Motoring Services (RACMS) and RAC Insurance Service Limited (RACIL).

### 4. What Insurance intermediary services will we provide you with?

We will not provide you with a specific advice or a formal recommendation on whether the policy is suitable for your needs. We will provide you with sufficient information to make an informed decision on your purchase. You will then need to make your own choice about how to proceed.

Our insurance intermediary services provided to you on your behalf include:

- Arranging your bike insurance by selecting a range of best prices from our panel of insurers that we can offer, arranging your cover with the chosen insurer based on your requirements, dealing with your payment and providing you with the details and documentation relating to your policy.
- Deal with your requests for adjustments you have to make to your policy, such as changes to the cover required, the use and/or property insured. We will notify the insurer, deal with any amendments or adjustments of premium required and provide you with confirmation of any changes to your policy. We may arrange cover with an alternative insurer if the amendments to your policy are not acceptable to your original insurer.
- We will also arrange the cancellation of your policy at your request, notifying the insurer, dealing with any refunds of premium, confirming the changes to your policy and arranging for the return of documents.
- Deal with your requests for any duplicate or replacement documentation relating to your policy and/or additional products.
- We will arrange optional additional add-on products where you consider these products meet your needs.
- We will also arrange the renewal of your insurance and additional products based on your requirements (see Automatic Renewals section below). Where given permission, we will search our panel of insurers to find the best deal, otherwise we will renew with your current insurer.

## 5. What will you have to pay us for our services?

### Cancellation Fee

If either you or we cancel within 14 days we will charge a fee of £30.00

If either you or we cancel at any time after the first 14 days we will charge a fee of £50.00.

For further details on cancellation fees, refer to the "Cancellation Rights" section of your Policy Summary.

### Payment Default Fee

If we need to resubmit a request for payment to your bank you will have to pay us a £20.00, As shown in section Payments Defaults in your loan agreement.

### Policy Amendment Fee

If we need to resubmit a request for payment to your bank you will have to pay us a £32.00, As shown in section Payments Defaults in your loan agreement

### Payment Handling Fee

A handling fee of up to £5.00 applies for card payments.

### Policy Document Delivery Fee

If you chose to have your Policy Documents delivered by post, we will charge you a fee of up to £2.00.

### Certificate Reprint Fee

If you lose your Certificate of Motor Insurance, or it is destroyed, and you want a duplicate you will have to pay us a £0.00 reprint fee.

### Arrangement Fee

When you renew your policy, a non-refundable arrangement fee of up to £30.00 will apply.

You will receive further information which details any other fees relating to your particular insurance policy.

## 6. Who regulates us?

Saga Services Limited, Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE is authorised and regulated by the Financial Conduct Authority (FCA). Our Register number is 311557.

Our permitted business is selling, administering and renewals of general insurance contracts. You can check this on the register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

## 7. What to do if you have a complaint?

If you wish to register a complaint, please contact Bennetts

By Phone - Telephone 0344 412 2171

In Writing - Customer Relations Manager, **Bennetts**, The Saga Building, Middleburg Square, Folkestone, Kent, CT20 1AZ.

If we cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

For full details of our complaints handling process please see the section marked 'Service Standards' in your main policy documentation.

## 8. Claims

Should you wish to make a claim under your bike insurance policy you should call the claims Helpline on 0330 018 9166. You must not settle, reject, negotiate or agree to pay any claim without our written permission.

Full details of how to claim are included in section 8 of the policy book. Should you wish to make a claim under one of the optional policies please see the how to claim section in the relevant policy terms & conditions.

## 9. Automatic Renewal

This section only applies if you pay by direct debit, credit card or visa delta card. To ensure you stay covered and to save you time, your policy including any optional products taken will automatically renew unless you contact us after you receive your renewal offer.

To opt out of the automatic renewal process call Customer Services on **0344 412 2171**.

## 10. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation schemes arrangements is available from the FSCS.

## 11. Duration and Choice of Law

These terms and conditions are governed by the laws of England and Wales unless you and we agree otherwise and such agreement has been put in writing between us.

The minimum duration of this contract with us is the duration of your bike insurance policy. This contract will terminate simultaneously with the termination of your related bike insurance policy.

We are entitled to change any of the fees under the terms of this contract between you and us, (i) with 30 days notice during the term of the policy, if required by law or regulatory authorities, or (ii) at renewal.



**STATEMENT OF FACT**

CE35685B

Quote Ref: 7928004

29/04/2017

 Scheme HIGHWAY  
MOTORCYCLE

**1. PERSONAL DETAILS**

Title	Mrs	Forenames	Wanida	Surname	Burch
Address	4 Burkitts Lane			Tel No Home	01787 466936
Town	Sudbury			Tel No Work	
County	Suffolk			Marital Status	Married
Postcode	CO10 1HA				
Type of Residence	N/A <input type="checkbox"/>	House/Bungalow <input checked="" type="checkbox"/>	Flat <input type="checkbox"/>	Caravan <input type="checkbox"/>	
Do you?	N/A <input type="checkbox"/>	Own <input type="checkbox"/>	Rent <input checked="" type="checkbox"/>	Live with parents <input type="checkbox"/>	Other <input type="checkbox"/>
Have you had any County Court judgements against you in the past 6 years and/ or defaulted on any credit agreement (including loans)?				Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
If yes give details, including dates and amounts. NOTE: You must include any judgements which were subsequently satisfied					

**2. COVER TO OPERATE FROM**

Date 29/04/2017

For 12 months

Please Note: Cover only exists between dates shown on an issued certificate of insurance.

**3. YOUR BIKE**

Bike	1	2	3	4
Make	ZNEN			
Model	ENCANTO ZN50QT-56			
c.c.	49			
Year of make	2017			
Registration	EJ17JXA			
Value (including accessories)	799			
Date of purchase	Apr 01/17			
Expected annual mileage	3000			
Bike kept overnight	Garaged at residence			
Address if elsewhere				
Do you own the bike	Yes			
Registered in your name	Yes			
Used for towing a trailer	No			
Fitted with Sidecar?	No			
Import not sold in the UK	Yes			
Any modifications other than those accepted as standard see page 8 of Policy Documents Booklet	None			
Security / tracking devices	Defender Disc Lock , Other Tagging Device			
Previous Bike owned in the last 12 months				

**4. COVER REQUIRED**

Comprehensive  Third Party, Fire and Theft   Third Party Only

Amount of Voluntary Excess Required  (in addition to any standard policy excess applicable)

(Note: If Third Party, Fire & Theft cover is selected, an increase in cover to Comprehensive mid-term on the same machine will not be allowed. Cover may be increased only where a substitution of motorcycle occurs at the same time or at renewal)

1. Legal Expenses Cover  4a. RAC Breakdown  5. Helmet and Leathers Cover

2. Personal Accident Cover  4b. RAC Breakdown Plus

3. No Claims Bonus Protection (if applicable)  4c. RAC Breakdown EU

**5. USE**

a. Social, Domestic & Pleasure: including commuting  excluding commuting

b. Business Use by You  c. Business Purposes by Others

Please Note: The carriage of samples or goods in connection with any trade or business or commercial travelling and use for hiring, racing, pacemaking, speed testing, use on any sport circuit, competitions, rallies, trials, courier, despatch or any form of fast food delivery or any purpose in connection with the motor trade is excluded on all policies.

**6. DETAILS OF PERSONS WHO WILL RIDE THE BIKE**

Insured Only  Insured & Spouse  Insured & Named

Rider		1	2	3	4
Name		WANIDA BURCH			
Sex		Female			
Date of birth		25/03/1968			
Age		49			
Occupation	Full Time	Hotel - Licensed Housekeeper			
	Part Time				
Type of Licence held for this bike		Provisional			
Years licence held		9+			
If a provisional licence holder, have you completed Compulsory Basic Training (CBT)		Yes			
Years resident in UK		3+			
Relationship to proposer					

a. Are you the main rider? Yes  No  (if no please give details of main rider)

b. How many years riding experience have you had in the last five years if the holder of a full motorcycle licence?

c. Will you ever be carrying pillion passengers? Yes  No

d. Are you a member of the Owners Club for your bike? Yes  No    
(if yes please give membership number above)

e. Are you a member of any other Biking Organisations? Yes  No  (if yes please give membership number below)

f. Have you passed any advanced riding qualifications? Yes  No  (if yes please give details below)

g. Do you or any person who may ride the bike have any criminal convictions or have you been charged with a criminal offence but not yet tried? Yes  No  (if yes please give details)

**6. DETAILS OF PERSONS WHO WILL RIDE THE BIKE continued**

h. Have you had any motoring convictions, driving license endorsements, fixed penalties, been disqualified from driving in the last 5 years, or are there any prosecutions pending?

Yes  No

i. Have you had or caused any accidents, claims, losses or damage in the past 3 years whether or not a claim was made and regardless of blame?

Yes  No

If you have answered YES to question 6h or 6i please give details below.

Name	Date of Conviction	Offence Code	Pts / Fine	Disqualification Period	Date of Accident/ Theft/ Loss	Brief Description	Costs	Were Costs Recovered?

j. Do you or any person who may ride the bike have: defective vision, or hearing (not corrected by glasses or hearing aid), any mental infirmity or heart, diabetic or epileptic condition or other complaint, or regularly take any prescribed medication?

Yes  No  (if yes please give details)

k. Has the condition mentioned above been advised to the DVLA and has the DVLA agreed to issue a licence?

Yes  No  (if yes please give details)

l. If the DVLA has restricted your licence to a suitable modified vehicle have the appropriate modifications been carried out?

Yes  No

m. Have you or any person who may ride the bike been involved in any accident (during the last 3 years) which has been caused by any medical condition or disability?

Yes  No  (if yes please give details)

**7. INSURANCE HISTORY**

a. Have you or any person who may ride the bike been required to pay an increased premium or had any special conditions imposed?

Yes  No  (if yes please give details)

b. Have you or any named person ever had insurance refused, declined, cancelled, had special terms imposed or made null and void in the last 5 years?

Yes  No  (if yes please give details)

State all details of previous insurer (if applicable) including address, telephone and policy number.

**IT IS VERY IMPORTANT THAT YOU COMPLETE ALL THE BOXES AS THIS COULD AFFECT YOUR PREMIUM**

Insurers Name	<input type="text"/>	Telephone Number	<input type="text"/>
Address	<input type="text"/>		
Policy Number	<input type="text"/>	Number of years No Claims Bonus available for use on this bike	<input type="text" value="0"/> years

If you are claiming entitlement to No Claims Bonus on this policy, please complete the following declaration: I declare that I have held a

motorcycle policy for  years during which time NO CLAIMS OF ANY KIND were made and that the policy was current within the last TWO YEARS.

It is important that the information you provide throughout the quote and duration of your policy is accurate. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null and void.

**PAYMENT INFORMATION**

Customer Name

Mrs Wanida Burch

Quote Ref

7928004

**YOUR PAYMENT**

**1. BY CREDIT/DEBIT CARD FOR FULL OR DEPOSIT AMOUNT**

I have authorised Bennetts to charge my credit/debit card account with the amount to pay shown below.

**Paying by Card**

Debit Card

Credit

Full Amount

£66.57

Deposit Amount

Card Number

\*\*\*\*\*4285

CardHolder Name

J C BURCH

Expiry Date

03/21