

standard bikecare
bikecare with easirider
added benefits

policy summary / **bikecare insurance**



what you need to know

February 2014

redefining / standards



a summary of our bikecare insurance policy



Thank you for insuring your motorcycle with us.

Please take care when driving. In particular don't drive too fast in the wet or when it's dark. Leave enough room between you and any vehicle in front so you can stop in time.

This document is a summary of your motorcycle insurance policy. If you would like to look over the full terms and conditions, these are in your policy document. If there's anything you don't understand, please phone us on 1890 777 555, call in to your nearest AXA branch or log onto www.axa.ie

We are delighted to have you as a customer and look forward to insuring you for many years.

John O'Neill
Chief Executive

First things first

Depending on your age and experience, our motorcycle insurance provides two levels of cover:

- standard **Bikecare**
- Bikecare with **Easirider** added benefits available if you -
 - are aged 26-70
 - have a full, clean class A licence
 - have 2 years no claims discount and
 - own a Group 2+ motorcycle.

Please see your proposal form or policy schedule for the cover you have chosen.

**If you need to make a claim or need
breakdown assistance please call our
24-hour claims helpline on 1890 24 7 365.**

significant general exceptions and policy conditions

applies to all sections of the policy.

Statement of Suitability

This is an important document, which sets out the reasons why the product(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

People covered to drive

We will not be liable for any injury, loss or damage while your motorcycle is being driven by a person not covered by the certificate of motor insurance.

Using your motorcycle

We will not be liable for any injury, loss or damage while your motorcycle is being used for any purpose not covered by the certificate of motor insurance.

Driving licence

There is no cover for anyone who is disqualified from driving, has never held a driving licence or who is not meeting the conditions of his/her licence/Learner permit. This includes conditions relating to the class of vehicle being driven (power to weight / engine cc restrictions), the requirement to be accompanied when driving under a learner permit or any other restriction or condition that may apply.

Claims procedure

You must, as soon as reasonably possible, give us notice of any injury, loss or damage which may give rise to a claim under the policy.

Looking after your motorcycle

You must keep your motorcycle in a roadworthy condition and take all reasonable precautions to keep your motorcycle secure from theft.

You must tell us:

- if you change your motorcycle
- if you make any modifications or alterations to your motorcycle

If you are in any doubt whether certain facts are important, please ask us.



Important information for learner permit holders

If you hold a learner permit, you are not permitted by law to carry pillion passengers. As such, AXA motorcycle insurance will not cover passengers carried by learner permit holders.

our policy at a glance

this is a summary of policy features and benefits

Features and benefits	Type of policy	
	Comprehensive	Third party fire and theft
We will pay for loss of or damage to your motorcycle.	✓	
We will cover loss of or damage to your motorcycle by fire or theft.	✓	✓
You have full policy for up to 31 days to drive across the European Union, EEA and approved countries.	✓	✓
We offer 24 hour motorcycle breakdown assistance. This provides one hours labour, towing and, if needs be, a contribution toward temporary accommodation, replacement motorcycle hire or additional travel costs.	✓	✓
We will provide cover for your legal liability for death or injury to other people as a result of you or anyone else covered by the certificate of insurance using your motorcycle. Cover is unlimited.	✓	✓
We will cover legal liability for damage to other people's property due to an accident as a result of using your motorcycle.	✓	✓
Theft claims do not affect your no claims discount.	✓	✓
You have third party only cover whilst driving someone elses motorcycle.	✓	✓
We will pay for replacement helmets and safety apparel (if lost or damaged with the motorcycle itself).	✓	✓
In the event of total loss or damage to a new motorcycle, we will provide a like for like replacement.	✓	✓
You can protect your maximum no claims discount for an additional premium.	✓	✓

Third party	Significant or unusual limits and exclusions	Applies to
	We will not cover any reduction in the market value of your motorcycle because it has had to be repaired. We will not cover mechanical or electrical breakdowns. We will not cover loss or damage arising from putting the wrong fuel or lubricant into your engine. Your excess (the first part of a claim you must pay) is shown on your schedule.	Bikecare & Easirider
	We will not cover loss or damage if the keys are left unsecured in or on an unattended motorcycle. If your motorcycle is Group 11 or 12 or valued €12,500 or more, an approved alarm or immobiliser must be fitted for theft cover to apply.	Bikecare & Easirider
✓	Please refer to your policy document.	Bikecare & Easirider
✓	Please refer to the policy document.	Bikecare & Easirider
✓	Please refer to the policy document.	Bikecare & Easirider
✓	We will not pay more than €30 million.	Bikecare & Easirider
	Please refer to your policy document.	Bikecare & Easirider
✓	The motorcycle you borrow must be insured by the owner and you must have his/her permission to drive. Your driving licence must be legally adequate for the motorcycle you borrow.	Easirider Only
	The maximum amount payable will be €600.	Easirider Only
	You must be the first owner and the motorcycle must be less than one year old. The cost of repair must exceed 60% of the replacement cost.	Easirider Only
✓		Easirider Only

other things you should know

How long the policy lasts

Your policy will run for 12 months from the date and time shown in the schedule. If we agree to provide cover for less than 12 months, the schedule will show when your policy ends.

Cooling-off period

If you are unhappy with your new policy, you can cancel within 14 days by giving notice in writing and returning the certificate of insurance to us. We will work out the premium for the period we have been insuring you on a pro rata basis plus an administration charge and refund the balance providing no claims have been made on your policy.

You will be charged a pro rata premium or €35 whichever is more for the period you were on risk and this will be deducted from the full premium paid to determine the refund due to you.

Cancelling your policy in the first year

If you cancel at any other time during the first year of insurance, we will calculate the premium you were insured based on our short period rates as shown below. If you have made a claim or there has been an incident likely to give rise to a claim, we will not give any refund.

Period which your policy is in force	Percentage of premium returned
0-14 days	100%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	45%
6 months	35%
7 months	25%
8 months	20%
9 months	10%
Over 9 months	Nil

Cancelling your policy at any other time

In the second and subsequent years, once you return the certificate and disc of insurance and you have not claimed or there is no incident that is likely to result in a claim during the current period of insurance, we will return the premium for the period of insurance still left to run.

Our rights to cancel

AXA may cancel your policy at anytime by sending you 10 days notice by registered post to your last known address.

Your premium

Although you may be able to protect your no-claims discount, your premium may increase if you make claims or you receive motoring convictions.

The law and language of the contract

Both you and we can choose the law within the European Union which applies to the contract. We propose that the law of the Republic of Ireland will apply. The language used in this policy and in communications relating to it will be English.

Terms and conditions

As with all insurance contracts, terms and conditions will apply. We will be happy to discuss your insurance needs either by phone or at your local branch.

we're here to help /

- If you have questions, contact us on www.axa.ie or ring us on **1890 777 555**

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