



Storage & Transit Insurance for Competition Bikes

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover and the terms and conditions.

What is this type of insurance?

This insurance covers competition bikes while in storage and transit.



What is insured?

- ✓ Annual Storage & Transit Cover.
- ✓ Competition bikes, spares and engines insured.
- ✓ Up to £50,000 any one risk.
- ✓ Includes while being transported to / from race meetings.
- ✓ Paddock cover included.



What is not insured?

- ✗ No cover while insured bike(s) is under its own power (being driven).
- ✗ Mysterious disappearance.
- ✗ Damage caused while being worked upon.
- ✗ Storm damage to awnings.
- ✗ Third party property or personal injury.
- ✗ For use on the road or public place as required by the Road Traffic Act 1988.
- ✗ For all injury to other persons, passengers or damage to other people's property.
- ✗ Mechanical and electrical breakdown caused by the ingress of water. Theft of racewear, tools, spares, tyres or crash helmets, unless contained in a locked motor vehicle, room, cabinet or whilst inside your private residence.



Are there any restrictions on cover?

- ! Theft covered following a forced and / or violent act.
- ! Values are NOT "Agreed Values".
- ! You need to be a resident in the United Kingdom.
- ! Cover is for licensed bikesport competitors and track day participants engaging in events operated under permit / licence issued by either the ACU (Auto Cycle Union), AMCA (Amateur Motor Cycle Association), or ATDO (Association of Track Day Organisers).
- ! Insured track and competition bikes must be Data tagged.
- ! Storage location must be built of brick, stone or concrete.
- ! Building must be well maintained and in good state of repair.
- ! You have not had a break-in or attempted breaking within the last three years.



Where am I covered?

- ✓ All UK and European circuits.



What are my obligations?

- You must take care when answering any questions, we ask by ensuring that any information provided is accurate and complete.
- You must check that information in the schedule is accurate and it reflects the coverage sections you have requested.
- You must notify us of any inaccuracies in the information contained in the schedule, or of any changes to that information.
- You must take reasonable care to prevent any loss or bodily injury.
- You must tell us of any claim as soon as possible and comply with the claims procedure set out in the policy.



When and how do I pay?

Payment can be made either through your online account where your quotation will be saved, or we can take payment from you over the telephone.



When does the cover start and end?

This is as stated on your policy.



How do I cancel the contract?

There is a 14-day cooling off period, from the date you receive the documentation or the start of the policy, whichever is the later. If you cancel within this 14-day period, you will receive a full refund of premium, provided you have not made a claim. If you cancel outside this 14-day period, you will be entitled to a refund of premium subject to a deduction for any time for which you have been covered, provided you have not made a claim.