

## More than just bike insurance!

For Household insurance call **0808 077 2266**

For Car insurance call **0800 081 8989**

For Van insurance call **0808 089 0203**

For Caravan insurance call **0800 089 0203**

For Motorhome insurance call **0800 081 8989**

## HELMETS AND LEATHERS INSURANCE POLICY



### Bikesure Insurance Services

East Winch Hall, East Winch  
King's Lynn, Norfolk PE32 1HN  
In the event of a claim please call: 0844 561 1372  
Customer Service: 0844 888 5533  
[www.bikesure.co.uk](http://www.bikesure.co.uk)



Part of Adrian Flux Insurance Services

Independent Insurance Intermediary. Authorised and Regulated by the Financial Services Authority

In the event of a claim please call: **0844 888 6555**

# Welcome

Thank **you** for choosing Trinity Lane Insurance Company Limited for **your** helmets and leathers insurance.

This document sets out what is and what is not covered, together with the sum insured and any special terms that may apply.

Please check that it meets **your** needs and that **you** understand it.

If **you** have any questions about this document, please contact **your** insurance adviser who will be pleased to help **you**.

If **you** are not satisfied with the cover provided by this insurance, please return the document to **your** insurance adviser within 14 days of receiving it.

**We** will return any premium **you** have paid as long as **we** have not paid a claim.

## Demands & Needs Statement

This policy is suitable for somebody who is looking for a policy to cover the cost (up to £1000) of replacing their helmet and leathers in the event of a motorcycle accident.

We are committed to providing you with a high-quality service and we want to make sure that we maintain this at all times. If you have any cause to complain about your insurance, or us, please contact your insurance adviser who arranged the insurance for you.

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Underwriter Trinity Lane Insurance Company Limited, Air Malta Buildings, Vjal l-Avjazzjoni, Luqa, LQA 9023, Malta. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service (FOS). The address is Customer Contact Division, The Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR

(These procedures do not affect your right to take legal action if necessary).

## Financial Services Compensation Scheme (FSCS)

As we are members of the Financial Services Compensation Scheme (FSCS) you may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme arrangements is available from the FSCS. Information can be obtained on request, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

### If you are still not satisfied

If **you** have any complaint about **your** insurance, or us, please contact **your** insurance adviser who arranged the insurance for **you**.

However, if **you** have difficulty doing so or if **you** are not satisfied, **you** should write to:

**Customer Services Co-ordinator**  
**Trinity Lane Insurance Company Limited**  
**Aviation Park**  
**Vjal l-Avjazzjoni**  
**Luqa LQA 9023**  
**Malta.**

When **you** do this, please give **your** policy number as it will help us to deal with **your** complaint promptly.

- a If **your** complaint relates to the sales or administration or **your** policy, **you** should contact:

**The Financial Ombudsman Service**  
**Customer Contact Division**  
**South Quay Plaza II**  
**183 Marsh Wall**  
**London**  
**E14 9SR.**

**Phone: 0845 080 1800**  
**E-mail:**  
[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

- b If **you** are not satisfied with our reply or if **your** complaint relates to the actual insurance policy,

**you** should contact:

**Consumer Complaints Manager**  
**Malta Financial Services Authority**  
**Notabile Road**  
**Attard BKR 3000**  
**Malta.**  
**Phone: 00 356 2144 1155**  
**Web: <http://mymoneybox.mfsa.com.mt>**  
**E-mail: [consumerinfo@mfsa.com.mt](mailto:consumerinfo@mfsa.com.mt)**

The Malta Financial Services Authority (MFSA) recommends that **you** make **your** complaint as soon as possible after **you** become aware of the circumstances leading to **your** complaint. The MFSA can only get involved in complaints from personal policyholders.

(These procedures do not affect **your** right to take legal action if necessary.)

## The contract of insurance

This document forms a legally binding contract of insurance between **you** and **us**.

The contract does not give, or intend to give, rights to anyone else. No one else has the right to enforce any part of this contract. **We** may cancel or change any part of the contract without getting anyone else's permission.

The contract is based on the information **you** provided in **your** proposal for insurance.

The insurance provided by this document covers loss or damage that occurs during any **period of insurance** for which **you** have paid, or agreed to pay the premium.

The insurance is provided under the terms and conditions contained in this document.

This insurance is written in English and all communications about it will be in English. Unless **we** have agreed otherwise with **you**, this contract is governed by English law.

Signed for and on behalf of Trinity Lane Insurance Company

# Helmet and leathers insurance

## About This Document

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

## Insurer

Trinity Lane Insurance Company which is authorised and regulated by the Malta Financial Services Authority in terms of the Insurance Business Act 1998 to carry on the business of General Motor and Accident Classes of insurance and regulated by the Financial Services Authority for the conduct of UK Business.

## Type Of Insurance And Cover

Cover up to £1000 for loss or damage to **motorcycle clothing** as a result of a motorcycle accident anywhere in the **United Kingdom**.

## Definition

**Motorcycle clothing**, Leather clothing, protective **motorcycle clothing**, boots, gloves and helmet that **you** own or are legally responsible for while being worn by **you**.

## Settling Claims

**We** will decide whether to pay the cost of repairing **motorcycle clothing**, or to replace it with a new item (in the same form and style) if it is damaged beyond repair. **We** will take off an amount for wear and tear in respect of

leathers, boots and gloves.

**We** will not pay the cost of replacing any undamaged **motorcycle clothing** forming part of a pair or set of the same type, colour or design if the damage happens to a particular area or specific part and a replacement cannot be matched.

**We** will not pay the first £50 of every claim.

## General Exclusions

The insurance does not cover claims arising from wear and tear, radioactive contamination or war, or damage to a passenger's **motorcycle clothing**, theft or accidental damage (other than as a result of a motorcycle accident), racing, competitions, rallies, trials, speed testing or track days.

## General Conditions

**You** must keep the **motorcycle clothing** in a good state of repair.

**You** must advise us as soon as possible after a claim occurs.

## Period Of Insurance

The insurance offered is normally a 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

## Cancellation

**You** may cancel the insurance at any time by sending **us** written notice and returning the insurance documents. There will be no refund of premium.

This insurance runs concurrently with **your** Motorcycle Insurance Policy. In the event of cancellation/non-renewal of **your** Motorcycle Insurance Policy, all cover under this insurance will cease.

Your right to change your mind **You** may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents.

**We** will refund **your** premium in full as long as a claim has not been paid or a claim is not likely to be made against **us**, otherwise the full premium is payable.

## Making A Claim

### How To Claim

If a claim occurs **you** must report it to **us** as soon as possible. Please phone **us** on 0844 888 6555

## Definitions

The following words or phrases have the same meaning whenever they appear in this document.  
Motorcycle clothing

Leather clothing, protective motorcycle clothing, boots, gloves and helmet that **you** own or are legally responsible for while being worn by **you**

Period of insurance this insurance runs concurrently with the Insured persons motorcycle insurance policy. In the event of cancellation / non renewal of the Insured person's motorcycle insurance policy, all cover under this insurance will cease.

## United Kingdom is

Great Britain (England, Scotland and Wales), the Isle of Man and the Channel Islands including Northern Ireland.  
We, us, our, is Trinity Lane Insurance Company.  
You, your, is The Policyholder only.

## What is Covered

Up to £1000 for loss or damage to **motorcycle clothing** as a result of a motorcycle accident, anywhere in the **United Kingdom**.

## Claims

If a claim occurs **you** must report it as soon as possible. Please phone **us** on 0844 888 6555.

The incident must also be reported to **your** motorcycle insurers **We** will decide whether to pay the cost of repairing **motorcycle clothing**, or to replace it with a new item (in the same form and style) if it is damaged beyond repair. **We** will take off an amount for wear and tear in respect of leathers, boots and gloves. **We** will not pay the cost of replacing any undamaged **motorcycle clothing** forming part of a pair or set of the same type, colour or design if the damage happens to a particular area or specific part and a replacement cannot be matched.

**We** will not pay the first £50 of every claim.

## General Exclusions

The following exclusions apply to this insurance.

This insurance does not cover direct or indirect loss or damage to the **motorcycle clothing** caused by, contributed to, or arising from the following:

1. Radioactive contamination from: - ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel;

or

- the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.

2. War, invasion, civil war, revolution and any similar event.

3. Loss of value after **we** have made a claim payment.
4. Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, moth, any cause that happens gradually, or mechanical or electrical breakdown.
5. Indirect loss of any kind.
6. Damage to a passenger's **motorcycle clothing**.
7. Theft.
8. Accidental Damage (other than as a result of a motorcycle accident in the **United Kingdom**).
9. Any legal liability.
10. Racing, competitions, rallies, trials, speed testing or track days.

## General Conditions

1. Reasonable care

**You** must keep the **motorcycle clothing** in a good state of repair and take all reasonable care to prevent loss or damage.

## 2. Telling us about a change

**You** must tell **us** if **you** change **your** address or if there is any change in the information given to **us** that is relevant to this insurance. If **you** do not, **your** insurance may not be valid or may not cover **you** fully. If **you** are not sure whether any information is relevant, **you** should tell **us** anyway.

## 3. Claims

When a claim or possible claim occurs, **you** must tell **us** as soon as possible. **You** must also report the claim to **your** motorcycle insurers **You** must give **us** at **your** own expense any proof of purchase, receipts or information **we** need.

## 4. Our rights after a claim

**We** may take possession of the damaged **motorcycle clothing** and deal with any salvage in a reasonable manner. However, **you** must not abandon any **motorcycle clothing**. Before or after **we** pay **your** claim under this insurance, **we** may take over or settle any claim in **your** name. **We** can also take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

## 5. Fraudulent claims

If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not pay the claim and over under this insurance will end without **our** returning **your** premium.

## Cancellation

Your right to change your mind **You** may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will refund any premium **you** have paid. Cancellation after the withdrawal period **You** may cancel this insurance by giving **us** written notice. No premium will be refunded following expiry of the cooling off period. This insurance runs concurrently with **your** Motorcycle Insurance Policy. In the event of cancellation/non-renewal of **your** Motorcycle Insurance Policy, all cover under this insurance will cease.

**We** may cancel the insurance by sending **you** 14 days' notice to **your** last known address. No premium will be refunded. **We** may cancel the insurance immediately if **you** do not pay a premium or fail to pay a premium under any direct debit instalment scheme.

## 7 Other insurance

If, at the time of any loss or damage covered under this insurance, **you** have any other insurance that covers the same loss or damage, **we** will only pay **our** share of the claim.

## 8 If you have agreed to pay your premium by instalments, the following will apply.

- If **you** do not pay an instalment when it is due, or if the instalment instruction has been cancelled for any reason, **you** must pay all the remaining instalments and any administration fee within 14 days of receiving the written notice. If **you** do not pay the amount **you** owe within these 14 days, **we** will cancel the remaining cover under this insurance by sending **you** 14 days notice, as shown in General Condition 6. **We** will then send **you** confirmation of the cancellation.

- If any extra premium is needed during the **period of insurance**, it will be spread out over the remaining instalments due for that **period of insurance**. If **you** have already paid all **your** instalments, **you** must immediately pay any extra premium when it is due.

- If **we** owe **you** any return of premium, the amount **we** owe may be taken off the instalments due for the remaining period of insurance.