

## **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**

Equity Red Star is managed by Equity Syndicate Management Ltd, which is authorised and regulated by the Financial Services Authority. Our FSA registration number is 204851.

### **TYPE OF INSURANCE AND COVER**

Cover up to £1,000 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, 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, off road or track days.

### **GENERAL CONDITIONS**

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

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.

### **CANCELLATION AFTER THE COOLING OFF PERIOD**

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 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.

### **HOW TO CLAIM**

If a claim occurs you must report it to us as soon as possible. Please phone us on 0845 307 3430.

### **COMPLAINTS**

If you have any cause to complain about your insurance, or us, please contact your insurance advisor who arranged the insurance for you.

Having contacted your advisor, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London, EC3A 2BJ. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask Lloyd's to review your case. The address for is Policyholder and Market Assistance, Lloyds Market Services, One Lime Street, London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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

### **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

If Equity Red Star is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements 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).

### **LANGUAGE AND LAW APPLYING TO THE INSURANCE**

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.