

EVIDENCE OF COVER

***PERSONAL ACCIDENT
&
ROAD RAGE INSURANCE
for
PRIVATE MOTORCYCLES***

**Arranged by
SAGA Insurance Services Limited
Enbrook Park
Sandgate
Folkestone
Kent
CT20 3SE**

PLEASE READ THIS CERTIFICATE, IF IT IS INCORRECT, PLEASE RETURN IT IMMEDIATELY TO THE ISSUING AGENT FOR ALTERATION. IN ALL COMMUNICATIONS THE CERTIFICATE NUMBER APPEARING ON THE SCHEDULE SHOULD BE QUOTED.

The contract of insurance

This document, the schedule and any endorsements form 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 insurance provided by this document covers loss, damage, death or disability that happens during any period of insurance for which **you** have paid, or agreed to pay, the premium. This insurance is provided under the terms and conditions contained in the document or in any endorsement applying to it.

The insurance is provided by certain underwriters at Lloyd's under Contract number PA201 granted to Equity Red Star (Accident & Health) Ltd. Underwriters shall only be liable for their own share of the risk and not for each other's share. **You** may ask for the names of the underwriters and the share of the risk each has taken on.

Language - This Insurance is written in English and all communication about it will be in English.

Governing Law - Unless **we** have agreed otherwise with **you**, this contract is governed by English Law.

Business managed by Equity Red Star (Accident & Health) Limited and administered by Equity Red Star Services Limited, which are both appointed representatives of Equity Syndicate Management Limited which is authorised and regulated by the Financial Services Authority. Registered Office: Library House, New Road, Brentwood, Essex CM14 4GD. Registered in England & Wales No. 192785 Equity Red Star (Accident & Health) Limited & No. 2661753 (Equity Red Star Services Limited).
Syndicate 218 Underwriter: J. E. Josiah. Managing Agents: Equity Syndicate Management Limited:
Companies of Equity Insurance Group Limited

Evidence of Cover under master Certificate No. : PAG 1744/10/

SCHEDULE

Reference No :
Policyholder : **Please see previous schedule**

Period of Insurance : 12 months

Premium: £
Insurance Premium Tax: £
Total Premium: £

Customer satisfaction - our promise to you

We aim to provide a first-class service. If **you** want to make a complaint, or feel that **we** have not kept **our** promise, please contact **your** insurance adviser who arranged this insurance for **you**. When **you** do this, quote the policy number shown on **your** schedule.

If **you** are still not satisfied, please send **your** complaint to the Chief Executive of Equity Red Star at:

Chief Executive
Equity Red Star
52 Leadenhall Street
London
EC3A 2BJ

If **you** are still not satisfied with the way a complaint has been dealt with **you** may ask Lloyd's to review **your** case. Their address is:

Policyholder & Market Assistance
Lloyd's Market Services,
One Lime Street
London
EC3 7HA
Phone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

If **you** are still not satisfied, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS).

Their address is:
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

*These procedures would not affect **your** rights to take legal action if necessary.*

Claims Procedure

If **you** need to make a claim, please contact SAGA on 0845 307 3430 or report it to CEGA Claims Service who act on behalf of **Equity Red Star**.

Cega Claims Service
PO Box 127
Chichester
West Sussex
PO18 8WQ
England

Phone: +44(0)1243 621233
Fax: +44(0)1243 621035
Email: claims@cegagroup.com

You must report any claim as soon as possible. If possible **your** Evidence of Cover document should be sent when notifying a claim as this will expedite prompt handling of the claim.

Definitions

The words and phrases below have the meanings shown whenever they appear in this document, schedule and endorsements.

Accident means any **bodily injury** which is caused by a sudden, unexpected event occurring at a time and place following a road incident within the U.K.

Assault means a sudden, unexpected unusual, specific event caused by an unknown third party with deliberate intent to cause **bodily injury** at an identifiable time and place following a road incident within the U.K.

Bodily Injury means a physical injury during the **period of insurance**, resulting solely and independently from an **accident** or **assault** which within 12 months from the date of the **accident** results in the **insured person's** death or disability.

Emergency Dental Treatment means emergency treatment to natural teeth within 7 days of the incident.

Equity Red Star

Equity Red Star is made up of Lloyd's underwriters who have insured **you** under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. **You** can ask **us** for the names of the underwriters and the share of the risk that each has taken on.

Our regulatory status:

Equity Red Star is managed by Equity Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority. The Financial Services Authority website includes a register of all regulated firms (www.fsa.gov.uk/register) or **you** can contact the Financial Services Authority on 0845 606 1234. **Our** FSA registration is 204851.

Equity Syndicate Management Ltd is Registered in England No. 426475. Registered Office: Library House, New Road, Brentwood, Essex, CM14 4GD.

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. A claim is protected for 90%, without any upper limit. 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.

Hospital means a lawful establishment (other than a convalescent nursing or rest home or convalescent nursing self care or rest sections unit of a hospital) which has accommodation for resident patients with organised facilities for diagnosis and major surgery and which provides a 24 hour a day nursing service by registered nurses.

Insured motorcycle means the motorcycle defined in **your** Motorcycle Insurance Policy.

Loss of Limb(s) means the loss of a hand or foot by physical severance or total loss of use of an entire hand or foot

Loss of sight means the permanent and total **loss of sight** which **we** consider as having happened:

- in both eyes, if an **insured person's** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- in one eye if, after correction, the degree of sight an **insured person** has left in that eye is 3/60 or less on the Snellen Scale (meaning they can see at three feet what they should be able to see at 60 feet).

Loss of Use means the total and irrecoverable loss of use where the loss is continuous for 12 months and such loss is deemed permanent and beyond possibility of improvement.

Period of Insurance means the period of time covered by this insurance.

Permanent Total Disablement means disablement which entirely prevents **you** from working in any business or occupation of any and every kind and which after a period of 12 months from the date of the disablement, is in the opinion of a medical referee, shows no sign of ever improving.

Personal Effects means articles worn, used or carried by **you**, excluding motorcycle vehicles and their accessories.

Territorial Limits means Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

We, us, our means **Equity Red Star**.

You, your means the policyholder only.

The Cover

We will pay the sums insured shown below if **you** suffer loss, damage or bodily injury whilst riding on, mounting onto or dismounting from the **insured motorcycle**, which is being ridden by **you** and is being used for social, domestic and pleasure purposes (including daily travel between **your** residence and **your** normal place of work) during the **period of insurance**.

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

1.	Accidental Death	£ 25,000
2.	Total and irrecoverable loss of sight in both eyes	£ 25,000
3.	Total and irrecoverable loss of sight in one eye	£ 25,000
4.	Loss of limbs	£ 25,000
5.	Loss of one limb	£ 25,000
6.	Permanent Total Disablement	£ 25,000

Additional benefits in the event of a road rage assault

7. **Hospital** daily cash benefit in the event of **assault** of £100 per day of confinement, but not beyond 30 days and not for the first night, unless two or more nights are spent in hospital.
8. **Emergency dental treatment** in the event of **assault** up to £250 excluding the first £25 each and every loss
9. Clothing & **personal effects** in the event of **assault** up to £150 excluding the first £25 each and every loss
10. 5 sessions of stress counselling following a claim under items 2,3,4,5,6,7 & 8

SUBJECT TO THE FOLLOWING EXPRESS CONDITIONS, EXCLUSIONS AND CONDITIONS

Express conditions

1. That **you** have not attained 76 years of age.
2. That **you** are normally resident in the United Kingdom.
3. That this insurance excludes all claims arising from physical or mental conditions or disabilities of a recurring or chronic nature from which **you** suffered and was known to suffer, prior to the inception of the insurance.

Exclusions

This insurance does not cover loss, damage, death or disablement directly or indirectly arising out of or consequent upon or contributed to by:

1. Use of a Motorcycle for:
 - a) Hire or reward.
 - b) Racing competition, rallies, trials, speed testing or for any purpose in connection with the motor trade.
 - c) **Your** business or in connection with **your** employment, other than daily travel between **your** normal residence and place of work.
 - d) Courier and/or messenger services.
2. **You** committing or attempting to commit suicide or intentionally inflicting self injury, while sane or insane.
3. War, riot, act of foreign enemy (whether war is declared or not), civil war, revolution, power being seized unlawfully, terrorism, nuclear, chemical or biological materials being released or escaping, or any other similar event.

For the purposes of this exclusion, terrorism means any act, or acts, of any person or group committed for political, religious or similar purposes, with the aim of influencing any government or putting the public, or any section of the public, in fear. Terrorism can include, but is not limited to, using or threatening to use force or violence. The people who carry out acts of terrorism can either be acting alone, or can be acting on behalf of or in connection with any organisation or government. If any part of this exclusion is not valid, or we cannot enforce any part of it, the rest will still apply.

4. Deliberate exposures to exceptional danger (except in an attempt to save human life), or **your** own criminal act, or being under the influence of alcohol or drugs.
5. Provoked **assault** or fighting (except in bona fide self defence).
6. Any matrimonial or family dispute.
7. **We** will not pay the following:
 - The sum insured for insured event 1 if the **bodily injury** does not lead to death within 52 weeks of an **accident**.
 - The sum insured for insured events 2 to 5 if the loss results in death within 52 weeks of an **accident**.
 - The sum insured for insured event 6 if the disability results in death within 52 weeks of an **accident**.
8. Any surgery or treatment that is not medically necessary, cosmetic surgery, reversing cosmetic surgery, or any corrective treatment needed as a result of previous cosmetic surgery.
9. In respect of clothing & **personal effects**: we will not pay for:
 1. the first £25 each and every claim,
 2. motorcycle vehicles and their accessories;
 3. damage caused by wear, tear or any gradually operating cause;
 4. loss of money, stamps, tickets, documents or securities, goods or samples;
 5. property insured under any other insurance.

Special Conditions applying to clothing & personal effects

- a) The most **we** will pay for any single article is £150;
- b) Where an article is under two years old and proof of purchase can be provided, **we** will pay the full replacement value, subject to the policy conditions. For items over two years old, **we** will pay the value of the article as at the date of loss or damage after allowing for wear and tear.

Conditions

1. **Claims**

When a claim or possible claim occurs, **you** must tell CEGA, in writing, as soon as possible. **You** must get and act on advice from a registered medical practitioner, and have any medical examination that **we** ask and pay for. If **you** die, **we** will be entitled to ask for, at **our** expense, a postmortem examination. **You** or anyone acting on **your** behalf, in the event of **your** death, must give **us** (at **your** or their own expense) any documents, information and evidence **we** need.

2. **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 cover under this insurance will end without **us** returning **your** premium.

3. **Aggravated Physical Disability**

If the consequence of an injury is aggravated by a physical disability or condition of **you** which existed before the **accident** occurred, the amount of any benefit payable under this insurance in respect of the consequences of the **accident** shall be the amount which is reasonably considered would have been payable if such consequences had not been so aggravated.

4. **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 receiving the insurance documents.

We will refund the premium in full so long as a claim has not been paid and a claim is not likely to be made against them, otherwise the full premium is payable.

5. **Cancellation**

You may cancel the insurance at any time by sending written notice to **us** and returning the insurance documents.

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

6. **Notification**

The police must be notified immediately following any event likely to give rise to a claim under this insurance.