

Insurance Product Information Document

Company: RedClick

Product: Motorcycle Insurance Policy

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This document provides a summary of the key information relating to our Motorcycle policy. Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation. You can find the policy booklet at www.redclick.ie

What is this type of insurance?

This is insurance for a motorcycle. The type of cover we offer is below:

- (a) **Comprehensive:** Gives you wide protection for accidental damage to or loss of your motorcycle.
- (b) **Third party, fire and theft:** Gives you a more basic protection, insuring damage to or loss of your motorcycle only as a result of attempted theft, theft or fire.
- (c) **Third party:** Gives you the minimum cover required by law and comes standard with both options above. Cover for damage to someone else's property is up to €10 million and unlimited cover in regards to a third party personal injury.



What is insured?

Comprehensive benefits:

- ✓ Accidental damage (the market value up to the sum insured shown in your schedule)
- ✓ Legal liability for damage to other people's property (up to €10 million)
- ✓ Death or injury to passenger(s) or third party individuals as a result of an accident by or in connection with the motorcycle
- ✓ Breakdown assistance and home start
- ✓ Legal fees and costs to be paid with our consent, for a claim against your policy

Third party, fire and theft benefits:

- ✓ Fire, theft and attempted theft damage (the market value up to the sum insured shown in your schedule)
- ✓ Breakdown assistance and home start
- ✓ Legal liability to other people's property (up to €10 million)
- ✓ Death or injury to passenger(s) or third party individuals as a result of an accident by or in connection with the motorcycle

Third party benefits:

- ✓ Legal liability to other people's property (up to €10 million)
- ✓ Death or injury to passenger(s) or third party individuals as a result of an accident by or in connection with the motorcycle
- ✓ Breakdown assistance and home start

Optional extras:

No claims discount protection



What is not insured?

- ✗ Any use of the motorcycle for a purpose not stated on the certificate of insurance
- ✗ Any rider not holding a valid licence to drive the motorcycle or not meeting the conditions and any limits of the driving licence
- ✗ Theft or attempted theft if the motorcycle is left unattended and the keys to the ignition are left in or on the motorcycle
- ✗ Death or injury to the rider
- ✗ Personal effects, including helmets and protective clothing
- ✗ Damage to paintwork above the cost of replacing the manufacturer's standard paintwork
- ✗ Loss of or damage to the motorcycle while the rider is under the influence of drink or drugs



Are there any restrictions on cover?

You will not be covered for any of the following:

- ! The first amount of each claim (known as the excess), as shown in the schedule
- ! Any breakdown cost or help that has not been agreed through our 24-hour helpline, or falls outside the island of Ireland
- ! You must be with the motorcycle if you use our breakdown assistance or home start service

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet



Where am I covered?

- ✓ You are covered in the Republic of Ireland, Northern Ireland and Great Britain (including the Isle of Man and Channel Islands).



What are my obligations?

- You must answer all questions honestly and accurately, during the quote process and during the lifetime of the policy. If the position or answer in relation to any of these questions changes, you must inform us without delay.
- You must pay the premium(s) on time and in full
- You, or any other insured person, must co-operate fully with our investigations
- You must notify us of any changes to the risk such as change of vehicle(s), driver(s) or change of address
- You must take all reasonable steps to prevent accidents, injuries, loss or damage
- You must ensure the vehicle is kept in a roadworthy condition
- You must report any accident, injury, loss or damage immediately or on the next working day by calling Lo-Call 1800 77 1800
- You must also inform An Garda Síochána immediately if any person is injured in an accident.



When and how do I pay?

You can pay for your insurance in full when taking out the policy over the phone or online at www.redclick.ie/policy-management. You can pay the premium by credit card, debit card or direct debit.



When does the cover start and end?

The start and end dates of this policy are stated on the policy schedule and on the certificate of insurance. The term of the policy is 12 months unless otherwise agreed with us.



How do I cancel the contract?

You can cancel the insurance contract at any time by contacting us by phone or in writing. You have a legal obligation to return your insurance certificate when cancelling an insurance policy. If you want to cancel your policy within the first 14 working days, we will refund your premium for any period of insurance remaining.

This applies at new business only and excludes subsequent renewal years. If you want to cancel your policy at any point after the first 14 working days, we will refund your premium for any period of insurance less an administration fee. Terms and conditions apply to cancellations please refer to your policy booklet.