

# Markerstudy Motorcycle

**keyfacts**®

*This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request.*

## What is Markerstudy Motorcycle?

Markerstudy Motorcycle is a motorcycle insurance policy, underwritten by Markerstudy Insurance Company Ltd.

## What does Markerstudy Motorcycle cover me for?

You can choose one of three different types of cover, which are summarised below with the lowest level of cover shown first. All cover you, if you are involved in an accident, for damage you cause to other people's vehicles or property or for injuries they sustain. Your insurance agent will tell you which level of cover you have been offered.

### Third Party Only (TPO)

If you are involved in an accident, you are covered for damage you cause to other people's vehicles or property or for injuries they sustain

### Third Party Fire & Theft (TPFT)

In addition to the cover provided in TPO above, you are also covered for loss of or damage to your own motorcycle caused by fire (excluding arson) or theft.

### Comprehensive (Comp)

In addition to the cover provided in TPFT above, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism or arson.

## What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a pro-rata time on risk charge and/or a relevant administration fee. Full details are shown in the full policy wording which is available on request.

## Would I receive compensation if Markerstudy Insurance Company were unable to meet its liabilities?

In the event that Markerstudy Insurance Company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.

## How do I notify a claim under my Markerstudy Motorcycle policy?

To ensure that your claim is settled quickly and efficiently, please call our 24 hour Claims Helpline:

**0844 873 8183**

## How do I make a complaint about my Markerstudy Motorcycle policy?

At Markerstudy we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact:

Complaints Handling, Markerstudy Ltd, PO Box 420,  
Tunbridge Wells, Kent TN2 9LT  
Tel: 0844 874 0633  
Email: [complaints@markerstudy.com](mailto:complaints@markerstudy.com)

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

Markerstudy Insurance Company Ltd, Authorised Insurers, registered in Gibraltar (No. 78789) with registered office address at Montagu Pavilion, 8-10 Queensway, Gibraltar.

Markerstudy Insurance Company Ltd is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 206322).

## Standard Features

The following will automatically be included in your policy, according to the cover you have selected.

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Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp	TPFT	TPO
<b>Personal Belongings</b>	No Cover	1A & 2A	x	x	N/A
<b>Audio Equipment</b>	No Cover	1A & 2A	x	x	N/A
<b>Foreign Travel</b> Provides the minimum cover which is legally required to use your motorcycle in all EU countries and any country which agrees to follow EU directives and is approved by the Commission of the European Union. Full cover can be provided subject to at least 14 days prior notification and the payment of an additional premium	Provided: <ul style="list-style-type: none"> <li>Your permanent home is in Great Britain, Northern Ireland, Channel Islands or Isle of Man</li> <li>Your visit is of a temporary nature</li> </ul>	1C, 2C & 3B	✓	✓	✓
<b>Riding Other Motorcycles</b> We will cover you, in respect of your legal liability to others, to ride other Motorcycles	Provided: <ul style="list-style-type: none"> <li>The vehicle does not belong to you</li> <li>The vehicle is not hired to you under a Hire Purchase Agreement</li> <li>The vehicle is not leased to you under a Lease Agreement</li> <li>You are aged 25 or above and have held a full licence for at least twelve months</li> <li>The vehicle is being used in the United Kingdom</li> <li>Your own motorcycle has an engine size of 351 cc or more</li> <li>The Insured motorcycle is owned/kept by the policyholder</li> </ul>	1B, 2B & 3A	✓	✓	✓

## General Exclusions and Conditions

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	What is not covered	Policy Section						
<b>Accidental Damage Fire and Theft Excess</b>	The following excesses apply on top of any other excess which may apply (which will be shown in your Policy Schedule)  <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"></td> <td style="text-align: center;"><u>Comprehensive</u></td> <td style="text-align: center;"><u>TPFT</u></td> </tr> <tr> <td style="text-align: center;">Standard Policy Excess</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£100</td> </tr> </table>		<u>Comprehensive</u>	<u>TPFT</u>	Standard Policy Excess	£100	£100	1A & 2A
	<u>Comprehensive</u>	<u>TPFT</u>						
Standard Policy Excess	£100	£100						
<b>Loss of or Damage to your Motorcycle</b>	<ul style="list-style-type: none"> <li>Loss of or damage to your vehicle if the vehicle is unoccupied and the ignition key is in or on your vehicle</li> <li>Loss of use of your vehicle</li> <li>Loss of value of your vehicle following repair</li> <li>Mechanical, electrical and electronic fault, breakdown, malfunction, failure or breakage or claims arising from incorrectly re-fuelling your motorcycle</li> <li>The unauthorised taking away of your vehicle by a family member</li> <li>Loss of or damage to your motorcycle if any manufacturer fitted security device is not operational and used when you are not using your motorcycle.</li> </ul>	1A & 2A						
<b>Use of the Motorcycle</b>	Cover does not apply if the vehicle is : <ul style="list-style-type: none"> <li>being used for any purpose that your current Certificate of Motor Insurance does not permit</li> <li>being ridden by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive</li> <li>in or on any part of any airport which is used for the take off and landing of aircraft</li> <li>being ridden in an unroadworthy condition or without an MOT certificate, if one is necessary</li> </ul>	General Exclusions (1)						
<b>Other</b>	The policy does not cover any consequence of : <ul style="list-style-type: none"> <li>Loss, damage, cost or expense resulting from or in connection with an act of terrorism</li> </ul>	General Exclusions (4)						