



Policy Handbook

Return to Invoice GAP Insurance Motorcycles

What You Need to Know

July 2024

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If you need to make a claim on your policy, in the first instance please call 024 7652 7849

Policy Summary

Return to Invoice GAP Insurance for Motorcycles. Underwritten by Arch Insurance (UK) Limited. This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

Where headings are shown in *blue italics* in this policy summary, full details can be found in your policy wording using the same headings. To help you locate these within the policy wording, please refer to the contents section above detailing the main sections of the policy.

Type of Insurance and Cover

Return to Invoice GAP Insurance for Motorcycles.

This insurance provides cover for the financial shortfall between the amount you receive from your motorcycle insurance policy in the event of your motorcycle being a total loss, as defined in the policy wording, following damage, fire or theft in the UK and the greater of the following:

- The amount you originally paid for the motorcycle up to the claim limit as shown on the policy schedule.

Or

- The outstanding balance amount you require to settle your finance agreement up to the claim limit shown on the policy schedule excluding any amount financed above the original purchase price of your motorcycle.

You are insured up to the total claim limit as a total.

This policy will end on payment of a valid claim.

Eligibility

You are eligible for this insurance, provided at inception and during the period of insurance your motorcycle:

- Is a motorcycle.
- Is designed and manufactured to UK specification.
- Is permanently registered in the United Kingdom.
- Is insured by a motorcycle insurance policy covering damage, fire and theft, issued by an insurer authorised in the United Kingdom.
- Is not included under the section entitled **Excluded Motorcycles**.
- Is not used for any of the uses specified in the **Excluded Motorcycle Uses** section.
- Has never appeared on the total loss register.
- Has a minimum value of £5,000 at the date of

commencement.

- Is under 10 years old at the date of commencement.
- Has covered less than 40,000 miles at the date of commencement.

And

- You are the legal owner and or keeper of the motorcycle insured under this policy.
- You apply for cover up to 180 days after your motorcycle has been delivered to you, or your Finance Agreement has commenced, whichever is earlier.
- Where a Finance Agreement exists on your motorcycle you are named in the agreement.

Significant Features and Benefits

What is Covered

Subject to exclusions this insurance covers the amount by which the original purchase price (as defined in the policy wording) exceeds the higher of:

- The insurance settlement you receive from your motorcycle insurance policy following the total loss of the motorcycle in the UK, or
- The market value of your motorcycle following the total loss of the motorcycle in the UK.

This policy will contribute up to a maximum of £750 towards your Motor Insurers Excess (if deducted from your Insurer's total loss settlement).

Transfer of Your Policy

Should you sell or replace your motorcycle during the period of insurance, the unexpired portion of the policy can be transferred to the replacement motorcycle.

This is subject to our agreement and conditions detailed in the **General Conditions** section. Please refer to the **Transfer of Your Policy** Section for full terms and conditions.

Significant or Unusual Exclusions or Limitations

What is Not Covered

- Any claim that occurs when your motorcycle is not covered under a comprehensive policy of motorcycle insurance, covering damage, fire and theft, issued by an insurer authorised in the United Kingdom. Unless you have third party motorcycle insurance and you have received a total loss settlement from either your insurer or third party's insurer.
- Any claim where your motorcycle insurance policy offers

to provide a replacement motorcycle as settlement of your claim, whether you accept it or not.

- Your motorcycle is included under the section entitled **Excluded Motorcycles**.
- Claims arising as a result of using the motorcycle for any of the **Excluded Motorcycle Uses**.
- Any claim where you accept an offer of settlement without first contacting the claims office, we will settle your claim using the market value.
- Any additional costs shown on the motorcycle invoice for anything other than the purchase of your motorcycle. This includes but is not limited to, motorcycle insurance, servicing and maintenance plans, paint protection, warranty, payment protection, recovery, road fund licence and accessories other than manufacturer approved dealer or factory fitted accessories, or any outstanding finance carried over from a previous credit agreement including cash back.
- Any amount deducted by your motorcycle insurance policy provider in respect of but not limited to salvage, excess*, wear and tear or any damage previously sustained to the motorcycle in any incident not resulting in the motorcycle being declared a total loss.
- Any outstanding finance carried over from any previous finance agreement or any other costs added to the finance agreement for anything other than the purchase of your motorcycle.
- Any amount in respect of refinancing, or extending the finance on your motorcycle after the inception of cover.
- Any replacement, loss, damage or liability which may be claimed on a more specific insurance.
- Any claim that occurs where you are not the legal owner of the motorcycle.
- Any claim where the motorcycle insurance policy provider has offered to repair the motorcycle but you have requested the claim to be dealt with on a total loss basis.
- Any total loss by accident where the driver of the motorcycle is under the influence of alcohol, drugs not prescribed by a registered medical practitioner or drugs prescribed by a registered medical practitioner where a warning against driving has been given.
- Any costs for dealer fitted manufacturer approved accessories, warranty, paint protection, upholstery protection kits or road fund licence that are not included on the motorcycle invoice.
- Wear and Tear.
- The policy will end on payment of a valid claim.

*For details of your level of excess please refer to your policy schedule.

Duration

You may need to review this cover periodically to ensure it remains adequate for your needs. Please refer to your policy schedule which will show the duration of cover applicable. This policy is non-renewable.

Canceling Your Policy

You have the right to cancel this policy at any time during the period of insurance.

If you have paid a premium for the policy and you cancel within 30 days of receipt of the policy documentation or the commencement date, whichever is later, we will make a full refund of premium provided you have not made a claim.

If you have made a claim within the first 30 days, then the value of the claim will be deducted from your refund. Should this reduce the balance to zero then no refund will be payable to you.

If you cancel after the first 30 days of receipt of the policy documentation or the commencement date, whichever is later, and no claims have been made you will be entitled to a pro rata refund for the complete unexpired days remaining of the policy after the deduction of a £15 administration fee applied by the Administrator. If a claim has been made there will be no refund of premium.

Please refer to the **Canceling Your Policy** section for full cancellation terms and conditions.

How to Claim

You are required to contact the Claims Office so that the claims procedure can be fully explained to you. To make a claim, please telephone the Claims Office on telephone number 024 7652 7849. Monday - Friday 9am - 5pm and Saturday 9am - 1pm.

Making a Complaint

Any complaint you may have should in the first instance be addressed to Global Insurance Management.

If you have received a final written response to your complaint and it is still not resolved, you may be entitled to approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found in the **Making a Complaint** section of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Contact Us

Customer Services

If you have any queries regarding this policy, please contact:

Telephone Number: 024 7652 7848

Email: info@globalim.co.uk

Understanding Your Policy

This policy is underwritten by Arch Insurance (UK) Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA reference number 229887. Registered Office 4th Floor, 10 Fenchurch Avenue, London EC3M 5BN. Registered in England and Wales: No. 04977362.

This policy is administered by Global Insurance Management Limited in its capacity as the Agent of Arch Insurance (UK) Limited. Global Insurance Management Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA's register by visiting the FCA's website at <https://register.fca.org.uk>.

Please refer to your policy schedule for confirmation of the cover you have been supplied with or have purchased.

Please read this policy carefully and make sure you understand and fully comply with its terms and conditions.

Failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void. Please ensure you keep this policy in a safe place so you can read it again if you need to.

Your attention is drawn to the complaints procedure in the section entitled [Making a Complaint](#).

The Policy

This policy is evidence of your contract of insurance with us. You should read it carefully and keep it in a safe place.

In return for having accepted your premium we will in the event of your motorcycle being subject to a total loss in the period of insurance, provide insurance as described in the following pages and referred to in your policy schedule.

The policy contains details of the cover you have purchased, what is excluded from cover, and the conditions of this insurance. The policy should be read in conjunction with the policy schedule.

The Policy Schedule

This must be kept with the policy and contains your details, details of the motorcycle, details of the cover provided to you under this policy and the period of insurance.

Please check that the information contained in the policy schedule is correct and that it meets your requirements. If it does not, please immediately contact the Administrator or the Retailer who arranged this insurance for you.

The Law Applicable to This Policy

This policy is subject to the laws of England and Wales and the exclusive jurisdiction of the courts of England and Wales.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy and will appear in **bold**.

- 1. Administrator / Agent** means Global Insurance Management Limited, whose address is 5th Floor West, Bourn, 1 Manor House Drive, Coventry, CV1 2TG. Customer Services telephone number: 024 7652 7848. Email: info@globalim.co.uk
- 2. Active War** means active participation in a war by a Customer who is deemed by Law to be under instruction from or employed by the armed forces of any country.
- 3. Claims Office** means Global Insurance Management Limited, whose address is 5th Floor West, Bourn, 1 Manor House Drive, Coventry, CV1 2TG. **Claims Office** telephone number: 024 7652 7849. If you are calling from outside the UK please telephone +44 24 7652 7849. Monday - Friday 9am to 5pm and Saturday 9am to 1pm.
- 4. Date of loss** means the date of the incident to the **motorcycle**, in respect of which a **total loss** is subsequently paid under **your motorcycle insurance policy**.
- 5. Finance Agreement** means the loan taken out in **your** name to finance the purchase of the **motorcycle**.
- 6. Insured value** means the amount **you** received under **your motorcycle insurance policy** in respect of the **motorcycle** as a result of a **total loss** or the market value of the **motorcycle** whichever is the greater.
- 7. Motorcycle** means only the **motorcycle** as stated in the policy schedule. Please refer to the [Excluded Motorcycles](#) section for details of **motorcycles** excluded from cover.
- 8. Motorcycle insurance policy** means a comprehensive policy of motor insurance which covers the **motorcycle** in respect of damage, fire and theft, (comprehensive policy) or covers **your motorcycle** for third party, fire and theft (in which case **we** will only make a payment if **you** receive a **total loss** settlement from either **your** insurer or the third party's insurer), and which is maintained throughout the **period of insurance** and is issued by an insurer authorised in the United Kingdom.
- 9. Original purchase price** means the purchase price **you** paid for the **motorcycle** from a VAT registered motor trader (including manufacturer fitted accessories that were fitted at the time of manufacture) but excluding any amount financed above the market value of the **motorcycle**.
- 10. Outstanding balance** means the amount **your** lender calculates **you** must pay to settle **your finance agreement** at the date on which the **total loss** payment is made under the **motorcycle insurance policy**. This sum will include any rebate or interest charge reductions for early settlement and, less any arrears and, or interest on arrears, less any amount financed above the **original purchase price** or any amount in respect of refinancing, or extending the finance on **your motorcycle** after the inception of cover.

- 11. Period of insurance** means the length of time that this policy operates as stated on the policy schedule.
- 12. Retailer** means the company who has arranged this insurance on your behalf.
- 13. Total claim limit** means the maximum amount that can be claimed on the policy during the **period of insurance**. Please refer to **your** policy schedule for further details.
- 14. Total loss** means when a claim has been made under the **motorcycle insurance policy** and the claim has been settled, with the **motorcycle** salvage forfeited and a total loss payment made in full and final settlement.
- 15. War** means:
- a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - b. any act of Terrorism, or
 - c. any act of War or Terrorism involving the use of or release of a threat to use any nuclear weapon or device or chemical or biological agent.
- 16. We/Us/Our** means Arch Insurance (UK) Limited.
- 17. Wear and tear** means the gradual deterioration associated with the use, age and mileage of the **motorcycle**.

What is Covered

This insurance is designed to pay for the financial shortfall between the amount **you** receive from **your motorcycle insurance policy** in the event of **your motorcycle** being a

total loss following damage, fire or theft in the UK and the greater of the following:

- The amount **you** originally paid for the **motorcycle** up to the **total claim limit** as shown in the policy schedule.

Or

- The **outstanding balance** amount **you** require to settle **your finance agreement**.

Up to the **total claim limit** shown in the policy schedule excluding any amount financed above the **original purchase price** of **your motorcycle**.

Subject to the conditions and exclusions set out in this policy, **you** are covered up to the **total claim limit** as shown on **your** policy schedule.

Policy Limits

Total Claim Limit

Please refer to **your** policy schedule for the **total claim limit** applicable to this policy.

This policy will end on payment of a valid claim. This policy is non-renewable.

Other Benefits

This insurance also includes the following benefits, subject to the **General Conditions, Claims Conditions** and **What is Not Covered** by this policy.

Motorcycle Insurance Excess

This policy will contribute up to a maximum of £750 towards **your** Motor Insurers Excess (if deducted from your Insurer's **total loss** settlement).

Overseas Use

This policy covers overseas use during the **period of insurance**, subject to the **General Conditions, Claims Conditions** and **What is Not Covered** by this policy.

Transfer of Your Policy

Should **you** sell or replace **your motorcycle**, during the **period of insurance**, the unexpired portion of the policy can be transferred to the replacement **motorcycle**, subject to **our** approval and the terms and conditions of the policy.

Please refer to the **Transfer of Your Policy** section for full terms and conditions.

What is Not Covered

The following are excluded from cover provided under this policy:

1. Any **total loss** where the fault or incident leading to **total loss** occurred before the inception of this policy.
2. Any incident of malicious damage or theft, which is not accompanied by a valid and substantiated crime reference number.
3. Any **total loss** where the **motorcycle** is stolen by any person having access to the keys of the **motorcycle** unless the keys are obtained using forcible and violent means.
4. Any **total loss** by accident where the driver of the **motorcycle** is under the influence of alcohol, drugs not prescribed by a registered medical practitioner or drugs prescribed by a registered medical practitioner where a warning against driving has been given.
5. Any **total loss** which is not subject to a claim payment under the damage, fire or theft sections of **your motorcycle insurance policy**.
6. Any additional costs shown on the **motorcycle** invoice for anything other than the purchase of **your motorcycle**. This includes, but is not limited to, motor insurance, servicing and maintenance plans, paint protection, warranty, payment protection, road fund licence, recovery and accessories other than manufacturer approved dealer or factory fitted accessories.
7. Any outstanding finance carried over from any previous finance agreement or any other costs added to the **Finance Agreement** for anything other than the purchase of **your motorcycle**.

8. Any amount in respect of refinancing, or extending the finance on **your motorcycle** after the inception of cover.
 9. Any amount deducted by the **motorcycle insurance policy** provider in respect of but not limited to salvage, excess over the figure stated in **your** policy schedule, **wear and tear** or any damage previously sustained to the **motorcycle** in any incident not resulting in the **motorcycle** being declared a **total loss**.
 10. Any claim arising from a **total loss** where **you** have accepted a replacement **motorcycle** under terms offered by the **motorcycle insurance policy**.
 11. Any costs incurred in excess of or outside of the liability under this insurance. It is **your** responsibility to meet any costs in excess of, or rejected as not being **our** liability.
 12. Any costs resulting from using **your motorcycle** for any use in the **Excluded Motorcycle Uses** section.
 13. Any costs arising from depreciation in the value of the **motorcycle** other than as specified in the **What is Covered** section.
 14. **You** are not covered for any other costs that are indirectly caused by the event which led to **your** claim, unless specifically stated as covered in this policy.
 15. Any losses where the **motorcycle** is found to be unfit for the purpose for which it was intended, is not as described or is not of satisfactory quality.
 16. Any losses in respect of **your** original **motorcycle** after the policy has been transferred to a replacement **motorcycle**.
 17. VAT where **you** are VAT registered.
 18. Any **total loss** due to any misuse, act or omission which is wilful, unlawful or negligent on **your** part.
 19. Any **total loss** incurred whilst **your motorcycle** is outside of the United Kingdom for more than 60 days consecutively
 20. Where there is negative equity included within the finance settlement. Any negative equity will be deducted from the claim settlement figure.
 21. Any outstanding finance carried over from any previous **Finance Agreement** or any other costs added to the **Finance Agreement** for anything other than the purchase of **your motorcycle**.
 22. Any claim or loss resulting in any way from:
 - a. Any loss, damage, liability, cost or expense caused by cyber-attacks which can take the form of malicious code, software, virus & computer related hoaxes;
 - b. Any Customer engaging in Active War;
 - c. Any loss, damage, liability, cost or expense caused by cyber-attacks which can take the form of malicious code, software, virus & computer related hoaxes;
 - d. The Insurer shall not be deemed to provide Cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such Cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America;
 - e. Due to any computer or other equipment, data processing service product, microchip, micro processor, integrated circuit, embedded chip or similar device, computer software program or process or any other electrical or electronic system directly or indirectly caused by computer viruses;
 - f. Due to the failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
23. Any **total loss** due to the failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
 24. Any replacement, loss, damage or liability that can be claimed from a more specific insurance.
 25. Any costs for dealer fitted manufacturer approved accessories, warranty, paint protection, upholstery protection kits or road fund licence that are not included on the **motorcycle** invoice.
- 26. Wear and tear.**

Excluded Motorcycles

The following **motorcycles** and uses are excluded from cover provided under this policy.

Motorcycles:

- Not designated a **motorcycle** or moped by the DVLA.
- Not designed and manufactured to UK specifications.
- Modified from the manufacturer's original specification.
- Which include any experimental equipment, whether or not supplied by the manufacturer.
- Owned temporarily or otherwise by a lease company or business formed for the purposes of selling or servicing motor motorcycles.
- Specifically designed for primary sale in Northern, Southern and Central America.
- Powered by rotary engine, fuel cell, Liquid Petroleum Gas (LPG) or Compressed Natural Gas (CNG) or Electric Battery.
- With a market value of less than £5,000 at inception of this policy.
- Over 10 Years old or have travelled more than 40,000 miles at the date of inception.
- Which have previously appeared on the **total loss** register.

Excluded Motorcycle Uses

Any **motorcycle** used for competition, trial (other than treasure hunts), track days, rally, racing, pace making or off road use. Any **motorcycle** used for hire or reward, transportation of goods and delivery courier.

Claims Conditions and How to Make a Claim

You must comply with the following conditions and instructions to have the full protection of **your** policy. If **you** do not comply with them **we** may, at **our** option:

- Cancel the policy.
- Refuse to deal with **your** claim.
- Reduce the amount of the claim payment.

Offer of Settlement

Please do not accept an offer of settlement in respect of a **total loss** from **your motorcycle insurance policy** until **you** have contacted the **Claims Office**. If **you** accept the offer of settlement before **you** have contacted the **Claims Office** of less than the market value of the **motorcycle** **we** reserve the right to settle **your** claim using the market value of **your motorcycle**, adjusted for condition, age and mileage.

Market value is based on the mid-point between the retail and trade valuations in the Glass's Guide for a motorcycle of the same age, make, model, trim level, recorded mileage and overall condition. Glass's Guide is a motor trade publication recognised and used throughout the motor vehicle industry to value used motorcycles.

Protect the Damaged Motorcycle

You must take all reasonable steps to safeguard the **motorcycle** in the event of damage occurring to **your motorcycle**.

Malicious Damage and Theft

In the case of malicious damage or theft, **you** must report the incident to the police and advise the **Claims Office** of **your** valid crime reference number.

Fraudulent Claims and Cancellation

If **you** or anyone acting on **your** behalf:

- Makes a false, fraudulent or exaggerated claim;
- Supports a claim with false or fraudulent documents, devices or statements, even if the claim itself is genuine; and/or
- Makes a claim for loss which was deliberately caused by **you** or anyone acting on **your** behalf.

We shall, at **our** absolute discretion:

- Refuse to pay the whole of the claim;
- Recover from **you** any sums which **we** have already paid in connection with the claim; and/or
- Terminate the policy with effect from the date when the fraud was committed.

We shall not refund any premium if **we** know or have reasonable grounds to suspect that fraud has been committed.

Insurance Act / Duty of Fair Presentation

Information **you** have given **us** [Consumer/CIDRA]

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this insurance as if it never existed and decline all claims and **we** will not return the premium paid.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** insurance and any claim. For example **we** may:

- Treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if we provided **you** with insurance cover which **we** would not otherwise have offered; or
- Amend the terms of **your** insurance. **we** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness; or
- Charge **you** more for **your** insurance or reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- Cancel **your** insurance in accordance with the [Cancelling Your Policy](#) section.

We or **your Retailer** will write to **you** if **we**:

- Intend to treat this insurance as if it never existed; or
- Need to amend the terms of **your** insurance; or
- Require **you** to pay more for **your** insurance.

Non-Assignment

You may not assign or transfer any rights under the policy without **our** prior written consent.

Rights of Third Parties

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Sanctions

We shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit under the policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Transfer of Rights

We may at our sole option take any steps in **your** name against any person to recover any money **we** pay in settlement of **your** claim. **You** must give **us** all assistance necessary.

Making a Claim

If a **total loss** occurs please help the **Claims Office** by reporting **your** claim according to the following procedure.

All claims must be made as soon as reasonable and in any case, no more than 90 days after it becomes apparent that **your motorcycle** will be declared a **total loss** by the **motorcycle insurance policy** provider.

You must contact the **Claims Office** prior to accepting an offer of settlement from **your motor insurance policy** provider.

Contact the Claims Office

You are required to contact the **Claims Office** so that the claims procedure can be fully explained to **you**.

The claim notification telephone number is 024 7652 7849. If **you** are calling from outside the UK please telephone +44 24 7652 7849. Monday - Friday 9am - 5pm and Saturday 9am - 1pm.

Calls are recorded and monitored.

Claims Authorisation

For claims authorisation, **you** must confirm:

- **Your** policy number and **motorcycle** details.
- The exact mileage of **your motorcycle** at the time of **total loss**.
- The cause of **total loss**.
- The outstanding **Finance Agreement** settlement figure.

A claim form will be sent to **you** for completion and return.

Payment

No benefit shall become payable under this policy until **we** have received proof to **our** satisfaction of:

Payment of the claim for **total loss** under **your motorcycle insurance policy** stating the insurance settlement figure.

- The market value as at the **date of loss**.
- Cause of **total loss**.
- Valid crime reference number in the case of malicious damage or theft.
- Evidence of the **outstanding balance**, remaining term, interest charges, and any reduction available for early redemption.
- The original invoice detailing the **original purchase price**.
- Signed Claims Form
- Photographic evidence may be required to be submitted.
- Any other evidence which may be reasonably requested by **us**.

The **Administrator** will not be held responsible for any costs incurred due to a delay in acquiring or submitting details.

If **you** are not the legal owner of the **motorcycle** **we** will make the payment in the event of a claim to the legal owner.

If any part of **your** claim is declined **you** may request the reason in writing. Please contact the **Claims Office**.

Use of an Engineer

At notification of any claim, or following receipt of the estimate, the **Claims Office** reserves the right to instruct an engineer to inspect **your motorcycle** before authorising any claim.

When this right is exercised **we** shall have no liability for any loss incurred by **you** arising from any possible delay. Any decision on liability will be withheld until the engineer's report is received.

Salvage

We accept no liability for the disposal of **your motorcycle** or any parts of it in any event.

Overseas Use

In the event of **total loss** outside of the United Kingdom, all terms, conditions and exclusions of this policy apply.

Data Protection/Fair Processing

We and the **Administrator** are the data controller(s) (as defined by the Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** Privacy Notice which will be available on **our** website <https://www.archcapgroup.com/privacy-policy/>

If **you** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **your** address and a copy will be sent to **you** in the post.

In summary:

We and the **Administrator** may, as part of **our** agreement with **you** under this contract, collect personal information about **you**, including:

Name, address, contact details, date of birth and cover required;

Financial information such as bank details;

Details of any claim.

We and the **Administrator** collect and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** Privacy Notice.

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area (“EEA”). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

We and the **Administrator** will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We and the **Administrator** will share **your** information if **we** are required to by law. **We** may share **your** information with enforcement authorities if they ask **us** to, or with a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in our Privacy Notice, please contact:

Group Data Protection Officer

Arch Insurance (UK) Limited
4th Floor
10 Fenchurch Avenue
London
EC3M 5BN
UK

Email: DPO@archinsurance.co.uk

General Conditions

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply with them **we** may, at **our** option:

- Cancel the policy.
- Refuse to deal with **your** claim.
- Reduce the amount of the claim payment.

1. Motorcycle Checks

Between services **you** must ensure that the regular **motorcycle** checks are carried out, as recommended by the manufacturer and stated in the servicing handbook, for example: fluid level checks.

2. Changes in Your Circumstances

You must notify **us**, as soon as possible, of any of the following changes to **your** circumstances, as these may affect this insurance: change of address, change of registration number, change of use or ownership of the **motorcycle**. **We** will then advise **you** of any change in the terms of this insurance.

3. Motorcycle Registration

Your motorcycle must be permanently registered in the UK during the **period of insurance** and insured by a motorcycle insurance policy issued by an insurer authorised in the UK during the **period of insurance**.

Transfer of Your Policy

Replacement Motorcycle Following a Total Loss

In order for cover to be transferred to a replacement motorcycle the following conditions apply:

- **Your motorcycle** is subject to a **total loss** and **your motorcycle insurance policy** provider has provided a replacement motorcycle to **you** in settlement of **your** claim.
- **You** must provide evidence of **total loss**, the offer of **motorcycle** replacement under the **motorcycle insurance policy** and full details of the replacement motorcycle.
- If there has been a claim or any incident likely to give rise to a claim then the cover will not be transferred.

Replacement Following Sale of Your Motorcycle

- **You** must provide full details of the replacement **motorcycle**.
- If there has been a claim or any incident likely to give rise to a claim then the cover will not be transferred.

Please note:

In the event of **your** death, the remaining benefit of this policy may be transferred to **your** spouse or partner if they become the owner of the **motorcycle** insured under this policy. Proof in the form of a death certificate and change of registered keeper will be required before any remaining benefit may be transferred. Under no other circumstances can this policy be transferred to another person.

No liability will be accepted for **your motorcycle** after this policy has been transferred to a replacement motorcycle. Any claim will be based upon the **original purchase price**, if no invoice is available for the replacement motorcycle we will use Glass’s Guide Retail Price of the replacement motorcycle at the time of transfer, as its value and the amount **you** receive from the **motorcycle insurance policy** in the event of **your** replacement motorcycle being subject to a **total loss** during the remainder of the **period of insurance**.

Cancelling Your Policy

You may cancel this **policy** at any time, if **you** received this **policy** free of charge there will be no refund of premium.

Statutory Cancellation Rights

Single Premium and Monthly Pay

If **you** have paid a premium for the cover and **you** cancel within 30 days of the receipt of the policy documentation or the commencement date, whichever is later, **we** will make a full refund of the premium provided no claim has been made.

Where a claim has been made within the first 30 days then the value of the claim will be deducted from **your** refund. Should this reduce the balance to zero then no refund will be payable to **you**.

You should contact **your Retailer** to arrange the premium refund. After receipt of **your** instructions no further claim payments will be made for any incident likely to result in a valid claim being made, whether notified to **us** or not at the time of **us** receiving **your** instructions.

Cancellation Outside of the Statutory Period

Single Premium

If **you** cancel this policy after the first 30 days of receipt of the policy documentation or the commencement date, whichever is later, and no claims have been made **you** will be entitled to a pro rata refund for the complete unexpired days remaining of the policy after the deduction of a £15 administration fee applied by the **Administrator**. If a claim has been made there will be no refund of premium.

We will calculate **your** refund from the date **we** receive **your** instruction to cancel.

Monthly Pay

If **you** pay for this policy monthly, and **you** cancel this policy after 30 days from receipt of the policy documentation or the commencement date, whichever is later, **your** cover will continue until **your** next premium installment is due. At this point **your** cover will end, and no premium refund will be given.

Contact

You may cancel this policy by providing notice to the administration office in either of the following ways:

Telephone Number: 024 7652 7846

Address: Administration Office, Global Insurance Management Limited, 5th Floor West, Bourn, 1 Manor House Drive, Coventry CV1 2TG.

Email Address: cancellations@globalim.co.uk

After receipt of **your** instructions no further claim payments will be made for any incident likely to result in a valid claim being made, whether notified to **us** or not at the time of **us** receiving **your** instructions.

Cancellation by Us

Single Premium

If **you** have paid the full premium for this policy, **we** reserve the right to cancel this policy by providing 90 days prior written notice to **you** at **your** last known address. If **we** cancel **your** policy, **we** will retain an amount of premium for the number of expired months cover and refund the balance to **you** at **your** last known address.

Monthly Premium

If **you** pay for this policy monthly, by direct debit, **we** reserve the right to cancel this policy immediately in the event **you**, or anyone acting for **you** have acted in a fraudulent manner. Please see the fraud condition in the [Claims Conditions and How to Make a Claim](#) section for full details of the action **we** may take.

Non-Payment of Monthly Premium

In the event **your** premium has remained unpaid for a period of 7 days after it is due, **we** reserve the right to cancel this **policy** by providing written notice by registered post to **your** last known address.

We will only cancel **your** policy for a valid reason, such as:

- The non-payment of premiums;
- A change in risk, where cover can no longer be provided;
- **Your** non-cooperation or failure to supply information/documentation;
- **Your** use of threatening or abusive behaviour.

Making a Complaint

We aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

Making Your Complaint

If **your** complaint relates to a claim on your policy, please contact:

Address: **Claims Office**, Global Insurance Management Limited, 5th Floor West, Bourn, 1 Manor House Drive, Coventry, CV1 2TG.

Tel: 024 7652 7849

Email: complaints@globalim.co.uk

If **your** complaint relates to **your** policy, please contact:

Address: **Customer Services**, Global Insurance Management Limited, 5th Floor West, Bourn, 1 Manor House Drive, Coventry, CV1 2TG.

Tel: 024 7652 7842

Email: complaints@globalim.co.uk

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one)
- **Your** policy and/or claim number, and the type of policy **you** hold.
- The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action.

If we cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below.

Monday - Friday - 8am - 8pm

Saturday - 9am - 1pm.

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Email: complaint.info@financial-ombudsman.org.uk

Return to Invoice GAP Insurance for Motorcycles

Tel: 0800 023 4 567*

Tel: 0300 123 9 123**

* calls to this number are now free on mobile phones and landlines.

**calls to this number cost no more than calls to 01 or 02 numbers.

These numbers may not be available from outside of the United Kingdom.

Our Promise to You

We will:

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use information from complaints to continuously improve **our** service.

Telephone calls may be recorded or monitored. Call costs may vary depending on your service provider.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet our obligations to **you**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Contact Us

Customer Services

If **you** have any queries regarding this policy, please contact:

Telephone Number: 024 7652 7848

Email: info@globalim.co.uk

Transfer of Your Policy Form

Return to Invoice GAP Insurance

Should you replace your motorcycle during the period of insurance, the unexpired portion of the insurance can be transferred to the replacement motorcycle subject to the terms and conditions of the policy.

In the event of your death, the remaining benefit of this policy may be transferred to your spouse or partner if they become the owner of the motorcycle insured under this policy. Proof in the form of a death certificate and change of registered keeper will be required before any remaining benefit will be transferred. Under no other circumstances can this policy be transferred to another person.

All You Need To Do

Fill in the details as set out below and return this Replacement Motorcycle Form within 30 days of replacing the motorcycle to:

Global Insurance Management Limited, 5th Floor West, Bourn, 1 Manor House Drive, Coventry, CV1 2TG or Email: gap@globalim.co.uk.

You will be sent a replacement policy schedule detailing your new motorcycle which should be read and kept with your policy. Please contact the Administrator's Customer Services Department should you require any information on 024 7652 7848.

Policy Number:	Vehicle registration Number:
Name:	
Address:	
Address:	
Date of registration of the replacement vehicle:	Replacement vehicle registration number:
Purchase price of replacement vehicle: £	Mileage of replacement Vehicle:
Is this transfer request:	
For a vehicle replaced by the vehicle insurance policy following a total loss claim?	YES/NO
or	
For a vehicle you have sold and replaced with a new vehicle?	YES/NO

Please provide documentary confirmation from the motorcycle insurance policy provider confirming the motorcycle has been replaced under their cover.

Documentary confirmation can be in the form of a letter or faxed header from the relevant party replacing the motorcycle confirming the original registration and the new motorcycle details. A copy of the sales invoice for the replacement motorcycle needs to be forwarded with this Replacement Motorcycle Form.

If the motorcycle has been financed Arch Insurance (UK) Limited will not be liable for any increase in finance owing due to an upgrade in motorcycle.

Your signature

Date