

Helmet & Leathers Insurance

Insurance Product Information Document

Company: Collinson Insurance

Product: Helmet & Leathers

This insurance is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited). Registered in England number 01708613. Collinson Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and confirmation of cover letter. It is important that you read all these documents carefully.

What is this type of Insurance?

This is a Helmet and Leathers insurance which covers damage to your helmet and motorcycle clothing as a result of a motorcycle accident or replacement of your Helmet and motorcycle clothing where the damage is beyond repair as a result of a motorcycle accident.



What is Insured?

- ✓ This policy provides cover for the damage to your helmet and motorcycle clothing specifically caused by a motorcycle accident. If the damage is repairable, we will cover the cost of repairs. If the damage is beyond repair, we will cover the cost of replacing your helmet and motorcycle clothing with items of the same form and style.
- ✓ The most we will pay under this policy is the annual claim limit of £1,000 or £500, selected by you and detailed in your confirmation of cover letter. This includes up to £250 for any damage to motorcycle clothing for your passengers riding on the insured motorcycle. Once this limit is reached, the policy is automatically cancelled.



What is not Insured?

- ✗ Claims for items where you cannot provide the requested documents.
- ✗ Wear and tear of any kind.
- ✗ Claims arising from theft or attempted theft.
- ✗ Accidental damage that is not the result of a road traffic accident.
- ✗ Loss of or damage where you are riding a class of vehicle for which you do not hold a valid licence.
- ✗ The excess payable for each claim.
- ✗ Damage to clothing that does not belong to you or your passengers.
- ✗ We will not pay the cost of replacing any undamaged helmet & motorcycle clothing forming part of a pair or a set.
- ✗ Items such as jeans, t-shirts, socks or backpacks, which are not motorcycle protective clothing.
- ✗ We will not pay for any loss of value after we have made a payment to settle the claim.
- ✗ Claims where your motorcycle was being used for any of the following are not covered:
 - a) Dispatch, courier and messenger services, or food delivery.
 - b) Racing, pace making or being in any contest or speed trial.
 - c) Riding on any racetrack, circuit or de-restricted toll roads.
 - d) Trials (apart from where your motorcycle is travelling on a road that the public have access to).
- ✗ Any claim which happened before the period of insurance as shown on your confirmation of cover letter that you were aware was an imminent claim.



Are there any restrictions on cover?

- ! Your Helmet & Leathers insurance policy will remain in effect for the period of insurance or until your annual claim limit of £1,000 or £500 is exhausted; whichever comes first.
- ! Your motorcycle insurance policy must be up to date and valid for this coverage to apply.
- ! This insurance is only valid if you are a permanent resident of the United Kingdom (England, Wales, Scotland and Northern Ireland), Channel Islands and the Isle of Man.
- ! The first £25 of any claim.



Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man
- ✓ Any country within the European Union and any other country which has agreed to follow the EU Motor Insurance Directive (number 2009/103/EC) for no more than 90 days per period of insurance.



What are my obligations?

- When submitting your claim, you will be asked to provide us with evidence. This may include but is not limited to proof of purchase, proof of the damage, your insurance documents and confirmation from your motorcycle insurer that an incident has happened.
- If you do not have proof of purchase for your Helmet & Leathers, you must take a photograph of each item at the start of your policy to show all items were in your possession and were undamaged before making your claim.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Tell us of any changes to the answers you have given as soon as possible.



When and how do I pay?

You must pay for this insurance with your motorcycle insurance policy when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit.

You will not be covered for any claim if you have not paid the premium due.



When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motorcycle insurance policy is cancelled all cover under this policy will also end.



How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim). You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact the broker who sold you this policy.