

# Notice of Variation to your Bennetts Motorcycle Insurance Policy Document

This document highlights very important changes to your Bennetts Motorcycle Insurance Terms and Conditions. You should take some time to read this to ensure you understand the new Terms and Conditions and that the cover provided by the policy meets your needs. For a full copy of our latest Policy Document booklet, please visit [Bennetts.co.uk/policydocument](http://Bennetts.co.uk/policydocument) or call us on 0344 412 2171.

## CHANGES TO OUR POLICY DOCUMENT

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Contract and Use	<p>Previous:</p> <ul style="list-style-type: none"> <li>trials (apart from where <b>your bike</b> is travelling on a road which the public has access to)</li> </ul> <p>Current:</p> <ul style="list-style-type: none"> <li>trails (apart from where <b>your bike</b> is travelling on a road which the public has access to)</li> </ul>	=	January 2025
Contract and Use	<p>New (exclusion):</p> <ul style="list-style-type: none"> <li>use for the carriage of passengers for hire or reward</li> </ul>	-	January 2025

## CHANGES TO SECTION 7:

### • GENERAL EXCEPTIONS AND GENERAL CONDITIONS

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
General Exceptions and General Conditions	<p>New:</p> <ul style="list-style-type: none"> <li>Any death, bodily injury, loss or damage as a result of interference, malfunction or failure, either accidental or deliberate, with <b>your bike's</b> electronics, computer systems or artificial intelligence systems as a result of an act of cybercrime or a similar malicious act.</li> </ul>	-	January 2024
General Exceptions and General Conditions	<p>New:</p> <ul style="list-style-type: none"> <li>any accident where any insured person is driving and:               <ol style="list-style-type: none"> <li>is found to be over the legal limit for alcohol or drugs</li> <li>is unfit through drink or drugs, whether prescribed or otherwise</li> <li>fails to provide a sample of breath, blood or urine when required to do so, without lawful reason</li> </ol> </li> </ul> <p>No cover will be given and instead liability will be restricted to meeting the obligations as required by the Road Traffic Act</p>	-	January 2025

## CHANGES TO SECTION 9:

### • ADDITIONAL INFORMATION

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
<b>Cancelling your policy</b>	<p>Previous: If <b>you</b> cancel your <b>policy</b> within 14 days of the date <b>you</b> receive your <b>policy</b> documents, <b>you</b> will be refunded a percentage of the premium calculated on a daily pro-rata basis equivalent to the period of cover left unused, unless <b>you</b> have made a total loss claim in which case no refund of premium will be given and all premiums would be due.</p> <p>Current: If <b>you</b> cancel your <b>policy</b> within 14 days of the date <b>you</b> receive your <b>policy</b> documents, <b>you</b> will be refunded a percentage of the premium calculated on a daily pro-rata basis equivalent to the period of cover left unused, unless <b>you</b> have made a non-recoverable claim in which case no refund of premium will be given and all premiums would be due.</p>	=	June 2023
<b>Cancelling your policy</b>	<p>Previous: If <b>you</b> cancel <b>your policy</b> after the 14 day period, <b>you</b> will be refunded a percentage of the premium calculated on a daily pro-rata basis equivalent to the <b>period of insurance</b> left unused providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.</p> <p>Current: If <b>you</b> cancel <b>your policy</b> after the 14 day period, <b>you</b> will be refunded a percentage of the premium calculated on a daily pro-rata basis equivalent to the <b>period of insurance</b> left unused providing no claims have been made, unless <b>you</b> have made a non-recoverable claim in which case no refund of premium will be given and all premiums would be due.</p>	+	June 2023
<b>Service Standards</b>	<p>Previous: <b>You</b> can get more information from the Financial Services Compensation Scheme at <a href="http://www.fscs.org.uk">www.fscs.org.uk</a> or by calling <b>0207 741 4100</b>, or write to Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.</p> <p>Current: <b>You</b> can get more information from the Financial Services Compensation Scheme at <a href="http://www.fscs.org.uk">www.fscs.org.uk</a> or by calling by calling 0800 678 1100, or write to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.</p>	=	January 2025

## CHANGES TO SECTION 10:

### • MOTOR LEGAL PROTECTION

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
<b>Definitions</b>	<p>Removed: <b>Special Territorial Limits</b> England, Wales, Scotland, Northern Ireland and Isle of Man</p>	-	January 2024

<b>Definitions</b>	<p>Previous: <b>Territorial Limits</b> Countries in the EU, EEA, Andorra, Isle of Man, Channel Islands and Switzerland</p> <p>Current: <b>Territorial Limits</b> England, Wales, Scotland, Northern Ireland and Isle of Man</p>	-	January 2024
<b>Uninsured Loss Recovery</b>	<p>Previous: 2.7 Any legal proceedings dealt with by a <b>court</b> or other body, outside the United Kingdom and/or which <b>we</b> have not agreed to.</p> <p>Current: 2.7 Any legal proceedings dealt with by a <b>court</b> or other body, outside the United Kingdom.</p>	-	January 2024
<b>Uninsured Loss Recovery</b>	<p>Previous: 3.5 Where proceedings are to be commenced in respect of an <b>insured event</b> occurring within the <b>territorial limits</b> and outside of the United Kingdom, the <b>solicitor</b> shall initiate proceedings within the <b>courts</b> of the United Kingdom.</p> <p>Current: 3.5 Where proceedings are to be commenced in respect of an <b>insured event</b> occurring within the <b>territorial limits</b>, the <b>solicitor</b> shall initiate proceedings within the <b>courts</b> of the United Kingdom.</p>	-	January 2024
<b>Replacement Vehicle and Vehicle Repair</b>	<p>Previous: 1.1 In addition to the cover provided by this policy, if the damage to the <b>insured vehicle</b> occurs within the <b>special territorial limits</b>, <b>we</b> may be able to offer the following additional services, independently from this policy</p> <p>Current: 1.1 In addition to the cover provided by this policy, if the damage to the <b>insured vehicle</b> occurs within the <b>territorial limits</b>, <b>we</b> may be able to offer the following additional services, independently from this policy</p>	=	January 2024
<b>Replacement Vehicle and Vehicle Repair</b>	<p>Previous: 2.10 No <b>alternative hire vehicle</b> may be used outside the <b>special territorial limits</b>.</p> <p>Current: 2.10 No <b>alternative hire vehicle</b> maybe used outside the <b>territorial limits</b> without written permission of the provider.</p>	=	January 2024
<b>Motor Prosecution Defence</b>	<p>Previous:  <ul style="list-style-type: none"> <li>The insured vehicle was being used within the <b>special territorial limits</b></li> </ul> </p> <p>Current:  <ul style="list-style-type: none"> <li>The insured vehicle was being used within the <b>territorial limits</b></li> </ul> </p>	=	January 2024
<b>Motor Legal Helpline</b>	<p>Previous: 1.1 If the <b>insured</b> requires legal advice relating to a motoring issue, <b>our</b> helpline is here to assist. This will cover advice relating to motoring legal problems arising within the <b>special territorial limits</b>.</p> <p>Current: 1.1 If the <b>insured</b> requires legal advice relating to a motoring issue, <b>our</b> helpline is here to assist. This will cover advice relating to motoring legal problems arising within the <b>special territorial limits</b>.</p>	=	January 2024

## CHANGES TO SECTION 10:

### • RAC BREAKDOWN

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
<b>Contact Information</b>	Previous: 0330 322 8465  Current: 0330 332 8465	=	August 2023
<b>Section E4: Getting your bike home</b>	Previous: he RAC will the <b>passenger</b> in the <b>bike home</b> under Section E3 (Onward Travel in Europe).  Current: The RAC will the <b>passenger</b> in the <b>bike home</b> under Section E3 (Onward Travel in Europe).	=	August 2023

### • PERSONAL ACCIDENT COVER

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
<b>All sections</b>	Previous: <b>UK General Insurance Limited</b>  Current: <b>Bspoke Underwriting Ltd</b>	=	January 2025
<b>All sections</b>	New: This section is only available to permanent residents of the United Kingdom as defined below.	-	January 2025
<b>Definitions</b>	New: <b>United Kingdom</b> England, Scotland, Wales and Northern Ireland.	-	January 2025
<b>What is covered</b>	Previous: <ul style="list-style-type: none"> <li>The amounts shown below for up to 7 consecutive nights in respect of any one <b>accident</b> if <b>you</b> have to make an overnight stay in a hospital commencing during the <b>period of insurance</b> (being required to remain in a hospital bed on a ward, High Dependency Unit or Intensive Treatment Unit, from midnight until 7 o'clock the next morning)</li> </ul> Current: <ul style="list-style-type: none"> <li>Hospital benefit up to the maximum amounts shown below, if an <b>insured person</b> is required to remain within a hospital, on a ward, in a high dependency unit, or intensive treatment unit for at least 24 consecutive hours following an <b>accident</b>. Please note: Hospital benefit is paid for a maximum of 7 continuous 24-hour periods following any one <b>accident</b>.</li> </ul>	+	January 2025

<b>What is covered</b>	Previous:	+	January 2025	
	Section			Limit of Indemnity
	Hospital benefit			£50 per 24 hours up to £350
	Current:			
	Section			Limit of Indemnity
	Hospital benefit	£100 per 24 hours up to 14 days		
<b>Exclusions</b>	New: <ul style="list-style-type: none"> <li>For hospital benefit when the visit or stay to a hospital, ward, high dependency or intensive treatment unit is less than 24 continuous hours in duration.</li> </ul>	=	January 2025	

### • HELMETS AND LEATHERS COVER

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
<b>All sections</b>	Previous: <b>UK General Insurance Limited</b>  Current: <b>Bspoke Underwriting Ltd</b>	=	January 2025
<b>All sections</b>	New: This section is only available to permanent residents of the United Kingdom as defined below.	-	January 2025
<b>Definitions</b>	New: <b>United Kingdom</b> England, Scotland, Wales and Northern Ireland.	-	January 2025

### CHANGES TO DATA PROTECTION NOTICE:

#### • UK GENERAL INSURANCE LTD PRIVACY NOTICE

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
<b>All sections</b>	Previous: <b>UK General Insurance Limited</b>  Current: <b>Bspoke Underwriting Ltd</b>	=	January 2025