

# 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](https://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	Previous: <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> Current: <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	New (exclusion): <ul style="list-style-type: none"><li>use for the carriage of passengers for hire or reward</li></ul>	-	January 2025

## CHANGES TO SECTION 1:

### • LOSS OR DAMAGE

Section Changing	Change	Effect on your cover: + Increased cover - Reduced cover or stricter terms = Clarity of policy terms and Conditions	Date of change
Loss or damage to your bike	Previous: <ul style="list-style-type: none"><li>The most the <b>insurer</b> will pay is <b>your bike's UK market value</b> at the time of a claim.</li></ul> Current: <ul style="list-style-type: none"><li>The most the <b>insurer</b> will pay is <b>your bike's UK market value</b> at the time of a claim, not necessarily the value <b>you</b> declared when the insurance was taken out.</li></ul>	=	August 2025
Agreed value	Previous: <ul style="list-style-type: none"><li>This cover is only applicable if the <b>Policy Schedule</b> shows that Agreed Value is included and has been validated by <b>us</b>.</li></ul> Current: <ul style="list-style-type: none"><li>This cover is only applicable if there is an <b>Agreed Value Endorsement</b> displayed in the Policy Schedule and the Agreed Value has been validated by <b>us</b>.</li></ul>	=	August 2025

<b>Show &amp; Events Cover</b>	<p>Previous:</p> <ul style="list-style-type: none"> <li>This cover is only applicable if shown as included on the <b>Policy Schedule</b>.</li> </ul> <p>Current:</p> <p>This cover is only applicable if there is a Show and Events cover <b>Endorsement</b> displayed in the <b>Policy Schedule</b>.</p>		August 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
<b>General Exceptions and General Conditions</b>	<p>New:</p> <ul style="list-style-type: none"> <li>any accident where any insured person is driving and: <ul style="list-style-type: none"> <li>a) is found to be over the legal limit for alcohol or drugs</li> <li>b) is unfit through drink or drugs, whether prescribed or otherwise</li> <li>c) fails to provide a sample of breath, blood or urine when required to do so, without lawful reason</li> </ul> </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>Service Standards</b>	<p>Previous:</p> <p><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:</p> <p><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:

### • 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>	<p>Previous:</p> <p><b>UK General Insurance Limited</b></p> <p>Current:</p> <p><b>Bspoke Underwriting Ltd</b></p>	=	January 2025

All sections	New: This section is only available to permanent residents of the United Kingdom as defined below.	-	January 2025								
Definitions	New: <b>United Kingdom</b> England, Scotland, Wales and Northern Ireland.	-	January 2025								
What is covered	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								
What is covered	<div>Previous:<table><tr><td>Section</td><td>Limit of Indemnity</td></tr><tr><td>Hospital benefit</td><td>£50 per 24 hours up to £350</td></tr></table>Current:<table><tr><td>Section</td><td>Limit of Indemnity</td></tr><tr><td>Hospital benefit</td><td>£100 per 24 hours up to 14 days</td></tr></table></div>	Section	Limit of Indemnity	Hospital benefit	£50 per 24 hours up to £350	Section	Limit of Indemnity	Hospital benefit	£100 per 24 hours up to 14 days	+	January 2025
Section	Limit of Indemnity										
Hospital benefit	£50 per 24 hours up to £350										
Section	Limit of Indemnity										
Hospital benefit	£100 per 24 hours up to 14 days										
Exclusions	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								
Your Insurer	<div>The Registered Address for your insurer will change to: Watford Insurance Company Europe Limited Suite 3A-C Leisure Island Business Centre 23 Ocean Village Promenade Ocean Village Gibraltar GX11 1AA</div> <div>This change does not affect your current policy cover. All existing terms and conditions remain unaltered.</div> <div>Previous:<ul style="list-style-type: none"><li>This insurance is underwritten by <b>Bspoke Underwriting Ltd</b> on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.</li></ul>Current:<ul style="list-style-type: none"><li>This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; Suite 3A-C Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar, GX11 1AA</li></ul></div>	=	October 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>	<p>Previous: <b>UK General Insurance Limited</b></p> <p>Current: <b>Bspoke Underwriting Ltd</b></p>	=	January 2025
<b>All sections</b>	<p>New: This section is only available to permanent residents of the United Kingdom as defined below.</p>	-	January 2025
<b>Definitions</b>	<p>New: <b>United Kingdom</b> England, Scotland, Wales and Northern Ireland.</p>	-	January 2025
<b>Your Insurer</b>	<p>The Registered Address for your insurer will change to: Watford Insurance Company Europe Limited Suite 3A-C Leisure Island Business Centre 23 Ocean Village Promenade Ocean Village Gibraltar GX11 1AA</p> <p>This change does not affect your current policy cover. All existing terms and conditions remain unaltered.</p> <p>Previous:</p> <ul style="list-style-type: none"> <li>This insurance is underwritten by <b>Bspoke Underwriting Ltd</b> on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; PO Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.</li> </ul> <p>Current:</p> <ul style="list-style-type: none"> <li>This insurance is underwritten by <b>Bspoke Underwriting Ltd</b> on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; Suite 3A-C Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar, GX11 1AA.</li> </ul>	=	October 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