

Miss Margareta Sandor  
29 Empire Reach, High Street  
Chatham  
ME4 4EN

**Our Reference:** WEL/MC02  
**Policy Number:** NU45037C  
**Date:** 18/07/2018

Dear Miss Sandor

**Welcome to Bennetts**

Thank you for insuring with Bennetts. Your new insurance documents are enclosed. We have not provided advice on whether the policy is suitable for your needs or made any recommendations.

You have chosen:

- Level of cover - Third Party Only

A summary of the benefits and exclusions of your policy can be found in your policy summary. The full terms and conditions are also included within your policy documentation. Remember to download a copy of the Policy Document booklet from [www.bennetts.co.uk/policydocument](http://www.bennetts.co.uk/policydocument). It is important that you read, understand and comply with the policy enclosed, and the endorsements applicable to this policy (endorsements are shown on the reverse of your schedule, together with important information regarding the renewal of your bike policy and any Optional Extras you have purchased).

Your bike is now insured with us through AVIVA under our SELECT BIKE scheme.

Your insurance is based upon the information you provided, this can be found on the enclosed Statement of Fact form which forms the basis of your contract with your insurer. It is important that you check the information you have provided and notify us immediately of any changes to these details. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null and void. If any of your details are missing or incorrect, or if anything else changes, please contact us immediately on 0344 412 2171 (lines are open 8am - 9pm weekdays, 9am - 5pm Saturdays, 10am - 4pm Sundays).

We would also like to remind you of the additional range of benefits on offer, which you can add to your policy by simply calling us on 0344 412 2171:

\* Legal Expenses Cover \* RAC Breakdown Cover \* Personal Accident Cover \* Helmet & Leathers Cover

Thank you once again for insuring your bike through Bennetts - on behalf of all of us I wish you safe, enjoyable biking!

Yours sincerely



Vince Chaney  
Managing Director, Bennetts





## Insurance Certificate

**Important:**

A new certificate must be obtained before:

(a) Any change of vehicle (b) Any change in Use or Driving

**Advice to Third Parties:**

Nothing contained in this Certificate affects your right as a Third Party to make a claim.

### CERTIFICATE OF MOTOR INSURANCE

**Certificate No.:** NU45037C

**1. Registration mark of vehicle:** GD18CDY

**2. Policy Holder:** Margareta Sandor

**3. Effective Date** of the commencement of insurance for the purpose of the relevant law:

12.00 hours on the 20<sup>th</sup> July 2018

**4. Date of Expiry:** 12.00 hours on the 20<sup>th</sup> July 2019

**5. Persons or classes of persons entitled to drive:**

As defined below provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

The Policyholder

**6. Limitations as to use:**

- Use for social, domestic and pleasure purposes including commuting.

**Exclusions:**

- Despatch, courier and messenger services, or food delivery. Racing, pacemaking or being in any contest or speed trail (road safety rallies and treasure hunts will be covered).
- Riding on any race track or circuit or de-restricted toll roads or the Nurburgring Nordschliefe.
- Trails (apart from where your motorcycle is travelling on a road which the public has access to).
- Hiring – letting out your motorcycle for a sum of money.

I hereby certify that the Policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the island of Jersey, the island of Guernsey, the island of Alderney

For and on behalf of  
Aviva Insurance UK Limited  
(Authorised Insurer)

Authorised Signatory  
Maurice Tulloch

Chief Executive, Aviva UK & Ireland General Insurance

**For full details of the insurance cover reference should be made to the policy.**

### **Driving Outside The United Kingdom**

The wording below contains a multi-lingual explanation of how your Certificate of Motor Insurance applies abroad. This wording should be presented to the relevant authorities, together with your Certificate of Insurance, if requested. Please ensure that you take your Certificate of Motor Insurance with you.

This Certificate of Motor Insurance also applies throughout the countries of the European Union, Andorra, Iceland, Liechtenstein, Norway, Serbia and Switzerland. This is in place of an International Motor Insurance Card (Green Card) and provides cover at least to the minimum extent required by the law of these countries.

Ce Certificat de l'assurance automobile est également valable dans tous les pays de la Communauté Européenne, Andorre, l'Islande, le Liechtenstein, la Norvège, la Serbie et la Suisse. Cette attestation remplace la carte d'assurance automobile internationale ("la carte verte") et elle offre au moins la couverture minimum exigée par la loi de chacun de ces pays.

Die vorliegende Versicherungszertifikat gilt in allen Ländern der Europäischen Union, sowie in Andorra, Island, Liechtenstein, Norwegen, Serbien und der Schweiz. Dies ersetzt die Internationale Versicherungskarte (die Grüne Karte) und bietet auf jeden Fall die für die jeweiligen Länder gesetzlich geforderte Mindestdeckung.

La presente Assicurazione Automobilistica è valida per tutti i paesi della Comunità Europea e nei paesi seguito elencati: Andorra, Islanda, Liechtenstein, Norvegia, Serbia e Svizzera. Questo certificato sostituisce la carta di assicurazione automobilistica internazionale (la carta verde) e provvede la copertura minima richiesta dalle leggi in ognuno di questi paesi.

Este seguro de automóvil es válido para todos los países de la UE y en los países: Andorra, Islandia, Liechtenstein, Noruega, Serbia y Suiza. Este certificado sustituye a la tarjeta de seguro de automóvil internacional (tarjeta verde) y proporciona la cobertura mínima requerida por las leyes de cada país

### **Automatic Renewal**

This section only applies if you pay by direct debit, credit card or visa delta card. To ensure you stay covered and to save you time, your policy including any optional products taken will automatically renew unless you contact us after you receive your renewal offer. To opt out of the automatic renewal process call Customer Services on 0344 412 2171

Where you have set up a Continuous Payment Authority, we will use this, where possible, to take any future payments which become due (such as at renewal or where amendments are made to the policy) to help ensure that your insurance cover continues uninterrupted. We will notify you prior to any payments being deducted and you can cancel the Continuous Payment Authority at any time by contacting us.



## Policy Schedule & Endorsements

### SCHEDULE FORMING PART OF THIS INSURANCE

<b>Reason for Issue:</b>	Premium	<b>Date Issued:</b>	18 <sup>th</sup> July 2018
<b>Name:</b>	Margareta Sandor	<b>Address:</b>	29 Empire Reach, High Street Chatham ME4 4EN
<b>Policy Number:</b>	NU45037C	<b>Insurer ref.:</b>	
<b>Operative from:</b>	20 <sup>th</sup> July 2018	12.00 hours	<i>Cover is only valid if your premium payments are up to date</i>
<b>Expiry date:</b>	20 <sup>th</sup> July 2019	12.00 hours	
<b>Occupation:</b>	Graphic Designer		
<b>Make:</b> SINNIS	<b>Model:</b> RSX 125 (11HP)	<b>c.c.</b> 124	
<b>Value:</b> £2226	<b>Year:</b> 2018	<b>Reg No:</b> GD18CDY	

#### Authorised Driver(s) and Limitations as to Use:

As specified in the current Certificate of Motor Insurance under this policy but subject to any restrictions imposed by this policy.

#### Cover:

Third Party Only

**Premium = £889.18**

**TOTAL = £889.18**

(including an Insurance Premium Tax where applicable)

<b>Excess Details:</b>	<i>Voluntary</i>	£0
	<i>Compulsory</i>	£0
	<hr/>	
	<i>Total Excesses</i>	£0.00

Your bank account details will be kept on our records so we can automatically process any changes you make and renew your policy. If you do not wish this account to be used for future payments call Customer Services on 0344 412 2171.

#### Endorsements applicable:

For full details of any policy endorsements, please see overleaf.

Aviva Insurance Limited, Registered in Scotland No. 2116  
Registered Office: Pitheavlis, Perth, PH2 0NH which is authorised by the Prudential Regulation Authority  
and regulated by the Financial Conduct Authority and Prudential Regulation Authority.



## keyfacts<sup>®</sup>

## Policy Summary

Some important facts about your bike insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document available from [www.bennetts.co.uk/policydocument](http://www.bennetts.co.uk/policydocument) to make sure you understand the cover it provides.

Your cover is valid from 12.00 hours on 20 July 2018 and ending at 12.00 hours on 20 July 2019. This policy is underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised and regulated by the Financial Services Authority.

### Standard Features - Third Party Only Insurance

Features and benefits included automatically	Significant exclusions or limitations	Policy Section
<b>Cover for riding abroad</b> This policy provides the cover shown in the policy schedule in any country within the European Union (EU) and any EU approved countries.	Cover limited to 90 days in any period of insurance. We are unable to offer any cover outside the EU or any country that has not agreed to follow the EU Directive (2009/103/EC).	Section 5
<b>Liability to third parties</b> For loss or damage: to other people's property, causing injury or death to other people.	Cover is limited to £20,000,000 for damage to property. Cover for injury or death is unlimited.	Section 2

### Additional Cover Options

These apply only if your Policy shows that they are included

<b>Legal Expenses</b> Underwritten by AmTrust Europe Limited and administered by Coral Insurance Services Limited. Legal expenses cover to reclaim uninsured loss in the event of a non fault accident.	Cover is limited to a maximum £100,000. Any claims must be reported within 180 days. Any claim where the third party cannot be traced or identified. We consider to have a 51% and above chance of success before pursuing a claim.	Section 10
<b>RAC Breakdown</b> Provided by RAC Motoring Services (RACMS). Roadside.	Only the bike insured with Bennetts is covered. Roadside cover is limited to UK, Isle of Man, Republic of Ireland, Jersey & Guernsey. Labour costs at any garage where the bike is taken. Any necessary parts.	Section 10
<b>RAC Breakdown Plus</b> Provided by RAC Motoring Services (RACMS). Roadside, Recovery, At Home & Onward Travel.	Only the bike insured with Bennetts is covered. Roadside cover is limited to UK, Isle of Man, Republic of Ireland, Jersey & Guernsey. Recovery and At home is limited to UK, Isle of Man, Jersey & Guernsey. Residents of Northern Ireland can use recovery whilst in the Republic of Ireland. Labour costs at any garage where the bike is taken. Any necessary parts. Recovery, At Home and Onward Travel services (if selected) are not available until 24 hours after commencement of the Policy. This does not apply to renewing customers who already have this cover in place.	Section 10
<b>RAC Breakdown EU</b> Provided by RAC Motoring Services (RACMS) and RAC Insurance Service Limited (RACIL). Covers: Roadside, Recovery, At Home, Onward Travel and European cover.	Only the bike insured with Bennetts is covered. Roadside and Recovery is limited to UK, Isle of Man, Republic of Ireland, Jersey, Guernsey & Europe. Recovery and At home is limited to UK, Isle of Man, Jersey & Guernsey. Labour costs at any garage where the bike is taken. Any necessary parts. Recovery, At Home and Onward Travel services (if selected) are not available until 24 hours after commencement of the Policy. This does not apply to renewing customers who already have this cover in place.	Section 10

<b>Personal Accident</b> Underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. We will pay £15,000 if any of the insured persons are killed or suffer loss of limb or sight following a motoring accident.	Injury caused directly or indirectly while the insured person is under the influence of drugs or using the bike for purposes contrary to the limitations to use, serving a ban from holding a licence, committing or attempting suicide or intentional self harm.	Section 10
<b>Helmet and Leathers Cover</b> Underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Covers: Cover up to a limit of £1,500 for damage to Motorcycle Clothing as a result of a motorcycle accident occurring anywhere in the United Kingdom	Only applies to damage caused by a motorcycle accident. You will be liable for the first £50 of any claim.	Section 10

Optional Extras	Significant exclusions or limitations	Policy Section
<b>No Claims Discount Protection</b> We will not reduce your no claims discount unless you exceed the terms stated on your policy schedule.	You must have at least 4 years No Claims Discount.	Section 6
<b>General Exclusions of Cover</b>	<b>What is not covered</b>	<b>Policy section</b>
Loss or damage to your bike	Cover doesn't include wear and tear, depreciation, mechanical breakdown, damage to tyres caused by braking, loss or damage to helmet and protective clothing, loss or damage arising from theft whilst the ignition keys have been left in or on your bike.	Section 1
Use of your bike	Cover will not apply if the bike is used for any purpose or being ridden by any person not stated as being covered on the policy.	Policy schedule & certificate of insurance
Excesses	Your policy may be subject to excesses, the amount you must pay in the event of a claim.	Policy Schedule, Certificate of Insurance & Endorsements
Endorsements	Your policy may be subject to endorsements.	General Conditions & Policy Schedule

### Cancellation Rights

We (the insurer) or Bennetts may cancel this policy by giving you seven days' notice to your last known address. You may cancel your policy at any time by phone on 0344 412 2171 or by post at Bennetts, Customer Services, Po Box 757, Folkestone, Kent, CT20 9HS.

If you cancel your policy within 14 days of receiving your policy documentation you will pay **Bennetts** a cancellation fee of £30.00 and we will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, unless you have made a total loss claim in which case no refund will be given and all premiums would be due. If you cancel your policy more than 14 days after receiving your policy documentation you will pay Bennetts a cancellation fee of £50.00 and we will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover 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 will be given and all premiums would be due. Any Optional Covers included on the policy are non-refundable after the 14-day cancellation period has expired.

For further details about cancellation refer to section 9, 'Cancelling your policy' and the relevant Additional Policy Options section of the Policy Book.

### Claims

Should you wish to make a claim under your bike insurance policy you should call the claims Helpline on 0330 018 9166. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in section 8 of the policy book. Should you wish to make a claim under one of the optional policies please see the how to claim section in the relevant policy terms & conditions.

### Complaints

If you wish to register a complaint, please contact **Bennetts**:

- by phone Telephone **0344 412 2171**
- in writing Write to Customer Relations Manager, **Bennetts**, The Saga Building, Middleburg Square, Folkestone, Kent, CT20 1AZ.

If we cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). For full details of our complaints handling process please see the section marked 'service standards' in your policy booklet page 16.

### Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.



Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation schemes arrangements is available from the FSCS [www.fscs.org.uk](http://www.fscs.org.uk).



## about our insurance services

### 1. Your contract with Bennetts ('we/us')

Bennetts is a trading name of Saga Services Limited, registered in England (No. 732602). Registered Office: Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE. Authorised and regulated by the Financial Conduct Authority.

You will also enter into a separate contract with the insurer for providing your insurance. Details of the premium charged and the terms and conditions relevant to the insurance policy are set out in your Policy Document. When you purchase additional products or pay for your policy by instalments using a running account credit agreement, you will enter further contracts with each insurer or supplier for these services.

The premium and, where appropriate, the renewal arrangement fee will form the total price of insurance. The specific amounts paid can be found in your quote and payment schedule of your insurance policy documents.

### 2. The Financial Conduct Authority (FCA)

The FCA is one of the bodies that regulates financial services.

### 3. Whose products do we offer?

☒

We offer products from a range of insurers for bike insurance

☐

We only offer products from a limited number of insurers

☒

We only offer products from a single insurer for

- Legal Expenses Cover - Underwritten by AmTrust Europe Limited and administered by Coral Insurance Services Limited.
- Personal Accident Cover - Underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.
- Helmet and Leathers Cover - Underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.
- Breakdown and Breakdown Plus - Provided by RAC Motoring Services (RACMS).
- Breakdown EU - Provided by RAC Motoring Services (RACMS) and RAC Insurance Service Limited (RACIL).

A full panel of insurers/underwriters can be provided upon request.

### 4. What Insurance intermediary services will we provide you with?

We will not provide you with a specific advice or a formal recommendation on whether the policy is suitable for your needs. We will provide you with sufficient information to make an informed decision on your purchase. You will then need to make your own choice about how to proceed.

Our insurance intermediary services provided to you on your behalf include:

- Arranging your bike insurance by selecting a range of best prices from our panel of insurers that we can offer, arranging your cover with the chosen insurer based on your requirements, dealing with your payment and providing you with the details and documentation relating to your policy.
- Deal with your requests for adjustments you have to make to your policy, such as changes to the cover required, the use and/or property insured. We will notify the insurer, deal with any amendments or adjustments of premium required and provide you with confirmation of any changes to your policy. We may arrange cover with an alternative insurer if the amendments to your policy are not acceptable to your original insurer.
- We will also arrange the cancellation of your policy at your request, notifying the insurer, dealing with any refunds of premium, confirming the changes to your policy and arranging for the return of documents.
- Deal with your requests for any duplicate or replacement documentation relating to your policy and/or additional products.
- We will arrange optional additional add-on products where you consider these products meet your needs.
- We will also arrange the renewal of your insurance and additional products based on your requirements (see Automatic Renewals section below). Where given permission, we will search our panel of insurers to find the best deal, otherwise we will renew with your current insurer.

## 5. What will you have to pay us for our services?

### Cancellation Fee

If either you or we cancel within 14 days we will charge a fee of £30.00

If either you or we cancel at any time after the first 14 days we will charge a fee of £50.00.

For further details on cancellation fees, refer to the "Cancellation Rights" section of your Policy Summary.

### Payment Default Fee

If we need to resubmit a request for payment to your bank you will have to pay us a £20.00. As shown in section Payments Defaults in your loan agreement.

### Policy Amendment Fee

All policy amendments are subject to a policy amendment fee of up to £32.00.

### Policy Document Delivery Fee

If you chose to have your Policy Documents delivered by post, we will charge you a fee of up to £2.00.

### Certificate Reprint Fee

If you lose your Certificate of Motor Insurance, or it is destroyed, and you want a duplicate you will have to pay us a £0.00 reprint fee.

### Arrangement Fee

When you renew your policy, a non-refundable arrangement fee of up to £30.00 will apply.

You will receive further information which details any other fees relating to your particular insurance policy.

## 6. Who regulates us?

Saga Services Limited, Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE is authorised and regulated by the Financial Conduct Authority (FCA). Our Register number is 311557.

Our permitted business is selling, administering and renewals of general insurance contracts. You can check this on the register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

## 7. What to do if you have a complaint?

If you wish to register a complaint, please contact Bennetts

By Phone - Telephone 0344 412 2171

In Writing - Customer Relations Manager, **Bennetts**, The Saga Building, Middleburg Square, Folkestone, Kent, CT20 1AZ.

If we cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

For full details of our complaints handling process please see the section marked 'Service Standards' in your policy booklet page 16.

## 8. Claims

Should you wish to make a claim under your bike insurance policy you should call the claims Helpline on 0330 018 9166. You must not settle, reject, negotiate or agree to pay any claim without our written permission.

Full details of how to claim are included in section 8 of the policy book. Should you wish to make a claim under one of the optional policies please see the how to claim section in the relevant policy terms & conditions.

## 9. Automatic Renewal

This section only applies if you pay by direct debit, credit card or visa delta card. To ensure you stay covered and to save you time, your policy including any optional products taken will automatically renew unless you contact us after you receive your renewal offer.

To opt out of the automatic renewal process call Customer Services on **0344 412 2171**.

## 10. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation schemes arrangements is available from the FSCS [www.fscs.org.uk](http://www.fscs.org.uk).

## 11. Duration and Choice of Law

These terms and conditions are governed by the laws of England and Wales unless you and we agree otherwise and such agreement has been put in writing between us.

The minimum duration of this contract with us is the duration of your bike insurance policy. This contract will terminate simultaneously with the termination of your related bike insurance policy.

We are entitled to change any of the fees under the terms of this contract between you and us, (i) with 30 days notice during the term of the policy, if required by law or regulatory authorities, or (ii) at renewal.

## 12. Handling your money

When collecting or refunding premiums, we act as the agent of your insurer. However, your insurer treats the payment as having been made directly to them, meaning that your money is protected.

### **13. Meeting your needs**

When purchasing your motorbike insurance, you told us about specific requirements and provided us with the details shown in your Statement of Fact. Based on the information you have provided and with your own requirements in mind, you have selected Bennetts insurance as being suitable for your needs. Consequently the Schedule sets out the cover you have selected and therefore you agree this is appropriate to your requirements. Please check your Schedule in order to satisfy yourself that it fully reflects your needs.



## STATEMENT OF FACT

NU45037C

Quote Ref: 8412361

18/07/2018

Scheme SELECT BIKE

### 1. PERSONAL DETAILS

Title	Miss	Forenames	Margareta	Surname	Sandor
Address	29 Empire Reach High Street			Tel No Home	
Town	Chatham			Tel No Work	
County				Marital Status	Single
Postcode	ME4 4EN				
Type of Residence	N/A	<input type="checkbox"/> House/Bungalow	<input type="checkbox"/> Flat	<input checked="" type="checkbox"/>	<input type="checkbox"/> Caravan
Do you?	N/A	<input type="checkbox"/> Own	<input checked="" type="checkbox"/>	<input type="checkbox"/> Rent	<input type="checkbox"/> Live with parents
					<input type="checkbox"/> Other
Have you had any County Court judgements against you in the past 6 years and/or defaulted on any credit agreement (including loans)?				Yes	<input type="checkbox"/> No <input checked="" type="checkbox"/>
If yes give details, including dates and amounts. NOTE: You must include any judgements which were subsequently satisfied					

### 2. COVER TO OPERATE FROM

Date 20/07/2018

For 12 months

Please Note: Cover only exists between dates shown on an issued certificate of insurance.

### 3. YOUR BIKE

Bike	1	2	3	4
Make	SINNIS			
Model	RSX 125 (11HP)			
c.c.	124			
Year of make	2018			
Registration	GD18CDY			
Value (including accessories)	2226			
Date of purchase	Jul 18/18			
Expected annual mileage	7999			
Bike kept overnight	Kept on the road			
Address if elsewhere				
Do you own the bike	Yes			
Registered in your name	Yes			
Used for towing a trailer	No			
Fitted with Sidecar?	No			
Import not sold in the UK	No			
Any modifications other than those accepted as standard see page 8 of Policy Documents Booklet	None			
Security / tracking devices	None			
Previous Bike owned in the last 12 months				

## 4. COVER REQUIRED

Comprehensive ☐ Third Party, Fire and Theft ☐ Third Party Only ☒

Amount of Voluntary Excess Required

(in addition to any standard policy excess applicable)

1. Legal Expenses Cover ☐ 4a. RAC Breakdown ☐ 5. Helmet and Leathers Cover ☐

2. Personal Accident Cover ☐ 4b. RAC Breakdown Plus ☐

3. No Claims Bonus Protection (if applicable) ☐ 4c. RAC Breakdown EU ☐

(Note: If Third Party, Fire & Theft cover is selected, an increase in cover to Comprehensive mid-term on the same machine will not be allowed. Cover may be increased only where a substitution of motorcycle occurs at the same time or at renewal)

## 5. USE

a. Social, Domestic & Pleasure: including commuting ☒ excluding commuting ☐

b. Business Use by You ☐ c. Business Purposes by Others ☐

Please Note: The carriage of samples or goods in connection with any trade or business or commercial travelling and use for hiring, racing, pacemaking, speed testing, use on any sport circuit, competitions, rallies, trials, courier, despatch or any form of fast food delivery or any purpose in connection with the motor trade is excluded on all policies.

## 6. DETAILS OF PERSONS WHO WILL RIDE THE BIKE

Insured Only ☒ Insured & Spouse ☐ Insured & Named ☐

Rider	1	2	3	4
Name	Margareta Sandor			
Sex	Female			
Date of birth	20/01/1975			
Age	43			
Occupation	Full Time	Advertising Graphic Designer		
	Part Time			
Type of Licence held for this bike	Provisional			
Years licence held	0			
If a provisional licence holder, have you completed Compulsory Basic Training (CBT)	Yes			
Years resident in UK	3+			
Relationship to proposer				

a. Are you the main rider? Yes ☒ No ☐ (if no please give details of main rider)

b. How many years riding experience have you had in the last five years if the holder of a full motorcycle licence?  Years

c. Will you ever be carrying pillion passengers? Yes ☐ No ☒

d. Are you a member of the Owners Club for your bike? Yes ☐ No ☒

(if yes please give membership number above)

e. Are you a member of any other Biking Organisations? Yes ☐ No ☒

(if yes please give membership number below)

f. Have you passed any advanced riding qualifications? Yes ☐ No ☒

(if yes please give details below)

g. Do you or any person who may ride the bike have any criminal convictions or have you been charged with a criminal offence but not yet tried?

Yes ☐ No ☒ (if yes please give details)



**PAGE 3**
**6. DETAILS OF PERSONS WHO WILL RIDE THE BIKE continued**

- h. Have you had any motoring convictions, driving license endorsements, fixed penalties, been disqualified from driving in the last 5 years, or are there any prosecutions pending?

Yes ☐ No ☒

- i. Have you had or caused any accidents, claims, losses or damage in the past 3 years whether or not a claim was made and regardless of blame?

Yes ☒ No ☐

If you have answered YES to question 6h or 6i please give details below.

Name	Date of Conviction	Offence Code	Pts / Fine	Disqualification Period	Date of Accident/Theft/ Loss	Brief Description	Costs	Were Costs Recovered?
Margareta Sandor					16/08/2016	COLLISION WITH THIRD PARTY (NON FAULT)	£0	Yes
Margareta Sandor					01/04/2016	COLLISION WITH THIRD PARTY (NON FAULT)	£0	Yes
Margareta Sandor					02/02/2018	ACCIDENT	£0	No
Margareta Sandor					15/07/2018	THEFT CLAIMS	£0	No

- j. Do you or any person who may ride the bike have: defective vision, or hearing (not corrected by glasses or hearing aid), any mental infirmity or heart, diabetic or epileptic condition or other complaint, or regularly take any prescribed medication?

Yes ☐ No ☒ (if yes please give details)

- k. Has the condition mentioned above been advised to the DVLA and has the DVLA agreed to issue a licence?

Yes ☐ No ☐ (if yes please give details)

- l. If the DVLA has restricted your licence to a suitable modified vehicle have the appropriate modifications been carried out?

Yes ☐ No ☒

- m. Have you or any person who may ride the bike been involved in any accident (during the last 3 years) which has been caused by any medical condition or disability?

Yes ☐ No ☒ (if yes please give details)

**7. INSURANCE HISTORY**

- a. Have you or any person who may ride the bike been required to pay an increased premium or had any special conditions imposed?

Yes ☐ No ☒ (if yes please give details)

- b. Have you or any named person ever had insurance refused, declined, cancelled, had special terms imposed or made null and void in the last 5 years?

Yes ☐ No ☒ (if yes please give details)

State all details of previous insurer (if applicable) including address, telephone and policy number.

**IT IS VERY IMPORTANT THAT YOU COMPLETE ALL THE BOXES AS THIS COULD AFFECT YOUR PREMIUM**

Insurers Name	<input type="text"/>	Telephone Number	<input type="text"/>
Address	<input type="text"/>		
Policy Number	<input type="text"/>	Number of years No Claims Bonus available for use on this bike	<input type="text" value="0 years"/>

If you are claiming entitlement to No Claims Bonus on this policy, please complete the following declaration: I declare that I have held a

motorcycle policy for TWO YEARS.

years during which time NO CLAIMS OF ANY KIND were made and that the policy was current within the last

It is important that the information you provide throughout the quote and duration of your policy is accurate. Failure to disclose correct and complete information to the best of your knowledge and belief

may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null and void.

**PAYMENT INFORMATION**

Customer Name

Miss Margareta Sandor

Quote Ref

8412361

**YOUR PAYMENT****1. BY CREDIT/DEBIT CARD FOR FULL OR DEPOSIT AMOUNT**

I have authorised Bennetts to charge my credit/debit card account with the amount to pay shown below.

**Paying by Card**☐

Debit Card

☐

Credit

Full Amount

☐

Deposit Amount

☒

£88.92

Card Number

\*\*\*\*\*1061

CardHolder Name

Expiry Date

12/20

**we are in receipt of your Direct Debit instruction.**

