

IMPORTANT INFORMATION FOR CUSTOMERS

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording.

INSURANCE COMPANY

Zenith Insurance plc

CLAIMS ADDRESS

Zenith Insurance Management UK Limited
Chester House
Harlands Road
Haywards Heath
West Sussex
RH16 1LR

CLAIMS HELPLINE NUMBER

24 Hour Claims Helpline Number **1800 945 948**

COMPLAINTS PROCESS

How do I make a complaint about my Zenith policy?

At Zenith we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim arises and cannot be resolved by reference to your insurance intermediary the following explains the procedures for resolving your complaint:

The resolution of complaints in relation to your policy (or any claim made under it) is delegated to our service providers in the United Kingdom, Zenith Insurance Management UK Limited. If you have a complaint, please contact our service providers at the address below:

Zenith Customer Relations
Zenith Insurance Management UK Limited
PO Box 730
Chesterfield
S40 9LL

Tel: (0044) 844 874 0630

Email: complaints@zenith-insurance.co.uk

When contacting Zenith Insurance Management UK Limited please provide:

- A policy number and/or claim number
- An outline of your complaint
- A contact telephone number

Our service providers will make every effort to resolve your complaint immediately. If they cannot resolve your complaint by the end of the next working day they will acknowledge your complaint within five working days of receipt and do their best to resolve the problem within four weeks by sending you a final response letter. If they are unable to do so, they will write to advise you of progress and will endeavour to resolve your complaint in full within the following four weeks. If they are still unable to provide you with a final response at this stage, they will write to you explaining why and advise when you can expect a final response. At this point you may refer your complaint to The Financial Services Ombudsman.

DURATION OF CONTRACT

12 months

INSURANCE COMPENSATION FUND

In the event that Zenith is unable to pay a claim you may be entitled to compensation from the Insurance Compensation Fund.

RIGHT TO CHANGE YOUR MIND

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy. This is subject to certain terms. Please refer to the policy document.

CANCELLATION

You can cancel this policy by giving us seven days' notice in writing and returning your certificate of motor insurance. Provided there have been no claims in the current period of insurance we will refund the premium relating to the remaining period of insurance calculated on a proportionate basis dependent on the number of days left to run under the policy less an administration fee of €30 to take into account our costs in providing your policy.

We or our authorised agent may cancel this policy by sending you ten days' notice to your last known address. You should then send us your certificate of motor insurance and we will refund a proportion of the premium for the remaining period of insurance.

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
COURTESY BIKE	Not applicable		
FOREIGN USE	Included up to 45 days – see section 4 of the policy book for details	Included up to 45 days – see section 4 of the policy book for details	Included up to 45 days – see section 4 of the policy book for details
EXCESS	Refer to your schedule for details of the policy excess	Refer to your schedule for details of the policy excess	Not applicable
WINDSCREEN REPAIR	Not applicable		
AUDIO / TELEPHONE EQUIPMENT	Not applicable		
DRIVING OTHER BIKES	Your certificate of insurance tells you if cover is provided – see section 3 of the policy book for details	Your certificate of insurance tells you if cover is provided – see section 3 of the policy book for details	Not applicable
MEDICAL EXPENSES	Not applicable		
PERSONAL EFFECTS	Not applicable		
NEW BIKE REPLACEMENT	Not applicable		
SIGNIFICANT EXCLUSIONS OR LIMITATIONS	<p>Loss of or damage to the motorcycle caused by a member of the family or household of a permitted driver taking the motorcycle without your permission.</p> <p>Loss of or damage to the motorcycle if it is not covered by a valid National Car Test certificate (NCT), if one is needed by law.</p> <p>Loss of or damage to the motorcycle as a result of theft if at any time it is left unattended and the ignition key is in or on the vehicle and/or it has not been secured or locked.</p> <p>Your insurance does not cover claims arising from any accident, injury, loss or damage while any motorcycle covered by this insurance is being ridden by anyone who does not have a driving licence, who is disqualified from driving or who does not meet the terms and conditions of their driving licence or provisional driving licence, or has not completed Initial Basic Training (IBT) where necessary.</p>		



Zenith Insurance plc, Authorised Insurers, registered in Gibraltar (No. 84085) with registered office address at 846 – 848 Europort, Gibraltar.

Zenith Insurance plc is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and is regulated by the Central Bank of Ireland for conduct of business rules (C34346).