

KitGuard Policy Summary

1. **This document provides a summary of the cover provided by KitGuard.**

Full details can be found in the policy document. You should refer to your own certificate of insurance for full details of your cover.

2. This insurance is underwritten by Groupama Insurance Company Limited.
3. The type of insurance that you will be provided with is a **Motorcycle Protective Clothing and Legal and Medical Expenses Insurance** policy.

You will be covered for replacement costs for protective clothing and legal fees incurred to pursue claims for uninsured losses and replacement vehicle services listed in the policy whilst a rider or pillion on a motorcycle. Please note that pillion passengers requiring cover must purchase cover in their own name.

4. The significant features and benefits of this product include;
- **Up to £1000 cover for motorcycle protective clothing including;**
 - **Leathers**
 - **Helmet**
 - **Gloves**
 - **Boots**
 - **Textile clothing**
 - **£50,000 Legal fees (including VAT and defendants' costs) to pursue claims for Uninsured Losses including;**
 - **death/personal injury**
 - **policy excess**
 - **replacement vehicle hire costs**
 - **loss of earnings**
 - **repair costs**
 - **£5,000 Medical Costs cover for personal injury claims**
 - **Replacement Vehicle Service including cover against unrecovered hire charges**
 - **Unlimited access to a 24/7 helpline for legal advice**

5. Any of the following would invalidate the cover of this policy or affect the policyholder's ability to claim;
- **The first £50 of any claim for Protective Clothing**
 - **Any claim for Protective Clothing arising within the first 7 days of cover**
 - **Damaged Clothing that is not beyond economical repair**
 - **Protective Clothing 10 years old and over**
 - **Claims for Protective Clothing where:**
 - **There is no personal injury involved**
 - **The matter is not reported to police where so required under Road Traffic Acts**
 - **Replacement Clothing costs from non-fault accidents must be included in a claim made under the Legal Expenses Insurance section of this policy**
 - **Legal and Medical claims without reasonable prospects of success**
 - **Claims occurring outside period of insurance**
 - **Claims not reported during period of insurance**
 - **Costs incurred prior to our approval**

6. The exclusions and limitations detailed in point 5 above and all other exclusions can be found in sections titled **What You Are Not Covered For** and **Conditions** of your policy document.

7. The duration of this contract is 12 months.

8. We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have **14 days** from the date you received your policy document to cancel the policy, subject to a £15 administration fee. To do this you should contact KitGuard directly.

9. Claims can be made by phone on **0870 389 2714**

Or in writing to **General Legal Protection Limited, King's House, King Street, York, YO1 9WP**

10. If you wish to register a complaint please put it in writing to:

Managing Director
General Legal Protection Ltd
Kings House
King Street
York, YO1 9WP

Or call **01904 683300**

Alternatively, you may address your complaint to

Commercial Insurances Claims Centre Manager
Groupama Insurances
Commercial Claims Centre
Groupama House
17 Station Road
New Barnet, EN5 1PG

Or call 0870 850 8510

Telephone calls may be recorded.

11. We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from this scheme if we are not able to meet our obligations. This will depend on the type of business and circumstances of the claim.

If Groupama Insurance Company Limited is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS.

The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information from us or the Financial Services Authority (FSA).

Groupama Insurance Company Limited is authorised and regulated by the Financial Services Authority

Directives

This non investment contract is governed by English law.

- Groupama Insurance Company Limited Registered Number 995253

Registered in England Registered Office: Groupama House 24-26 Minorities London EC3N 1DE

www.groupama.co.uk

Member of the Association of British Insurers

Authorised and regulated by the Financial Services Authority

You can check this on the FSA register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234

- General Insurance Business is authorised by the Financial Services Authority. You can contact them at the following address: Financial Services Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS