

Motorcycle Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover. Full details can be found in the policy booklet, a copy of which is available on request.

Significant features and benefits - For full details, please refer to the policy booklet.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Breakdown Assistance – 24hr roadside assistance, home-start, local vehicle recovery and journey completion	✓	✓	✓
Legal liability for death or injury to any other person, including passengers	✓	✓	✓
Legal liability for damage to other people's property up to €10,000,000	✓	✓	✓
Legal fees and costs incurred with our consent, in connection with a claim against your policy	✓	✓	✓
Own damage, fire and theft claims	✓	✓ Fire & Theft Only	x
Foreign Use - (minimum cover required to travel in most European countries - see Section 2 of the policy booklet)	✓	✓	✓

Significant and unusual exclusions or limitations

The policy contains some exclusions and limitations. A summary of the most significant or unusual exclusions are listed below. For full details, please refer to the relevant sections of the policy booklet.

The first amount of each claim for loss or damage (known as the "excess"). The excess will be shown in your schedule. (Refer to Section 1)

Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts. (Refer to Section 1)

Loss of or damage to personal belongings. (Refer to Section 1)

Theft of your motorcycle if unattended and the keys to the ignition are left with the motorcycle and/or not using a security device that you have told us is fitted to your motorcycle. (Refer to Section 1)

Damage to paintwork above the cost of replacing the manufacturer's standard paintwork. (Refer to Section 1)

Loss or damage arising from the vehicle being filled with the wrong fuel. (Refer to Section 1)

Liability arising from radiation, or any nuclear equipment or part of it. (Refer to General Exceptions)

Drink and drugs clause

We will not provide cover for loss of or damage to the motorcycle while the driver is under the influence of drink or drugs. (Refer to General Conditions)

Cancellation rights

You may cancel your policy at any time by notifying us and returning the certificate of insurance. If you cancel your policy within the first 14 days, you will be charged an administration fee of €50 and a charge for the time your policy was active. If you cancel your policy after 14 days please refer to your policy booklet for further details. If you cancel your policy following a claim there will be no refund of premium.

Making a claim

In the event of any accident or loss you should call our claims department on 1850 85 8530.

Terms of Business

Who we are

QUINN-*direct*, QUINN-*direct* Insurance and QUINN-*Insurance* are business names licensed for use by Liberty Mutual Direct Insurance Company Limited, which is part of the Liberty Mutual Group.

Liberty Mutual Direct Insurance Company Limited is regulated by the Central Bank of Ireland and is registered in Ireland under Company number 494729.

Contact details

Our Head Office is at Dublin Road, Cavan, Co. Cavan, and we have several support offices in Ireland.

Telephone contacts: **ROI 1890 89 1890**

What do we do?

The Company provides a full suite of general insurance products including Motor and Home Insurance as well as Commercial Liability, Property Damage, Commercial Vehicle and Fleet cover.

How we charge

All insurance premiums are inclusive of statutory charges. We may also charge an administration fee for changes you make to the policy.

Who regulates us?

Liberty Mutual Direct Insurance Company Limited is regulated by the Central Bank of Ireland and is a member of the Irish Insurance Federation.

Conflicts of interest

It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest between us is avoided as far as possible. We will try to avoid conflicts of interest, but if you feel that your interests have not been fairly protected please contact us, to give us the opportunity to resolve any issues you have.

What happens if I do not pay the premium?

Non-payment of your premium or part thereof, or any instalment of your premium (where you are using our Direct Debit option) or breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled.

How to complain

QUINN-*direct* Insurance is committed to providing all our customers with a high standard of service at all times. Please contact our staff directly to see if we can resolve any concerns you may have. If you are not happy with our response you can send your concerns in writing to our Customer Service Manager at the above address or you can email us at feedback@quinn-direct.com. On receipt of your complaint we will phone you and promise to acknowledge your complaint within 5 business days of receiving it. In the unlikely event that we have not resolved your complaint within 20 business days we will write and let you know why and what further action we will take. If you are not satisfied with our decision or if we haven't given you a decision after 40 business days, you have the right to refer your complaint to: The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Full details of our complaints procedure and further information on QUINN-*direct* Insurance can be seen by visiting our website at www.quinn-direct.com

Compensation

The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this fund.

Right to withdraw

You have the right to withdraw from this policy within 14 days from the date you receive the terms and conditions of this policy, provided you have not made a claim. In order for you to exercise this right in relation to a motor vehicle insurance policy we must receive the relevant certificate of insurance and insurance disc. You will be charged a pro-rata premium for the period you are on cover as well as an administration fee of €50.

You can exercise this right by providing your intention to withdraw from the contract by writing to us at the above address or e-mailing us at info@quinn-insurance.com.