



CAROLE NASH

The care it deserves



OFF ROAD
INSURANCE DOCUMENTS

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WELCOME

We are only too well aware that our continued success depends on delivering nothing short of excellence to you, the policyholder. Indeed it is our unswerving commitment to the highest standards of personal service that has enabled us to become one of the UK and Ireland's biggest motorcycle insurance specialists, and a fast - growing force in the modern and classic car sector.

We share and understand your passion, which means we can deliver knowledgeable advice and, backed by the latest technology, prompt and courteous service.

We also operate one of the best training and development programmes in the industry to ensure our staff are equipped with the broad range of skills necessary to deliver service excellence.

We hope you find this booklet useful in ensuring you get the most out of your insurance policy.

Contained within this booklet is the following important information:

- The Carole Nash Promise - highlighting our commitment to achieving high service standards.
- The Carole Nash Service - providing you with details about the Carole Nash benefits package, along with details of our other product offerings.
- Off Road Insurance policy wording - containing information about your policy cover.

Please take time to read the policy wordings and your Carole Nash Terms of Business (enclosed with your documents) as they contain vital information about your policy.



Thank you for choosing Carole Nash.

David Newman
Managing Director
Carole Nash Insurance Consultants Ltd.

THE CAROLE NASH PROMISE

OUR COMMITMENT TO YOU

We believe that as a Carole Nash customer you have the right to know what you can expect from us.

We also believe that as we are committed to excellent service, we should be honest and confident enough to publish our service standards. This is why we give every customer a copy of our Customer Promise.

If you feel we have failed to meet any of these promises we have made to you, please contact our Customer Relations Team on 0800 130 0647 or by emailing customerrelations@carolenash.com

OUR PROMISES TO YOU ARE:

1. We will handle your business quickly and efficiently, if we say we will do something, we will do it.
 - We will endeavour to ensure our call centre and administration departments are staffed appropriately to deal with your needs.
 - We complete extensive system accuracy checks to ensure we get things right and that we achieve what we have promised you.
2. Our products and services are designed specifically to meet your particular needs.
 - We hold regular reviews with our Insurers, and are able to design unique and innovative policies.
 - We respond to the feedback from the biking community to ensure the products we provide are customer focused.

3. You will only deal with knowledgeable and properly trained staff.
 - Every new member of staff spends an appropriate amount of time with our training team and must undertake an extensive training course before they may even begin to assist you.
 - We continually review both our products and industry regulation to ensure every member of staff has the necessary competency to fulfil your requirements.
 - Through call recording we are able to monitor and evaluate calls to ensure that our staff members consistently offer you a professional service and advice that is clear, fair and not misleading.
4. Where we offer advice we will recommend a policy that is right for your needs and which takes into account your particular circumstances. Where advice is not offered this will be made clear to you and you will be given sufficient information to enable you to select a policy that meets your needs.
 - We will make you aware of any particular exclusions or limitations on your policy before you commit to purchasing.
 - We will tailor our advice to ensure you have a clear understanding of the products and services we offer.
5. We will give you clear information at all times. We will not use jargon and we will check to make sure you clearly understand the information provided.
 - All documentation is written in plain English.
 - Our website and our document packs are regularly reviewed to ensure the information that they contain is clear and easy to understand.

6. We will continue to keep in touch with you to ensure we remain up-to-date with any issues that are important to you.
 - The use of customer surveys ensures that we keep up-to-date with your needs, and measures your opinion of Carole Nash and the service we provide.
 - Continued support of motorcycle shows and working closely with local motorcycle clubs ensures we understand the needs of the biking community.
7. We do not like to make mistakes, but if they do happen, we will be honest and open enough to apologise, and correct them as quickly as we can.
 - We accept we are responsible for our actions, we admit to mistakes and put matters right at the first opportunity.
 - Management Information enables us to look at where things have gone wrong. We are then able to implement systems and controls to reduce the risk of it happening again.
 - If you are unhappy in any way with the service you have received from Carole Nash, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled.

If unfortunately you feel our customer service levels have failed to meet your expectations, please contact us:

By telephone:

For claims related complaints, call the Carole Nash Claims Service Dept on 0800 298 5533.

For any other type of complaint, call the Carole Nash Customer Services Dept on 0800 298 5511.

In writing:

Customer Relations Team
Carole Nash Insurance Consultants Ltd
Trafalgar House
110 Manchester Road
Altrincham
Cheshire
WA14 1NU

If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service.

MOTORHOME INSURANCE

Do you get off-road by hitting the highway in a motorhome? Did you know Carole Nash now offers excellent and affordable motorhome insurance which is ideal for protecting enthusiasts attending domestic and international meetings?

Backed by a dedicated, specially trained team our policies include up to 90 days foreign travel entitlement, left hand drive and £1,000 personal effects cover. And if your motorhome is stolen or written off and it's less than 12 months old, we'll replace it with a brand new one. We provide comprehensive, third party fire and theft and third party only insurance - and offer discounts of up to 12 percent if you are a member of a recognised owners club

For more information or a quote, call us on 0800 231 5046.

CAR INSURANCE

If you ride on two wheels and drive on four you can now protect both your bike and car through

Carole Nash. You may even qualify for a significant discount with our new 'no claims bonus match' scheme! Many Carole Nash car policies allow you to take any no claims bonus you have gained from riding your bike and carry this across to your car insurance.*

Modelled on our long-established "added-value" motorcycle policies and drawing upon the varied strengths of an extensive panel of Insurers, our car insurance offers impressive cover with many additional Carole Nash benefits included as standard.

These include breakdown cover with free roadside and home assistance, overnight hotel accommodation, courtesy car, medical assistance, 24-hour legal advice and onward travel to your intended destination if your vehicle cannot be immediately repaired. In addition, each policy includes up to £50,000 legal protection insurance and European cover.

For more information or a quote, call us on 0800 803 0550.

* Available on selected policies only. Qualifying criteria vary according to Insurer. Please ask for details. Currently not available in Northern Ireland.

VAN INSURANCE

Do you transport your off road vehicle in your van? Well, call Carole Nash to get a quote today!

Regardless of the level of cover, from comprehensive to third party only, and whether you use your van for business or personal use, you will receive UK and European breakdown recovery, legal protection and up to 90 days of European cover as standard.

What's more, some policies also allow you to use no claims bonus secured on a private vehicle to minimise your van premium.

For more information or a quote, call us on 0800 988 9096.

Currently not available in Northern Ireland.

HOME INSURANCE

Using our position as one of the UK's biggest insurance intermediaries, we have secured both excellent cover and highly competitive home insurance rates.

As you would expect from Carole Nash, our home policies provide a range of benefits as standard, including cover for the contents of your fridge and freezer, Christmas and wedding gifts and garden furniture and ornaments.

For more information or a quote, call us on 0800 977 6886.

Currently not available in Northern Ireland..

THINGS WE NEED TO KNOW

MAKING A CLAIM

To ensure your policy remains valid and provides you with the best possible protection, it is important that you advise us immediately of any changes to your circumstances.

Important changes include:

- Occupation
- Change of address or vehicle
- Any vehicle modification
- Any non-motoring convictions

If your circumstances do change, please contact our Customer Services team on 0800 298 5511.

HOW DO I RENEW?

To ensure you continue to enjoy the great value and service offered by Carole Nash, we will write to you on good time before your insurance is due for renewal, to give you details of your new quote and policy.

Then all you need do is call us on 0800 298 5522, having to hand:

- Your broker reference number (you will find this on your renewal notice)
- Details of your debit or credit card number

If you prefer, you can pay by cheque (made out to Carole Nash Insurance) by simply signing and returning your renewal form in the envelope provided. Please refer to your renewal invite for details.

Suffering an accident or theft can be distressing and inconvenient. We understand this, which is why our highly trained, in-house claims team is on hand to provide you with reassurance, practical advice and assistance - and ensure your claim is swiftly, sympathetically and professionally processed.

Our 'Talking Claims' service removes much of the inconvenience and hassle to you.

One call does it all. You simply call our claims hotline on 0800 298 5533 and an experienced claims handler will take down details of your claim and immediately forward them to your Insurer for action. As soon as you put the phone down your claim will start being processed.

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THE BASIS OF YOUR CONTRACT OF OFF ROAD INSURANCE

Details of your Insurer can be located in your Policy Schedule

This document is a legally binding contract of insurance between you (the insured) and us (the Insurer named on your policy schedule). The contract is based on the information you gave us and shown in the statement of insurance and all further information contained in any proposal and any declaration made to us. We have agreed to insure you under the terms, conditions and exceptions contained in this booklet or in any endorsement applying to this insurance. The insurance provided by this document covers any loss or damage that occurs during any period of insurance, for which you have paid, or agreed to pay the premium including any tax, which applies.

The law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

The Underwriters and Carole Nash Insurance Consultants Ltd are authorised and regulated by the Financial Services Authority. Both parties undertake to enforce the standards laid down by the Financial Services Authority and ensure that all members of staff observe its provisions.

For further details, please contact Carole Nash Insurance Consultants Ltd, or visit the Financial Services Authority website at www.fsa.gov.uk.

Signed for and on behalf of the Insurers



David Newman
Managing Director
Carole Nash Insurance Consultants Ltd.

OFF ROAD INSURANCE POLICY WORDING DEFINITIONS

The following word or phrases have the meanings given below whenever they appear in this document, Policy Schedule and endorsements.

Approved organisation

- Amateur Motorcycle Association (AMCA)
- Auto-cycle Union (ACU)
- British Schoolboy Motorcycle Association (BSMA)

CONDITIONS

These describe your responsibilities and the procedures that you must follow. Failure to meet with policy conditions could mean that we refuse to deal with a claim under your policy.

ENDORSEMENT

A change in the terms of the insurance which replaces the standard insurance wording, and is printed on, or issued with, the Policy schedule or revised Policy Schedule.

EXCEPTIONS

These describe what this insurance does not cover.

EXCESS

A contribution by you towards a claim under this insurance as indicated in the Policy Schedule.

INSURER/WE/OUR/US

The Insurer described in the Policy Schedule.

MARKET VALUE

The cost of replacing your vehicle with one of the same make, model, specification, mileage and age, and which is in the same condition your vehicle was in immediately before the loss or damage you are claiming for.

PERIOD OF INSURANCE

The period of time covered by this insurance (as shown in the Policy Schedule) and any further period we accept your premium for.

POLICY

The contract between us and you which is made up of the current Policy Schedule, Statement of Fact and the Insurance Policy Wording within this booklet.

POLICYHOLDER

The person(s) or company or partnership named in the Policy Schedule.

POLICY SCHEDULE/AMENDED POLICY SCHEDULE

The document showing the vehicle we are insuring and cover which applies.

STATEMENT OF FACT

The document completed by you or on your behalf by your insurance advisor which contains information you gave at the time the insurance was arranged and on which we have relied in providing this insurance.

UNITED KINGDOM (UK)

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

YOU/YOUR

The person named as “the insured” in the Policy Schedule, or as “the policyholder” in any renewal notice that applies to this insurance.

VEHICLE

- A motorcycle that is a mechanically propelled two-wheeled vehicle without a sidecar, or
- A quadricycle that is a mechanically propelled four-wheeled vehicle having a maximum unladen mass of 400 Kilograms and with a maximum power of 15 Kilowatts.

YOUR VEHICLE/INSURED VEHICLE

Any vehicle specified in the Policy Schedule.

SECTION 1 COVER FOR FIRE AND THEFT

WHAT IS COVERED

If your vehicle or its accessories are lost or damaged by fire, theft or attempted theft in the UK during the period of insurance, we will choose to either repair or replace your vehicle or the accessory, or we will give you a cash payment up to or the same as the market value or agreed value of your vehicle or the accessory at the time it was damaged.

We will also pay up to £250 for the cost of repair or replacement of tools used in connection with your vehicle if they are lost or damaged by fire, theft or attempted theft at the same time that your vehicle is damaged or stolen.

Suitable parts or accessories may be used which are not supplied by the original manufacturer.

Cover only applies while your vehicle is:

- kept in a locked garage at the address shown in the Policy Schedule when out of use.
- being used on a race track, practice ground or facility, endorsed by an approved organisation.
- transported not under its own power to and from a race track, practice ground or facility, endorsed by an approved organisation.

WHAT IS NOT COVERED

- Any amounts you may be legally liable to pay for death or injury to other people; or damage to property as a result of any accident you have while

any person is riding, using or in charge of your vehicle, during the period of insurance.

- Any loss or damage to your vehicle, accessories or tools caused other than by fire, theft or attempted theft.
- The amount of the excess shown in the Policy Schedule.
- Loss of value, wear and tear, mechanical, electrical, electronic or computer failures or breakdowns or breakages.
- Loss of use.
- Depreciation in value of your vehicle after you have made a valid claim under this Policy.
- Loss or damage caused by deception.
- Theft as a result of keys remaining in or on your vehicle whilst it is unattended.
- Loss of or damage to any accessory which is not permanently attached to your vehicle.
- Loss of or damage to accessories or tools unless your vehicle is damaged or stolen at the same time.
- Theft or unauthorised taking of the vehicle by a member of the policyholder's family or anyone normally living with you.
- Loss of or damage to specialist paintwork, including any engraving or precious metals, on your vehicle.
- Theft of your vehicle from your locked garage unless forcible or violent means are used.

GENERAL EXCEPTIONS

These general exceptions apply to the whole of this insurance.

Your insurance does not cover the following:

1. Anyone who does not meet all the conditions of this insurance.

2. Any loss, damage, injury or liability directly or indirectly caused by:

- war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil unrest, revolution, or any similar event (except where we need to provide cover to meet the relevant insurance law);
- incidents caused by riot or civil unrest outside of England, Scotland, Wales, the Isle of Man or the Channel Islands;
- earthquake;
- ionising radiation or radioactive contamination from nuclear fuel, or nuclear waste, or the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment or nuclear parts;
- pressure waves caused by aircraft and other flying objects; or carrying any dangerous substances or goods (except where we need to provide cover to meet the relevant insurance law).

POLICY CONDITIONS

1. HOW TO MAKE A CLAIM

Contact Carole Nash Insurance Consultants Ltd with full details immediately after any loss or damage which might result in a claim under this policy. If you are making a claim following the theft or attempted theft of your vehicle, you must give immediate notification of the incident to the Police.

2. OTHER INSURANCE

If you were covered by any other insurance for the incident which resulted in a valid claim under this policy, we will only pay our share of the claim.

3. REASONABLE PRECAUTIONS

You must take all reasonable steps to keep your vehicle in a safe condition and protect it from damage, including fire, theft or attempted theft and someone taking your vehicle without your permission. You must also keep to all legal regulations relating to your vehicle and its ownership. You must allow us to examine your vehicle whenever we ask.

4. KEEPING TO THE TERMS OF THIS POLICY

We will only give you the cover that is described in this policy if:

- any person claiming cover has met with all its terms, as far as they apply; and
- the declaration and information given on the Statement of Fact on which this contract is based is complete and correct as far as you know.

5. YOUR RIGHT TO CANCEL

You have the right to cancel your policy for a period of 14 days, either from the day of purchase of the contract or from the day you receive your policy documentation, whichever is the later. If you exercise this right you will be entitled to a full refund of the premium, less a Carole Nash administration charge and any Insurer charge. Please refer to the Carole Nash Terms of Business.

6. CANCELLATION

Your insurance policy has been arranged for a period of 12 months and you are required to pay the full premium. If you cancel the insurance other than in accordance with section 5 'Your Right to Cancel' and there has been no claim(s), you will be refunded in accordance with the criteria below, less a Carole Nash administration charge. Please refer to the Carole Nash Terms of Business.

Period of Cover	% of Refund
Up to 1 month	75%
Up to 2 months	62.5%
Up to 3 months	50%
Up to 4 months	40%
Up to 5 months	30%

Up to 6 months	25%
Up to 7 months	20%
Up to 8 months	10%
Over 8 months	Nil

If the policy is cancelled following subsequent renewal with your existing Insurer, please contact Carole Nash Insurance Consultants Ltd.

If there are any unpaid monies when the policy is cancelled, Carole Nash may withhold documents such as no claims bonus to which you are entitled, until full payment is made.

You may cancel your policy with immediate effect by notifying Carole Nash Insurance Consultants Ltd by phone or by post. You must return your Policy Schedule to Carole Nash Insurance Consultants Ltd, Trafalgar House, 110 Manchester Road, Altrincham, Cheshire, WA14 1NU.

In the unlikely event that we need to cancel your policy, we will give you seven days notice in writing. This will be sent to your last known address. We will work out any refund (if applicable) for the unused part of your premium, minus a Carole Nash administration charge. Please refer to the Carole Nash Terms of Business.

Please bear in mind that it is an offence under the Road Traffic Act to ride, or permit a motor vehicle to be on a public highway or other public place, if you have not met the minimum insurance requirement.

7. ARBITRATION

If we accept your claim, but disagree with the amount due to you, the matter may be passed to an arbitrator who we both agree to. When this happens, the arbitrator must make a decision before you can start proceedings against us.

8. IMPORTANT CHANGES

You must tell Carole Nash Insurance Consultants Ltd immediately about any change in risk which could affect your policy. For example, you must tell Carole Nash Insurance Consultants Ltd if any of the following happens:

- you or any other rider has been convicted of a criminal offence or have possible prosecutions outstanding;
- you get an extra vehicle or change your vehicle for another one;
- any modifications are made to your vehicle;
- you change the place where you usually keep your vehicle;

This is not a full list. If you are not sure whether to report any change, please speak to Carole Nash Insurance Consultants Ltd. We may re-assess your cover and premium as a result of any important

information you give Carole Nash Insurance Consultants Ltd.

If you do not tell Carole Nash Insurance Consultants Ltd anything which is relevant:

- your policy may not be valid; and
- we may reject your claim.

9. FRAUDULENT CLAIMS

If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated or provides false or stolen documentation in support of a claim, we will not pay the claim and cover under this insurance will end.

COMPLAINTS PROCEDURE

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have procedures in place to investigate and remedy any area of concern.

If your complaint is in relation to Carole Nash, please refer to the Carole Nash Promise, which can be found on page 2 and 3.

If your complaint is in relation to the Insurer, please write to the Chief Executive at the address shown in your Policy Schedule.

If you are still unhappy following receipt of the Insurer's final response, you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis.

The address is:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

Email: complaint.info@financialombudsman.org.uk

Website: www.financialombudsman.org.uk

Please note that the Financial Ombudsman Service will only deal with your complaint if you have already given the Insurer the opportunity to resolve it.

The procedure outlined above is entirely without prejudice to your rights in English Law and you are free at any stage to seek legal advice and take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

We are a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Compulsory insurance, such as third party motor insurance, is covered in full by the scheme. Non-compulsory cover such as damage to the insured motorcycle is covered or for any unused premium is paid by the scheme for up to 90% of its value.

Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by writing to the FSCS at 7th Floor, Lloyd's Chambers, Portsofen Street, London E1 8BN.

Carole Nash Insurance Consultants Limited

Trafalgar House, 110 Manchester Road, Altrincham, Cheshire, UK WA14 1NU

Tel: 0800 298 5511 Fax: 0161 927 2404 email: bikes@carolenash.com Web: www.carolenash.com

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