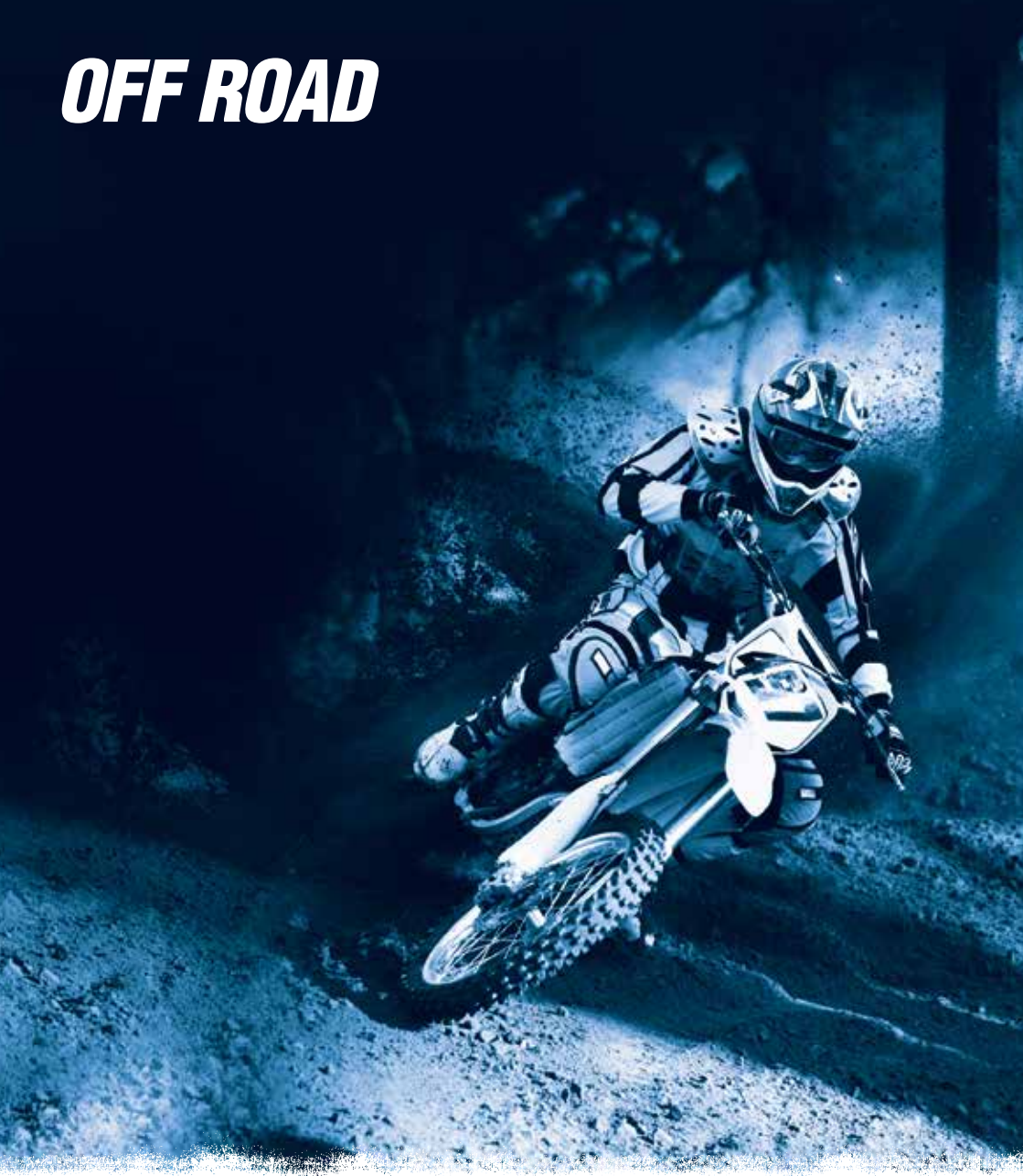


OFF ROAD



INSURANCE DOCUMENTS



CAROLE NASH
The care it deserves

Six Wheel

Multi-Bike

Modern Bike

Custom

Future Classic

Classic

Vintage

CONTENTS

CONTRACT OF OFF ROAD INSURANCE	1
OFF ROAD INSURANCE POLICY WORDING	2
Definitions	2
SECTION 1	
Cover for fire & theft	3
General exceptions	3
Policy conditions	4
Cancellation	4
Complaints procedure	6

WELCOME

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

Contained within this booklet is 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.

If you have any queries regarding this policy, please contact us:

Phone:

Email:

Thank you for choosing Carole Nash.

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).

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:

- you and the Insurer agree otherwise; or
- 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 England and Wales will apply.

Carole Nash Insurance Consultants Ltd is authorised and regulated by the Financial Conduct Authority. The insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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

Signed for and on behalf of the Insurers



David Newman
Chief Executive Officer
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.

ACCESSORIES

Additional or supplementary parts of your vehicle not directly related to its function as a motorcycle. This definition includes top boxes, tank bags and other luggage carriers while fitted to your vehicle but does not include telephone, audio, navigation equipment, helmets or clothing.

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.

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.

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.

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:

- anyone who does not meet all the conditions of this insurance.
- 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 damage or accident which might result in a claim under this policy. You or any other person claiming under this policy must send any claim form, summons or other correspondence to Carole Nash immediately.

Our in-house 'Talking Claims' service removes much of the inconvenience and hassle to you. Simply call 0800 298 5533.

If you are making a claim following the theft or attempted theft of, or malicious damage to, your motorcycle, 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
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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 a claim has been made, there will be no refund.

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 INFORMATION

You must tell Carole Nash Insurance Consultants Ltd immediately about any changes to the information set out in the proposal form, statement of fact or on your schedule. You must also tell Carole Nash Insurance immediately if any of the following happens:

- any motoring convictions or fixed penalty endorsements (pending or not) or accidents, claims, thefts or losses for you or any rider/ Driver fault or non fault, whether claimed for or not on any motor vehicle policy.
- you or any other rider has been convicted of a criminal offence or have possible prosecutions outstanding;
- the registered keeper of your motorcycle changes;
- you get an extra motorcycle or change Your motorcycle for another one;
- any modification to or alterations from the manufacturers standard specification, including any manufacturer or dealer fitted option, whether or not performance is altered or any other changes which could improve value, appearance, performance or handling;
- you change the place where you usually keep your motorcycle;
- you change your occupation.

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 the information provided by you is not complete and accurate:

- we may cancel your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium and/or change the compulsory excess, or
- the extent of the cover may be affected

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 be cancelled or voided from the inception. You may also have to repay money we have already paid to you and no return premium will be given. The Police may also be notified.

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:

If you wish to complain about the services provided by Carole Nash, such as the way your policy was sold to you, please contact Carole Nash:

By phone: 0800 298 5511

In writing:

Compliance and Risk Team
Carole Nash Insurance Consultants Ltd
Trafalgar House
110 Manchester Road
Altrincham
Cheshire
WA14 1NU

IF YOUR COMPLAINT IS IN RELATION TO THE INSURER:

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

FINANCIAL OMBUDSMAN SERVICE

If you are still unhappy following receipt of the **final response**, you can refer the dispute to the Financial Ombudsman Service within 6 months who will review your case on an independent basis.

The address is:

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

Phone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

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

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

We and Carole Nash are both covered by the Financial Services compensation scheme (FSCS). You may be entitled to compensation from the scheme if either party cannot meet its obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available as follows :

- compulsory classes of insurance (such as Third Party Motor Liability), are covered for 100% of the claim without any upper limit.
- for other classes of business, insurance advising and arranging and your insurance are covered for 90% of the claim, without any upper limit.

Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by writing to the fscs at 10th floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU or by phone on 0207 741 4100.

THIS POLICY AND OTHER ASSOCIATED DOCUMENTATION ARE ALSO AVAILABLE IN LARGE PRINT, AUDIO AND BRAILLE. IF YOU REQUIRE THESE FORMATS PLEASE CONTACT CAROLE NASH INSURANCE CONSULTANTS LTD.

Carole Nash Insurance Consultants Limited

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110 Manchester Road
Altrincham
Cheshire
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Website: www.carolenash.com



Carole Nash offers one of the most comprehensive policies in the market as indicated by a Defaqto 5 Star Rating

Carole Nash is a trading style of Carole Nash Insurance Consultants Ltd registered in England and Wales No 2600841. Carole Nash Insurance Consultants Ltd is authorised and regulated by the Financial Conduct Authority.

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