

# *Product Disclosure Statement and Policy Wording*



*All you need  
to know about  
protecting  
your bike in  
plain English*



*Insure MyRide*

# *Important messages*



## ***Need to make a claim?***

If your bike's been damaged in an accident, or stolen, or someone thinks your bike damaged their property, visit ***InsureMyRide.com.au*** or call us on 13 BIKE (13 24 53) so we can sort it out for you.

This Product Disclosure Statement (PDS) together with the policy wording tells you where you stand.

We've designed this PDS and policy wording to show you ***what's covered*** and ***what's not covered***.

In the policy wording we've put "What's covered" on the left page of the booklet, and "What isn't covered" on the right page. It's pretty simple really.

We've also used red shading to highlight the limitations and exclusions. That's red for ***'Warning!'***, and you'll find these exclusions throughout this document. Please read them carefully, as we don't want you to miss out on a claim because you didn't know the 'ins and outs' of your cover.

Normally, insurance documents can be hard work, but we've done our best to make it easy to read and understand. If anything doesn't make sense, or you need more info, visit ***InsureMyRide.com.au***.

Please keep this document and your insurance certificate somewhere handy, in case you ever need to use it (although we hope you don't).

## ***Get your mates to read this too!***

Anyone who may ride the bike should read this policy. After all, you don't want your insurance claim denied because you or your mates didn't know any better.

### **This insurance product is brought to you by the bike-friendly people at:**

Australian Alliance Insurance Company Limited (AAI), ABN 11 006 471 709, Australian Financial Services Licence No. 235011, Level 7, 447 Collins Street, Melbourne VIC 3000. AAI has prepared this Product Disclosure Statement and is the issuer of policies effected by InsureMyRide ABN 75 121 676 293. This PDS was prepared on 12/10/09. InsureMyRide is the authorised representative and wholly owned subsidiary of Australian Alliance Insurance Company. InsureMyRide acts as AAI's agent and authorised representative No 308301, to enter into contracts of insurance on behalf of AAI as insurer and deal with and settle claims on behalf of AAI. AAI can be contacted by writing to Level 7, 447 Collins Street, Melbourne 3000. This PDS has been distributed with the authority of AAI.

# Contents

## ***3 types of insurance – EVERYONE’S a winner***

Comprehensive insurance .....	7
Theft insurance.....	9
Third Party insurance .....	10
Modify your bike; modify your insurance.....	10
Who we can and can’t insure.....	11

## ***Just to show how serious and business - like we are***

What’s not included .....	14
Premiums at realistic prices .....	14
Other important stuff.....	15

## ***Policy Wording***

Comprehensive insurance .....	22
Theft insurance.....	28
Third party insurance .....	34
Exclusions.....	38
Conditions of your policy.....	40
Your No Claim Bonus.....	43
Excesses.....	44
Making a claim .....	45
When we don’t see Eye to Eye.....	46

# ***Keeping us squeaky clean***

## **The General Insurance Code of Practice**

**InsureMyRide** believes insurance companies should always do the right thing. We're right behind the General Insurance Code of Practice, which sets the standards of customer service given by the insurance industry. Basically, it keeps us on our toes and keeps us squeaky clean, and it covers things like buying insurance, claims handling and dispute resolution.

The Code is the general insurance industry's promise to be up-front in the way it deals with its customers, and rightly so. You can get more information about the Code by visiting ***InsureMyRide.com.au*** or the Insurance Council of Australia.

## **Your guide to Premiums, Excess, Discounts and Claims**

This guide gives you examples of factors we use to calculate your premium, how we apply an excess to a claim, our discounts and examples of how we process a claim. The guide forms part of the PDS and we advise you to take the time to read the document which is available at ***InsureMyRide.com.au*** or call us 13 24 53 to request a free copy.



# ***3 types of insurance – EVERYONE'S a winner***

***InsureMyRide*** offers 3 types of cover:

***Comprehensive***

***Theft***

***Third Party***



The cover you've picked is shown on your insurance certificate. Here's a brief run down of what you get with each type of cover. With the kind of details only a lawyer could love, you really should read all of the policy wording, starting from page 17, so you know what's what.

# **Comprehensive insurance**

What you get:

## **Replacement of your bike**

If it's a write-off, it's less than one year old and you bought it new, we'll replace your bike with the same make, model and series (with the ok of your lender if you purchased it on finance). We'll also pay all on-road costs. For an example of how this would be calculated refer to "Your guide to Premiums, Excess, Discounts and Claims" at [InsureMyRide.com.au](http://InsureMyRide.com.au) or contact us to request a free copy.

## **Or we'll pay out**

We'll pay you the sum insured shown on your insurance certificate if it's written-off. We'll pay out the finance provided by any relevant lender first, and then pay you the balance and the insurance contract will end.

## **Fixing your bike**

If your bike isn't a write-off, we'll pay for and arrange for repairs up to the amount authorised by us. You can choose the repairer you get a quote from, however, we reserve the right to get quotes from other repairers. Our assessor will then review the quotes and what is necessary to repair your bike and choose the repairer who has submitted the more competitive and comprehensive quote. If your bike can't be ridden we'll get your bike towed (at our expense) and we'll sort out the quote for you.

If your chosen repairer gets the OK to repair your bike or replace any part of it, we will pay the costs agreed by our assessor. We can replace damaged parts with new parts or second hand parts as long as they are of a similar condition to those being replaced.

## **Lifetime guarantee on authorised repairs**

Enough said.

## ***Even modifications and accessories can be covered***

We're talking about non-standard mods or accessories to your bike that you have told us about, which are covered up to the amount shown on your insurance certificate.

## ***Age or inexperience is no barrier***

Your bike is still covered even while being ridden by another rider, regardless of their age or experience.

However additional excesses will apply -

For riders who have had their bike licence for less than one year or has been riding for less than one year.

For riders under 25 years old, although this additional excess is less if you named them on the policy.

## ***If you hit something else***

We'll pay up to \$20 million for damage to someone else's property. We'll come to the party if damage is caused by your bike and where you, or someone you let ride it, is found to be at fault.

**Warning!** There's no cover for damage caused to any other property owned by you or the rider of your bike. (eg: Car, Home etc) That's a lawyer's way of saying, "If you own it, and you wreck it – you pay for it".

## ***Get a bonus for not making a claim***

A No Claim Bonus/Insurance Rating is also available.

Further details can be found on page 43 of the policy wording. For a working dollar example refer to "Your

guide to Premiums, Excess, Discounts and Claims" at

***InsureMyRide.com.au*** or contact us to request a free copy.



# ***Theft insurance***

If someone steals your bike, you get:

## ***Replacement of your bike***

If your bike is:

- stolen and not found, or found but not repairable and
- it's less than one year old and you bought it new, we'll replace your bike with the same make, model and series (with the ok of your lender if you purchased it on finance). We'll also pay all on-road costs. If it's more than one year old we will pay you the amount shown on your insurance certificate.

For an example of how this would be calculated refer to "Your guide to Premiums, Excess, Discounts and Claims" at [InsureMyRide.com.au](http://InsureMyRide.com.au) or contact us to request a free copy.

## ***Or we'll make it just like it used to be***

If your bike is recovered and damage caused from the bike's theft can be fixed, we'll pay to get it repaired up to the sum insured shown on your insurance certificate. However, we'll only pay the costs agreed to by our assessor. If your bike can't be ridden, we'll get it towed (at our expense) and get the quotes for you.

## ***Modifications and accessories are included***

If we agree, non-standard mods and accessories to your bike can also be covered for theft (check the amount of cover for modifications shown on your insurance certificate, and raise it if need be – it's better to be safe than sorry).



# ***Third party insurance***

If your bike causes damage to someone else's property;

## ***If you hit something else***

We'll pay up to \$20 million, for damage to someone else's property. We'll come to the party if damage is caused by your bike and, where you, or someone you let ride it, is found to be at fault.

**Warning!** There's no cover for damage caused to any other property owned by you or the rider of your bike (eg: Car, Home etc). That's a lawyer's way of saying, "If you own it, and you wreck it – you pay for it".

## ***And something for you too!***

We'll pay up to \$3000 for damage to your bike if we think the accident was caused by an uninsured driver/rider who's not related to you and doesn't live with you.

For a working dollar example refer to "Your guide to Premiums, Excess, Discounts and Claims" at

***InsureMyRide.com.au*** or contact us to request a free copy.

# ***You modify your bike; why not modify your insurance?***

Here are some 'value added' options

## ***Your riding gear***

Cover for riding gear is also available. Cover can be bought in units of \$1000 up to a total of \$5000, and includes cover for leathers, boots, helmet and guards, if they get stolen or damaged in activity associated with use of your bike. A limit of \$2000 applies for any single item under this section.

Cover is only provided if your riding gear was damaged or stolen while you were riding your bike or while they were stored in a secured storage compartment on your bike.

For a working dollar example refer to "Your guide to Premiums, Excess, Discounts and Claims" at

***InsureMyRide.com.au*** or contact us to request a free copy.

## ***Your personal valuables***

We can arrange to cover your personal valuables, such as sunglasses, MP3 players etc. Cover up to \$2000 can be purchased in units of \$1000, but remember, the higher the sums insured, the higher your premium. A limit of \$1000 applies for any single item under this section

Cover is only provided if your personal valuables were stolen or damaged while you were riding your bike or while they were stored in a secured storage compartment on your bike.

## ***Who we can and can't insure***

### **We can insure you if;**

- You are the owner of the bike
- Your bike is used for private use only
- You hold the appropriate Australian licence required to legally ride this bike
- The bike is in good order and repair

### **We can't insure you if;**

- Any rider has had a car or bike licence cancelled or suspended within the last 5 years
- Your bike is used for business use
- You have had 3 or more 'At Fault' claims within the last 5 years
- You've made illegal modifications to your bike or mods not approved by your state's transport authority
- Any criminal convictions, relating to Fraud, Theft, Arson, criminal or willful damage

### **These apply to all covers.**

- You might have to pay an excess if you make a claim under the policy. For more info about this, see page 44.
- Other conditions and exclusions apply (yes, even when it comes to the nicest insurers!).

Please read the policy wording carefully, so you know where you stand if you ever have to make a claim.

# ***Just to show how serious and business- like we are***

InsureMyRide is authorised by AAI to provide the following financial services:

## ***Authorised Services***

- Offer or arrange the issue of authorised insurance policies (listed below)
- Provide general financial product advice

## ***Authorised Insurance Policies***

- InsureMyRide branded motorbike insurance

The guys at ***InsureMyRide*** don't get any commissions or benefits from AAI when helping you choose, or arranging any of these insurance policies. AAI will receive 100% of the premiums paid for the policy.

## ***What You Must Tell Us***

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

## ***Who Needs To Tell Us***

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

## ***If You Do Not Tell Us***

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having worked.

## ***Keeping Your Details Up To Date***

You need to tell us immediately if:

- any details on your certificate are incorrect or have changed.
- any changes as to how often you use your bike, or to the way you use your bike.
- anyone who is expected to ride your bike has had a car or bike licence cancelled or suspended within the last 5 years.
- anyone covered by this policy has had a criminal history relating to fraud, theft, arson, malicious or wilful damage.
- you change your address or the place where you keep your bike.
- any additions or changes to the modifications or accessories on your bike.

As always, honesty's the best policy (pardon the pun!).

# ***What's not included***

## ***Exclusions***

This policy may not cover you in certain situations. To find out where (and when) we won't come to the party, read pages 38 and 39 carefully to see what's not covered.

# ***Premiums at realistic prices***

## ***Premiums***

We figure out your premium after taking a variety of factors into account. Things that can affect the cost of your premium are factors such as, where you live, age of the youngest driver, how often you ride your bike or what sort of bike you ride. We know what makes a safe bet, and what makes... (well, you know the rest).

It's simple, the less of a risk you are, the lower your premium.

Your premium includes any compulsory government charges, taxes or levies in relation to your policy, eg. Stamp Duty, GST or any other charge they can dream up. These amounts will be set out separately on any insurance certificate as part of the total premium payable.

For a working dollar example refer to "Your guide to Premiums, Excess, Discounts and Claims" at ***InsureMyRide.com.au*** or contact us to request a free copy.

## ***Excess***

When you make a claim under your policy, you may be required to pay an excess. Details of the excess that may apply to your policy can be found on page 44.

## ***Other important stuff***

### ***Cancelling this policy***

You can cancel this policy at any time and you'll get a refund for the unexpired part of the premium, less any non-refundable government taxes and duties. Fair enough.

### ***How to make a claim***

For information about how to make a claim under your policy, see "Making a claim" on page 45.

### ***What to do if you have a complaint***

For information about how we deal with your complaints, see "When we don't see eye to eye" on page 46.

# ***How to contact InsureMyRide***

- Email us at ***enquiries@InsureMyRide.com.au***
- or PO Box 110 Artarmon, NSW, 1570

## ***Notification of change***

Information in this PDS is subject to change from time to time. We'll issue a supplementary or replacement PDS if there is any change that we are required by law to tell you about.

For other changes, updated info can be obtained from ***InsureMyRide.com.au***.



# ***Policy Wording***

## ***Our agreement with you (otherwise known as 'the legal bit'...)***

InsureMyRide ABN 75 121 676 293, on behalf of Australian Alliance Insurance Company Limited ABN 11 006 471 709, agrees to insure you in return for your premium, subject to the terms, conditions and amounts set out in this policy.



# Definitions of your policy

## What IS covered

1. **“you”, “your”** means the people named as insured on your policy;
2. **“we”, “our”, “us”** means **InsureMyRide** Pty Ltd, on behalf of Australian Alliance Insurance Company Limited.
3. **“policy”** means your contract of insurance with us and includes the policy wording, your insurance certificate and any recorded changes to your policy.
4. **“your insurance certificate”** means any certificate showing details of your policy.
5. **“your bike”** means the bike described on your insurance certificate.
6. **“permitted use”** means private use including travel to and from work.
7. **“period of insurance”** means the time period stated on your insurance certificate.
8. **“sum insured”** means the value shown on your current insurance certificate.
9. **“modifications and accessories”** are any legal alterations or optional extras to your bike’s standard bodywork, engine, suspension, wheels or paintwork which may change its value, safety or performance.
10. **“excess”** means the amount you’re required to contribute to each claim as shown on your insurance certificate.
11. **“excess free claim”** means that if we agree an incident is not your fault and you can give us the name and address of who was at fault, and their vehicle registration number, you won’t have to pay an excess.
12. **“authorised amount”** is the value we will pay as determined by our assessor.

## ***What's NOT covered***

---

---

6. The use of your bike for your occupation or business, or for making money.

---

---

9. No modification or accessories are covered under this policy for any amount greater than that shown on your insurance certificate.

---

## ***Definitions of your policy cont.***

### ***What IS covered***

---

12. “**personal valuables**” means belongings normally worn or carried by you, eg. cameras, sunglasses, MP3 players, laptops, mobile phones or sports equipment.

---

13. “**riding gear**” means any items of riding apparel or protective clothing worn specifically for bike riding. Including helmets, gloves, riding jackets, pants and boots, and any other bike-specific gear, such as body armour and kneeguards.

---

14. “**total loss**” means your bike is stolen and not recovered or is so badly damaged that we determine it is uneconomical to repair.

## ***What's NOT covered***

---

12. Jewellery, cash or any riding gear.

---

13. General clothing and any non-protective clothing.

---

# ***Comprehensive insurance***

If your insurance certificate states you've purchased comprehensive insurance, this section tells you what's covered and what's not covered under your policy.

## ***Damage to your bike***

### ***What IS covered***

#### ***A. Damage to your bike***

##### **Total loss**

If your bike's stolen and not recovered, we'll pay you the sum insured shown on your insurance certificate. If your bike is so badly damaged the repair and salvage costs are likely to be more than the market value of your bike, we'll pay you the sum insured shown on your insurance certificate. If any finance is still owing on the bike, we'll pay out the lender first and then pay you the balance.

If the bike is a total loss within one year of its first registration (and you are the first registered owner), we'll replace it with a new bike of the same make, model and series. This includes similar accessories or mods, and we'll pay delivery and on road costs too. If your bike's to be replaced, you must obtain the consent of your financier, if applicable.

##### **Partial loss or damage**

We'll cover you against loss or damage to your bike. We have the option of either paying you the amount of your loss or of having your bike repaired. We will decide how your bike is repaired. We will pay up to the sum insured shown on your insurance certificate in line with the costs agreed by our assessor. We can replace damaged parts with new or second hand parts providing they are of a similar condition to those being replaced.

##### **Modifications and accessories**

If you have selected mods/accessories cover, we'll cover you for either total or partial loss, of these items up to the value shown on your insurance certificate

## ***What's NOT covered***

---

Loss or damage in excess of the sum insured shown on your insurance certificate.

Loss or damage to accessories and mods for any amount higher than the value shown on your insurance certificate.

Loss of use, depreciation, wear and tear, corrosion or structural, mechanical, electrical breakdown or failure.

Tyre damage caused through heavy braking, cuts or punctures.

Theft of the bike after an accident, unless you've taken reasonable steps to secure it.

Any illegal mods or accessories.

---

Any amount greater than the replacement cost or the amount shown on your certificate (which ever is the lesser)

## ***Damage to your bike cont.***

### ***B. Additional benefits***

#### ***What IS covered***

---

##### **Towing costs**

We'll pay for reasonable costs of towing your bike to a repairer or safe place, if your bike can't be ridden.

##### **'Get home' expenses**

If you can't ride your bike because of an accident or theft, we'll pay reasonable costs (up to a total of \$200) to get you and your pillion to your home or destination.

In addition, if you are more than 150km from your home, we'll pay accommodation costs (up to a total of \$200).

---

##### **Bike change over**

If you sell your current bike, we'll automatically cover any replacement bike for not more than 14 days from the date you sold your bike.

---

##### **Personal valuables**

If you've selected this cover, your personal valuables are covered if they were stolen or damaged while you were riding your bike or while they were stored in a secured storage compartment on your bike.

---

##### **Riding gear**

If you've selected this cover we'll cover your riding gear up to the amount shown on your insurance certificate. If a pillion is involved in the accident, we'll cover their gear too.

***InsureMyRide*** reserves the right to keep the damaged items that have been replaced under this section of the policy.

Cover is only provided if your riding gear was stolen or damaged while you were riding your bike or while it was stored in a secured storage compartment on your bike.

For a working dollar example refer to "Your guide to Premiums, Excess, Discounts and Claims" at

***InsureMyRide.com.au*** or contact us to request a free copy.



## ***What's NOT covered***

---

We will not pay any amount greater than the cost of the replacement bike or \$30,000 (which ever is the lesser).

---

Any amount greater than the replacement cost or the amount shown on your certificate (which ever is the lesser).

We won't pay more than \$1000 for any single item.

We will not pay for wear and tear, or damage associated with normal reasonable use. Personal valuables are not covered when away from your bike.

---

Any amount greater than the replacement cost or the amount shown on your certificate (which ever is the lesser).

We won't pay more than \$2000 for any single item.

We will not pay for wear and tear, or damage associated with normal reasonable use.

Riding gear is not covered when away from your bike.

## ***Damage to your bike cont.***

### ***What IS covered***

---

#### **Hire vehicle following theft**

If your bike is stolen, we will reimburse you for a hire vehicle for up to 14 days, or until your bike is recovered and returned to you in a road worthy condition, whichever is the earliest.

---

#### **Training courses**

Your policy covers you for an approved rider training course where an instructor is present.

---

#### **Trailer Cover**

We'll pay you for loss or damage to your trailer (up to \$750) when it is being towed by your bike.

---

#### **Locks and Keys Cover**

If your bike keys have been stolen and you have reported this to the police, we will pay for the replacement of your keys and the necessary recoding of your bike locks.

## ***Legal liability***

### ***What IS covered***

---

#### **Legal liability to third parties for property damage**

If the accident is your fault, we'll cover you for damage to someone else's property caused by: the use of your bike.

#### **Legal costs**

---

We'll pay all your legal costs incurred with our written consent in defending any legal action brought against you.

---

In this section cover is extended to: Anyone listed on your insurance certificate, or anyone riding the bike with your consent.

## ***What's NOT covered***

---

We will not pay:

- any deposit you are required to pay for the hire vehicle,
  - any excess reduction or excess waiver costs,
  - any additional excess incurred for any loss or damage occurring to the hire vehicle,
  - any running costs of the hire vehicle,
  - more than \$1,500 under this benefit.
- 

Cover won't be provided for any activity that comes under the jurisdiction of Motorcycling Australia (MA), the Confederation of Australian Motor Sport (CAMS), or any other motor sport governing body, or where there are no designated instructors in attendance.

We won't cover unapproved training courses.

A list of approved training courses can be found at

***[InsureMyRide.com.au](http://InsureMyRide.com.au)***

---

The contents of your trailer.

---

We won't pay more than \$1500

## ***What's NOT covered***

---

An amount more than \$20million (exclusive of legal costs)  
Liability for death or injury to you, your partner or anyone else.

---

Any penalties or fines or any punitive, aggravated or exemplary damages.

---

# **Theft insurance**

If your insurance certificate states you've purchased theft insurance, then this section shows what's covered and what's not covered under your policy.

## **Theft cover**

### **What IS covered**

---

#### **A. Theft of your bike**

##### **Total loss**

If your bike's stolen and not recovered, we'll pay you the sum insured shown on your insurance certificate. If your bike is recovered but is so badly damaged the repair and salvage costs are likely to be more than the market value of your bike, we'll pay you the sum insured shown on your insurance certificate. For a working dollar example refer to "Your guide to Premiums, Excess, Discounts and Claims" at **[InsureMyRide.com.au](https://www.insuremyride.com.au)** or contact us to request a free copy. If any finance is still owing on the bike, we'll pay out the lender first and then pay you the balance.

If the bike is a total loss as a result of theft within one year of its first registration (and you are the first registered owner), we'll replace it with a new bike of the same make, model and series. This includes similar accessories, tools and spare parts, and we'll pay delivery and on road costs too. If your bike's to be replaced, you must obtain the consent of your financier, if applicable.



## ***What's NOT covered***

---

We won't cover you for modifications or accessories that aren't listed on your insurance certificate, or those that are but exceed the listed amount.

We won't cover you for any loss or damage resulting from anything other than theft.

Any illegal mods or accessories.

## ***Theft cover cont.***

### ***What IS covered***

---

#### **Partial loss or damage**

Where your bike is damaged as a result of the theft, we'll cover you against the loss or damage. We have the option of either paying you the amount of your loss or having your bike repaired.

We will decide how your bike is repaired. We will pay up to the sum insured shown on your insurance certificate in line with the costs agreed by our assessor. We can replace damaged parts with new or second hand parts providing they are of a similar condition to those being replaced.

For a working dollar example refer to "Your guide to Premiums, Excess, Discounts and Claims" at ***InsureMyRide.com.au*** or contact us to request a free copy.

---

#### **Modifications and accessories**

If you have selected mods/accessories cover, we'll cover you for either total or partial loss, of these items up to the value shown on your insurance certificate

---

### ***B. Additional Benefits***

#### **Towing costs**

If your stolen bike is recovered, we'll pay for reasonable costs of towing your bike to a repairer or safe place, if it can't be ridden.

---

#### **Bike change over**

If you sell your current bike, we'll automatically provide theft cover for any replacement bike for not more than 14 days from the date you sold your bike.

## ***What's NOT covered***

---

---

Any amount greater than the replacement cost or the amount shown on your certificate (which ever is the lesser)

---

---

We will not pay any amount greater than the cost of the replacement bike or \$30,000 (which ever is lesser).

---

## ***Theft cover cont.***

### ***What IS covered***

---

#### **Personal valuables**

If you've selected this option, your personal valuables are covered if they were stolen or damaged while you were riding your bike or while they were stored in a secured storage compartment on your bike.

---

#### **Hire vehicle following theft**

If your bike is stolen, we will reimburse you for a hire vehicle for up to 14 days, or until your bike is recovered and returned to you in a road worthy condition, whichever is the earliest.

---

#### **Riding gear**

If you've selected this option we'll cover your riding gear up to the amount shown on your insurance certificate. Gear is covered if stolen or damaged in activity associated with use of your bike.

If a pillion is involved in the accident, we'll cover their gear too.

***InsureMyRide*** reserves the right to keep the damaged items that have been replaced under this section of the policy.

Cover is only provided if your riding gear was stolen or damaged while you were riding your bike or while they were stored in a secured storage compartment on your bike.

---

#### **Locks and Keys Cover**

If your bike keys have been stolen and you have reported this to the police, we will pay for the replacement of your keys and the necessary recoding of your bike locks.



## ***What's NOT covered***

---

Any amount greater than the replacement cost or the amount shown on your certificate (whichever is the lesser).

We won't pay more than \$1000 for any single item.

We will not pay for wear and tear, or damage associated with normal reasonable use.

Personal valuables are not covered when away from your bike.

---

We will not pay:

- any deposit you are required to pay for the hire vehicle,
  - any excess reduction or excess waiver costs,
  - any additional excess incurred for any loss or damage occurring to the hire vehicle,
  - any running costs of the hire vehicle,
  - more than \$1,500 under this benefit.
- 

Any amount greater than the replacement cost or the amount shown on your certificate (whichever is the lesser).

We won't pay more than \$2000 for any single item.

We will not pay for wear and tear, or damage associated with normal reasonable use.

Riding gear is not covered when away from your bike.

---

We won't pay more than \$1500

# ***Third party insurance***

If your insurance certificate states you've purchased third party insurance then this section shows what's covered and what's not covered under your policy.

## ***Legal liability***

### ***What IS covered***

#### **Legal liability to third parties for property damage**

If the accident is your fault, we'll cover you for damage to someone else's property caused by:

- the use of your bike.

#### **Legal costs**

We'll pay all your legal costs, with our written consent, in defending any legal action brought against you.

In this section cover is extended to:

- Anyone listed on your insurance certificate, or anyone riding the bike with your consent.

### ***Additional Benefits***

#### **Personal valuables**

If you've selected this cover, your personal valuables are covered if they were stolen or damaged while you were riding your bike or while they were stored in a secured storage compartment on your bike.

## ***What's NOT covered***

---

An amount more than \$20 million (exclusive of legal costs)

Liability for death or injury to you, your partner or anyone else.

---

Any penalties or fines or any punitive, aggravated or exemplary damages.

---

Any amount greater than the replacement cost or the amount shown on your certificate (whichever is the lesser).

We won't pay more than \$1000 for any single item.

We will not pay for wear and tear, or damage associated with normal reasonable use.

Personal valuables are not covered when away from your bike.

## **Legal liability cont.**

### **What IS covered**

#### **Riding gear**

If you've selected this cover we'll cover your riding gear up to the amount shown on your insurance certificate. Gear is covered if stolen or damaged in activity associated with use of your bike.

If a pillion is involved in the accident, we'll cover their gear too.

**InsureMyRide** reserves the right to keep the damaged items that have been replaced under this section of the policy.

Cover is only provided if your riding gear was stolen or damaged while you were riding your bike or while they were stored in a secured storage compartment on your bike.

## **Uninsured third party**

### **What IS covered**

If your bike's damaged in an accident that's not your fault, we'll choose to either repair your bike or pay you the amount of the damage, provided that:

- you give us written evidence that the driver, rider or owner of the other vehicle is not covered by any insurance policy for the damage to your bike; and
- you notify us of the current name and address of the driver and/or owner of the other vehicle, together with the vehicle's description and registration; and
- the other vehicle was not owned or driven by you, your partner or any person who normally lives with you

We will determine who was at fault.

We'll also pay the reasonable costs for towing your bike to the nearest repairer or safe place if it's unrideable.

For a working dollar example refer to "Your guide to Premiums, Excess, Discounts and Claims" at

**[InsureMyRide.com.au](http://InsureMyRide.com.au)** or contact us to request a free copy.

## ***What's NOT covered***

---

We won't pay more than the amount shown on your insurance certificate.

We won't pay more than \$2000 for any single item.

We will not pay for wear and tear, or damage associated with normal reasonable use.

Riding gear is not covered when away from your bike.

## ***What's NOT covered***

---

Any amount more than market value of your bike.

An amount greater than \$3000.

# Exclusions

These exclusions are important, and the lawyers told us not to “mince words”.

**You won't be covered under this policy if, at the time of the accident or theft you're claiming on:**

1. your bike or any trailer being towed by your bike was being used other than for a permitted use or for any illegal use such as; wheelies, stoppies, street racing, burnouts or any other reckless use.
2. your bike was being ridden by a rider who had your permission to ride your bike, but does not hold the appropriate license required for this bike or who within the last 5 years has;
  - been refused bike or motor insurance
  - had a car or bike licence cancelled, suspended or disqualified
  - had any criminal convictions, relating to Fraud, Theft, Arson, criminal or wilful damage.
3. your bike was being ridden by someone under the influence of any drug or alcohol, with a Blood Alcohol Concentration above the legal limit set where the accident occurred. This also applies if the rider refused to take a breath or blood test as required by the law. This exclusion doesn't apply if the bike was being ridden without your permission.
4. your bike was being prepared for or engaged in racing, track days or any other competitive activity.
5. your bike or any trailer being towed by your bike was being used in an unsafe, unroadworthy or damaged condition.
6. your bike or any trailer being towed by your bike was carrying a higher load or number of passengers than it's built for, or is legally permitted to carry.
7. Any legal liability for personal injury in respect of an unregistered bike – or in fact any bike being used offroad.
8. your bike was being used outside Australia.

9. there was a modification to your bike which was not street legal, roadworthy and approved by the transport department in your State.
10. your bike was unregistered and was being used on public roads at the time of the claim with your permission.

**We also do not insure you under this policy for any loss or damage caused by, or legal liability resulting from:**

11. any person or organisation who lawfully destroys or takes away your vehicle.
12. any war whether it has been formally declared or not, or any hostilities, rebellion or revolution.
13. the use, misuse or existence of nuclear weapons or the use, misuse, escape or existence of nuclear fuel, waste or materials or ionising radiation or contamination from such fuels, waste or materials, or the combustion, detonation, fission and/ or fusion of nuclear fuel or nuclear materials.
14. the existence of, or operation of, or threatened existence or operation of chemical or biological weapon (s) or actual or threatened pollution or contamination from such weapons, or action taken by a public authority or anybody authorised by a public authority to prevent, limit, or remedy such pollution or contamination.
15. an intentional act by you or someone acting with your consent.

**We may refuse to pay a claim under this policy for legal liability that arises because you:**

16. are only liable under a contract you have entered into;  
or
17. have accepted liability without us agreeing to it first.

# ***Conditions of your policy***

## **1. Rider details**

You must let us know straight away about any:

- 1.1 addition to, or change in riders of your bike.
- 1.2 traffic accidents in which you, or any rider of your bike, are involved.
- 1.3 licence offences or suspensions of which you, or any rider of your bike, have incurred.
- 1.4 criminal offences relating to fraud, theft, arson, malicious or wilful damage of which you or any rider of your bike are convicted within the last 5 years.

## **2. Protection of your bike**

You must take all reasonable steps to protect your bike, riding gear and personal valuables from loss, theft and damage, and comply with all legal requirements regarding the safety and maintenance of your bike.

## **3. Inspection**

We must have access, at reasonable times, to inspect your bike, riding gear and personal valuables.

## **4. Hazardous goods**

If you're carrying or using hazardous goods or substances with your bike, you must do so within the limit of any applicable law, by-law or statutory regulation.

## **5. Unauthorised repairs**

You must not replace your bike, or carry out/authorise any repairs to your bike without our written permission.

## **6. Other persons bound by this policy**

Any person covered under this policy is bound by the same terms and conditions. Make sure they read the policy.



## **7. Total loss**

If we agree to pay your claim for a total loss, we'll pay you the sum insured shown on your insurance certificate, minus any excess that may apply.

7.1 If you pay your premium annually, you won't receive a refund of premium.

7.2 If you pay your premium by instalment, we'll deduct any remaining instalments from the amount of the claim before we pay it to you.

This is because all of our obligations under this policy will have been met.

## **8. Lifetime guarantee on repairs**

The quality of the repairs authorised by us on your bike will be guaranteed for the life of your bike. However, we won't pay for fixing any work we haven't authorised.

## **9. Replacement parts for repairs for your bike**

If your bike is within the manufacturer's new bike warranty period, we'll use Original Equipment Manufacture (OEM) parts when authorising repairs. However, after this period we may decide to replace damaged parts with new parts or used parts of a similar condition to those being replaced. Australian manufactured, Australian Design Rule compliant new or reconditioned parts may be used for the replacement of some components, such as radiators. Where parts are not available locally we will not pay airfreight cost or the extra cost of specially made parts.

## **10. Breach of policy**

If you breach or fail to comply with this policy, and your breach or failure prejudices our interests, we may, according to the Insurance Contracts Act, refuse to pay any claim under this policy either in whole or, at our option, in part.

## **11. Fraudulent claims**

If you, or anyone covered under your policy is not truthful and frank in any statement made in a claim, or in connection with a claim or if any claim made under this policy is made fraudulently, we may, under the Insurance Contracts Act, refuse to pay your claim or cancel your policy or do both.

## **12. Assistance**

Under the Insurance Contracts Act, we can attempt to recover the amount we've paid from another party. You or anyone else covered by this policy must give us any information and help we may reasonably require.

## **13. Legal representation**

We may choose to legally represent or defend you or any person covered under this policy in respect of legal liability.

## **14. Cancellation by you**

You may cancel this policy at any time, either by telephone or in writing. If you cancel this policy, you will be refunded the unexpired portion of the premium, less any non-refundable government taxes and duties.

## **15. Cancellation by us**

We may cancel this policy at any time where we're entitled to do so under the Insurance Contracts Act. If we cancel this policy, we'll repay the remainder of the premium you've paid calculated from the date of cancellation.

## **16. Important information for customers paying by instalments**

If an instalment is overdue for:

- 14 days to a month we won't pay claims that occur on or after the 14th day
- more than 30 days we'll cancel this policy from the date the instalment was due to be paid.

# Your No Claim Bonus (NCB)

A NCB recognises your good riding record. Your insurance certificate reflects this in the premium you're charged. You'll be on the maximum NCB after five years of not making a claim with another insurer or us. You will need to have been insured comprehensively for those five years and haven't had an "at fault" claim.

If you have an accident, you'll keep your NCB if:

- we agree the accident wasn't your fault
- you prove that another person was completely responsible; and
- you tell us the person's name, current address and the registration number of their vehicle.

We'll reduce your NCB for all other claims you make, at the next renewal of your policy.

## NCB Penalty

The amount we reduce your NCB to is listed below;

If Your No-Claim Bonus or Rating Number is:	For 1 Claim, We Reduce Your No-Claim Bonus on Renewal to:	For 2 Claims, We Reduce Your No-Claim Bonus on Renewal to:
65% / Rating 1	55% / Rating 2	45% / Rating 3
55% / Rating 2	45% / Rating 3	25% / Rating 4
45% / Rating 3	25% / Rating 4	Nil / Rating 5
25% / Rating 4	Nil / Rating 5	Nil / Rating 5
Nil / Rating 5	Nil / Rating 5	Nil / Rating 5

For a working dollar example refer to "Your guide to Premiums, Excess, Discounts and Claims" at [InsureMyRide.com.au](http://InsureMyRide.com.au) or contact us to request a free copy.

# EXCESSES

A standard excess applies to your policy. This is an excess that applies to all claims unless it is an “excess free” claim. (keep in mind you may have chosen to have an optional excess when taking up this cover to reduce your premium).

In addition there are 3 types of additional excess that may apply

**Age Excess (named riders)** - This applies to riders under 25 who you have named on your policy

**Age Excess (unnamed riders)** - This applies to riders under 25 who are not named on your policy

**Inexperienced Rider Excess** – This applies to riders who have had their bike licence for less than 1 year or have been riding for less than 1 year

A maximum of 2 excesses will be applied to any claim, the standard excess and one of the three additional excess - (whichever one is greatest).

If the rider is over 25, named on the policy and experienced, only the standard excess will apply.

The additional excess amounts will be displayed on your insurance certificate.

For further information refer to “Your guide to Premiums, Excess, Discounts and Claims” at

***InsureMyRide.com.au*** or contact us to request a free copy.

# **Making a claim**

When it comes time to claim, you must:

1. take immediate steps, at your own expense, to minimise the damage;
2. not admit responsibility for the accident or offer to settle any claim without our written consent;
3. immediately notify the police if a crime is suspected;
4. let us, if we require, tow your bike to a repairer;
5. promptly notify us of every loss or event and of any claim made against you. You also need to tell us immediately of any writ, summons or proceedings you receive which may relate to this policy in any way;
6. make your bike available for inspection by us or our representative and, if we require, deliver it to us;
7. if required by us, obtain a minimum of two quotations from repairers, one of which is recommended by us; and
8. when requested, provide us with all proof, information and assistance in relation to a claim (including giving evidence in court) as we may reasonably require.

For further details on how your claim may be settled or to lodge a claim go to ***[InsureMyRide.com.au](https://www.insuremyride.com.au)***.

# ***When we don't see eye to eye***

**1. Our goal is to have you as a happy, long-term customer.**

***InsureMyRide*** is committed to dealing with our customers by:

- listening carefully to what you tell us
- being accurate and honest in telling you about our products and services
- communicating with you professionally and in plain language
- resolving any complaints or concerns you may have with us.

So if you think we've let you down in any way, or our service isn't up to scratch (even if through one of our sub-contractors), please let us know so we can help.

**2. How to tell us when you're not happy**

You can tell us:

### **By email**

If you have a complaint please email:

***enquiries@InsureMyRide.com.au***

### **By phone**

Call 13 BIKE (13 24 53)

If we can't clear things up over the phone we'll ask you to put it in writing.

### **In writing**

Send us the full details of your complaint, including any supporting documents and evidence, and explain what you'd like us to do. Please address this information to;

Complaints Officer

***InsureMyRide***

PO Box 110

Artarmon NSW 1570

### **3. This is what we'll do...**

If you email, your email will be directed to the correct person. If you call, you will be told the name of the most appropriate person for you to deal with. If you write to us, your letter will be directed to the correct person.

In any case:

- your complaint will be handled by the person who has the authority to deal with it; and
- this person will consider the facts and contact you to resolve your complaint as soon as possible, usually within 24 hours of receipt.

If this person can't resolve the matter to your satisfaction, then it will be referred to a Dispute Resolution Manager who has the authority to deal with it, and you'll be contacted within 5 business days. If this person is not able to resolve the matter to your satisfaction, then it will be referred to the General Manager. You will be sent our final decision in writing within 15 business days from the date you first made your complaint.

### **4. And if your complaint remains unresolved...**

You can raise certain complaints directly with the Financial Ombudsman Service Limited. This is an independent body, and its service is free. You can write to them at:

Financial Ombudsman Service Limited  
PO Box 561  
Collins Street West Post Office  
Melbourne VIC 8007

Or phone 1800 367 287 for the cost of a local call anywhere in Australia.

We agree to accept the Service's decision, however, you have the right to take further action if you chose eg. mediation, arbitration or legal action.



Insurance issued by Australian Alliance  
Insurance Company Limited (AAI)  
ABN 11 006 471 709, AFS Licence No. 235011.

**InsureMyRide** Pty Limited,  
ABN 75 121 676 293, acts as agent and authorised  
representative of AAI. Authorised representative  
No.308301.



**InsureMyRide**