

# LIVEWIRE | OPTIMUM WARRANTY™



## Insurance Product Information Document

**Company: Harley-Davidson Warranty Services**

**Product: Optimum Warranty**

This insurance is provided by Harley-Davidson Warranty Services, a trading style of Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about LIVEWIRE | OPTIMUM WARRANTY™. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

## What is this type of insurance?

The LIVEWIRE | OPTIMUM WARRANTY™ is a Mechanical Breakdown Insurance which is designed to protect you against the unexpected cost of repairs should your motorcycle develop a problem.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



### What is insured?

- ✓ Protection against the cost of replacement of any factory fitted or dealer fitted LiveWire approved mechanical or electrical components that suffer a sudden mechanical or electrical failure including:
  - Failure of frame welds or joints
  - Damage to casing caused by any covered component following breakdown of that component.
- ✓ Additional consequential failure cover is provided for specific components that have failed due to a covered component failing.
- ✓ Covers diagnostic charges up to a maximum of £75 per claim.
- ✓ Unlimited number of claims with a maximum claim liability up to the value of the motorcycle at the time of warranty application.



### What is not insured?

- ✗ Any components listed in the 'What is not Covered' section of the policy document.
- ✗ Damage caused by installation or use of non LiveWire components, including those installed by an authorised LiveWire agent, that cause a LiveWire component to fail. Examples include, but are not limited to performance-enhancing powertrain components or software, non-approved tyres, lowering kits, handlebars, etc.
- ✗ Repairs, replacements or alterations not authorised by Harley-Davidson Warranty Services or experimental equipment or routine servicing or maintenance or any motorcycle which has been modified from the manufacturer's original specification.
- ✗ The gradual reduction in operating performance (wear and tear) due to the age of the motorcycle and/or the number of miles it has covered.
- ✗ Any parts which have not failed but which are replaced or reported during routine servicing.



### Are there any restrictions on cover?

This warranty does not cover:

- ! Mechanical or electrical failure caused by faults which a qualified engineer appointed by Harley-Davidson Warranty Services thinks could have reasonably existed before this warranty began.
- ! Any motorcycle used for commercial purposes such as but not restricted to couriers, learning school, professional delivery, short or long term hire etc., patrol or any public or professional usage.
- ! Any motorcycles used for racing of any description or being used in any contest, competition, trials or any form of off road activity.
- ! Any public service motorcycles such as police motorcycles, paramedic motorcycles and military motorcycles.
- ! Any motorcycle owned by a motor trader or garage or associated companies or by the proprietor(s) of such motor trader or garage, or by an employee, friend or relative of such proprietor(s).



## Where am I covered?

- ✓ Cover under this warranty may only be granted to individuals residing or corporate bodies located in the country or applicable territorial limits where this warranty was registered.
- ✓ For warranties registered within the EEC (European Economic Community) or EEA (European Economic Area), the territorial limits of this warranty are also extended to cover the motorcycle whilst outside of the country of registration so long as the motorcycle remains within the EEC or EEA.



## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- If you don't follow the manufacturer's service schedules, this warranty may not apply.
- **If you need to make a claim:** We recommend you take your motorcycle to an authorised LiveWire agent and provide them with the warranty number (found on the Policy Confirmation), your motorcycle registration number and the date and mileage that the component failed. **IMPORTANT** – Repair work must not commence until the administrator has agreed the claim. Failure to comply with this requirement will affect your ability to claim under this cover.



## When and how do I pay?

You can pay your premium as a one-off payment prior to the start of cover or in monthly instalments.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your Policy Confirmation.



## How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the LiveWire agent who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8216 and you will receive a pro-rata refund (subject to an administration fee).

Please note you will not receive a refund where you have already made a successful claim on the policy.