

Insurance Product Information Document

Company: Harley-Davidson Warranty Services

Product: Tyre Insurance

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 | TYRE CARE™**. 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?

LIVEWIRE | TYRE CARE™ is designed to protect against the unforeseen costs of having to replace the tyres on your motorcycle, as a result of accidental or malicious damage.

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?

- ✓ Provided your motorcycle is eight years old or under and it has covered less than 30,000 miles at the start date of the policy, then during the period of insurance, we will cover up to the claim limit shown in the Validation Certificate for replacing up to six tyres fitted to your motorcycle as a result of damage.
- ✓ Damage means:
 - the sudden and unforeseen deflation of a tyre arising from accidental damage or puncture to the tyre itself;
 - or malicious damage to the tyre or valve from a third party, necessitating immediate ~~repair or~~ replacement before normal use can be resumed;
 - or sidewall damage that does not immediately lead to sudden deflation.



What is not insured?

- ✗ Any claim where at the time of damage the tyre tread depth is less than 2mm across any tread area of the tyre.
- ✗ Wear and tear, including any unevenly worn tyres caused by defective wheel balance or failure of a suspension component or shock absorbers.
- ✗ Any malicious damage claim, which is not accompanied by a valid and substantiated crime reference number.
- ✗ Theft of the tyre(s).
- ✗ Tyre(s) which are not 'E' Marked and any claim where there has been an attempt to remove the serial number or other identifying marks from the tyre(s).
- ✗ Losses or damage to any other components of your motorcycle arising from a claim.



Are there any restrictions on cover?

- ! This policy has a maximum claim limit per tyre of £500 including VAT.
- ! Claims are limited to two tyres per twelve months of cover, up to a maximum of 6 tyres during the policy period of 3 years.

This policy does not cover any motorcycle:

- ! Used for competition, including track days, racing, pacemaking, hire or reward, off road use, riding school, transportation of goods, delivery courier, public service vehicles.



Where am I covered?

- ✓ To purchase this cover, you must be resident in:
 - The United Kingdom which includes England, Scotland, Wales and Northern Ireland.



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 need to make a claim:** Report your claim within seven days of the damage occurring and according to the following procedure:
 - 1) contact the administrator's claims department on 0344 573 8028.
 - 2) for claims authorisation the repairer must: advise us of your policy number and motorcycle details, confirm the minimum tread depth of the damaged tyre(s), advise us of the cause of damage, provide an itemised ~~repair~~/replacement cost estimate and digital photos of the vehicle registration plate for your vehicle, the full tread of the damaged tyre(s) and the actual damage.
- In the event of damage to any tyre(s), they must be removed from the motorcycle and replaced before they are driven on again.



When and how do I pay?

You can pay your premium as a single payment prior to the start of cover.



When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The motorcycle is sold or transferred to a new owner; or
- The claim limit has been reached.



How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the ~~introducer~~, who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8028 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.