



MOTOR CYCLE INSURANCE

Motor cycle or motorized bike is a vehicle with two or more wheels equipped with a motor engine. Law in most countries regulates motor cycle insurance. Mandatory covers, policy wordings and extensions may vary according to the regulations of each country.

In general, comprehensive motor cycle insurance would include the following covers and extensions.



COVERS INSURED

- › Accidental loss of or damage to the motor cycle
- › Bodily injury or death of third parties, including passengers
- › Loss of or damage to property belonging to third parties

OPTIONAL EXTENSIONS

- › Personal Accident to the rider
- › Extension of geographical area to include neighboring countries
- › Strike, riot and civil commotion
- › Emergency medical expenses

In addition to the exclusions, which apply to the specific sections of cover, there are a number of general exclusions applicable to all sections of the policy, including:

MAJOR EXCLUSIONS

- › Wear and tear, depreciation
- › Driving by unlicensed drivers
- › Use of the insured vehicle outside the uses that the policy permits
- › Contractual liability
- › War and terrorism
- › Radioactive and nuclear risks
- › Driving under the influence of alcohol or drugs
- › Detention or confiscation.
- › Accidents that occur outside the borders of the geographical area stated in the policy

