

# Motorcycle | Policy Guide



| Cover   | Excess  | Extensions  | Exclusions   |
|---|---|---|--|
| <p>Any accidental damage to your vehicle and any damage you cause to another person's property</p> <p>Legal liability up to \$20,000,000</p> <p>Riding Apparel</p> <p>Windscreen and Headlight Extension</p> <p>Trailers</p> <p>Keys and Locks</p> <p>Gap Cover</p> | <p>Standard policy excess of \$750.</p> <p>Drivers under 25 years of age, 15% of the sum insured with a minimum of \$1,250</p> <p>For unnamed riders, \$1500</p> <p>Theft from or Malicious Damage at your usual residential situation when the motorcycle is not in a securely locked building will have a \$2000 excess apply</p> | <p>Agreed Value</p> <p>Replacement Value for Protective Equipment</p> <p>Roadside assistance</p> <p>Mechanical breakdown</p> <p>Different policies available: comprehensive, third party fire and theft, third party only, Competition, Storage &amp; Transit or Restoration &amp; Transit or Off Road.</p> | <p>Your excess</p> <p>Consequential Loss</p> <p>Wear and tear, gradual deterioration, rust or corrosion</p> <p>Loss resulting from failure or, or defect or fault in the design or specification.</p> <p>Loss resulting from the bike being used in an unsafe condition.</p> <p>Any damage caused by a driver who has your consent to drive but is failing to comply with NZ laws.</p> <p>Any damages to the motorcycle while it is on any race track unless prior written agreement is obtained from Star Insurance. This includes any supervised rider training day.</p> |

*Insurance People insurance refers to the insurance policy, which is arranged by Aon New Zealand as the broker with Star Underwriting Agency Ltd as the insurer. Please note that this is a brief outline only, refer to the policy wording for full details.*