



NATIONAL MOTORCYCLE INSURANCE

Product Features Guide



For use by general insurance brokers only and not for distribution to clients

NATIONAL MOTORCYCLE INSURANCE

INSURANCE WORDING



PROTECT THEIR
PRIZED INVESTMENT



PROTECT THEIR INTERESTS
WHEN IN USE



BROAD ADDITIONAL
BENEFITS AS STANDARD



PEACE OF MIND COVER FROM A
DEDICATED MOTORCYCLE INSURER

WHY CHOOSE NATIONAL MOTORCYCLE INSURANCE?

NM Insurance has led the way in protection for Leisure Industry risks for over 15 years, this development has included enhancements changing the market for the good of your client, and your relationship with your client, knowing their prized motorcycling activity has the protection they deserve.

Our new National Motorcycle Insurance wording continues to support this philosophy, backed by our in house claims support team, and our solid network of support salvors, adjusters and claims partners ready for all situations. With standard Australian wide usage coverage, from Hobart to Cairns, from Melbourne to Perth, you have the right partner to support your business, and your clients.

It's like fitting your brand new Sports bike with cheaply made tyres, you might save a few dollars, but good owners seek quality supplies, just like you seek quality cover and support.

THE PRODUCT IS SPLIT IN TWO WORDINGS:



1. FOR ON ROAD, REGISTERED
MOTORCYCLES








2. FOR OFF ROAD, UNREGISTERED
OR RECREATIONAL/LIMITED
REGISTERED MOTORCYCLES




CONSIDER THESE KEY POINTS REGARDING OUR ON ROAD MOTORCYCLE PRODUCT

COVER OPTIONS INCLUDE COMPREHENSIVE, THIRD PARTY,
FIRE AND THEFT OR THIRD PARTY LIABILITY ONLY.

KEY FEATURES INCLUDE (FOR COMPREHENSIVE COVER ONLY)

-  Replacement of motorcycle within the first 24 months from first registration.
-  Rider Gear Cover
-  Rider Plus Cover
-  Tyre and Rim Cover
-  Unlimited Use

LIABILITY COVER

-  \$20M Standard limit
-  Protection for liabilities arising from the loss or damage to the property of others.
-  Liability cover is extended for insured to ride an insured motorcycle not owned by them.

What You are covered for	Comprehensive Cover	Third Party, Fire and Theft Cover	Third Party Liability Cover
Accidental Damage	✓	✗	✗
Fire	✓	✓	✗
Malicious Acts	✓	✗	✗
Storm and Flood	✓	✗	✗
Theft	✓	✓	✗
Transit (whilst being transported on a Trailer)	✓	✗	✗
Third Party Liability Cover	✓	✓	✓
Automatic Additional Cover benefits			
Rider Plus Cover (Loan Balance Assistance, Car Hire and Personal Items)	✓	✗	✗
Excess Waiver for Accident Damage only to Rims or Tyres	✓	✗	✗
Salvage Costs	✓	✗	✗
Loan Balance Assistance (Off-Road)	✗	✗	✗
Repatriation Costs	✓	✗	✗
Riding Gear Cover	✓	✗	✗
Keys and Locks	✓	✗	✗
Replacement Motorcycle	✓	✗	✗
No Claim Bonus and Excess Feature	✓	✗	✗
Motorcycle Trailer	✓	✗	✗
Emergency Repairs	✓	✗	✗
Optional Benefits			
Lay Up Cover	Available	Not Available	Not Available

OPTIONAL ALTERATIONS TO COVER






Layup Option – Discounted premiums for seasonal usage. When bike is on Lay up, the policy still provides cover for weekend riding.






CONSIDER THESE KEY POINTS REGARDING OUR OFF ROAD MOTORCYCLE PRODUCT

* COVER OPTIONS COMPREHENSIVE OR FIRE AND THEFT ONLY.

KEY FEATURES INCLUDE

-  12 months Agreed Value for any new registered motorcycle
-  Accidental Damage Cover
-  Theft cover (with forced entry evident from a locked building, shed, trailer or vehicle)

LIABILITY COVER

-  \$20M Standard limit
-  Protection for liabilities arising from the loss or damage to the property of others.
-  Liability cover is extended for insured to ride an insured motorcycle not owned by them.

What You are covered for	Comprehensive Cover	Fire and Theft Cover
Accidental Damage	✓	✗
Fire	✓	✓
Malicious Acts	✓	✗
Storm and Flood	✓	✗
Theft	✓	✓
Transit (whilst being transported on a Trailer)	✓	✗
Third Party Liability Cover	✓	✗
Automatic Additional Cover benefits		
Salvage Costs	✓	✗
Loan Balance Assistance	✓	✗
Riding Gear Cover	✓	✗
Keys and Locks	✓	✗
Replacement Motorcycle	✓	✗
Emergency Repairs	✓	✗

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- > Local support across Australia
- > Backed by the strength and stability of Zurich