

# LV= Motorcycle policy endorsements

The following is a list of all endorsements applicable to the LV= Motorcycle range of policies.

Clauses can be searched for using the search function on your computer (Ctrl + F in Windows applications).



Endorsement Number	Endorsement Title	Endorsement Wording
E018	<b>Eire Extension</b>	Eire Extension. This insurance will also apply while the Insured Vehicle is temporarily in the Republic of Ireland.
E026	<b>Tracking Device Warranty</b>	We will not provide any cover under Section 2 of the policy (i.e. any claim for loss or damage by Theft or attempted Theft of the insured motorcycle) unless we have proof that: A) the motorcycle is fitted with an insurance approved tracking device and installed in accordance with the manufactures instructions, B) the tracking device is on and working whenever the insured motorcycle is left, C) all subscriptions associated to the device are paid for and up-to-date and therefore are not expired.
E030	<b>Policy Cancelled in event of Total Loss</b>	Policy cancelled in event of total loss. If the vehicle becomes a total loss and we indemnify under Section 2 or 3, this Insurance shall cease to be operative upon payment of the market value, (including its accessories and spare parts), or the value shown in the schedule whichever is less. A substitution of any other vehicle for the Total Loss will not be allowed, nor will a return of any unused premium be given.
E164	<b>Protected No Claims Bonus</b>	Protected No Claims Bonus. If the Policy is for an annual term, and you pay the extra premium we require, we will not reduce your No Claims Bonus (see Section 5 of the Policy) if you do not claim more than twice during five continuous periods of insurance. This benefit will stop if : you make more claims than shown above; or you no longer qualify.
E186	<b>Immobiliser Endorsement (Motor Cycles)</b>	An immobiliser must be fitted for theft cover to apply. We will not provide cover under section 2 (Fire and Theft) of the policy unless we have proof that the insured vehicle is fitted with an insurance approved immobiliser or immobiliser alarm fitted by the manufacturers or insurance approved installer and the immobiliser or immobiliser alarm is on and working whenever the insured vehicle is left.
E219	<b>Excess Increased if not garaged</b>	A £100 excess will apply in addition to any amount shown on the schedule for any claim caused by theft or any attempted theft whilst the motorcycle is parked at the insured's usual place of residence and/or the declared garaging address, unless the motorcycle is stolen from a properly constructed and locked garage, building or shed.
E245	<b>Exclude Theft Cover unless Garaged</b>	This insurance does not cover loss or damage to the Insured Vehicle caused by theft or attempted theft of the vehicle (Section 2) unless it is kept in a properly constructed and locked garage when at the home or garaging address between the hours of 10:00 PM (22:00 Hrs) and 6:00 AM (06:00 Hrs).
E246	<b>Garaging Endorsement</b>	This insurance does not cover damage to the Insured Vehicle from any cause nor theft or attempted theft of the vehicle (Sections 2 and 3) unless it is kept in a properly constructed and locked garage when at the home or garaging address between the hours of 10:00 PM (22:00 Hrs) and 6:00 AM (06:00 Hrs).
E408	<b>Mechanical Immobiliser</b>	We will not provide any cover under Section 2 of the policy (i.e. any claim for loss or damage by Theft or attempted Theft) unless the Insured Motorcycle is fitted or secured, as a minimum security measure, with at least a Motorcycle/Scooter Approved Padlock or Armoured Lock & Chain whenever the vehicle is left unattended or not in use.

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