The motorcycle insurance cover provides protection against accidental loss or damage to motorcycles and accessories as well as protection against legal liability to third parties. This policy is designed for individual users and corporate entities who own and operate motorcycles for their own business.

**The policy covers:**

- Loss or damage to third party property arising from accidental own damage
- Death & bodily injury to third parties

**Exclusion**

- Death or bodily injury to any person in the employment of the insured or arising out of and in the course of such employment.
- Damage to tyres unless the motorcycle is damaged at the same time.
- Consequential loss, depreciation, wear tear, mechanical or electrical breakdown, failures or breakages
- Loss of or damages to accessories or spare parts by burglary/house break in or theft unless the motorcycle is stole at the same time.
- Terrorism Risks

**FAQs**

- **Does the policy cover the motorcycle for use as a public service unit (boda boda)?**

  The policy does not cover the risk of use of the motorcycle as a public service unit (boda boda) but is limited to use of the vehicle for one's own personal business as an individual or corporate entity.

- **Does the motorcycle policy have an excess payable in the event of a claim?**

  There exists an excess on the policy which is the cash value amount of damages the insured will be responsible for in the event of a claim.

*Policy Terms and Conditions apply*