



## Motor Claims—Theft of Motorcycle Service Charter

As an Insured, you can expect the following service from the BF&M claims department after the claim has been officially recorded and accepted.

- Telephone calls to the department to be answered promptly. In the event of the Insured having to leave a voicemail message, this will be responded to within one working day at the latest.
- The Insured understands that the claim must be officially recorded and accepted before BF&M can commit to any course of action.
- Unfortunately most stolen cycles will not be recovered or will be recovered in a condition beyond economic repair. If not recovered, we will pay to you the insured value of the cycle (less the policy deductible and any applicable depreciation) 5 business days after the loss is reported to the Police.
- We require a note of the Police Report and the name of the Officer handling this theft.
- If recovered, inspection of vehicle within one working day (if convenient to you) at the location of your choosing.
- If recovered, authorisation of repairs within one working day of our agreeing repair methods and costs with repair garage.
- The repair estimate will be decided by BF&M although Insured has the option to select garage of their choosing (and pay any extra costs).
- On collection of the vehicle, the Insured will sign satisfaction note (if repairs are acceptable) and pay to the garage the policy deductible.
- Payment of repairs direct to garage (less the policy deductible).
- Write off or cash settlements to be paid to Insured within one working day of agreeing the figures.
- A deductible applies to all theft related claims made under the policy.
- The maximum payable at time of settlement in respect of the vehicle and its accessories is the sum insured less any applicable depreciation and the deductible.

Contact the BF&M Claims Team at +1 441 295 5566, ext. 1005 or [submitclaim@bfm.bm](mailto:submitclaim@bfm.bm)