

Third Party Liability cover

Third Party Liability cover insures you for up to \$20,000,000 for your legal liability to pay compensation for damage to someone else's property as a result of an accident involving your motorcycle.

Third Party Fire and Theft cover (registered motorcycles only)

Third Party Fire and Theft cover offers you versatility and excellent value. If your motorcycle is damaged by fire and is a total loss or if your motorcycle is stolen and not found, Swann will pay you the agreed value. If your motorcycle is damaged by fire and is not a total loss or if your motorcycle is stolen and subsequently found, Swann will, at their option: (a) repair your motorcycle, or (b) pay you the cost of repairing your motorcycle.

Swann reserves the right not to accept certain applications and the right to issue a policy with modified conditions.



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Harley-Davidson
Insurance Services*

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HARLEY | MOTORCYCLE INSURANCE™



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It takes experience and confidence to understand the complex needs of Australian motorcyclists. That's why Australian owned and operated specialist motorcycle insurer, Swann Insurance, has developed a motorcycle insurance product especially for Harley-Davidson customers that recognises your riding experience and rewards you, the rider.

Over the years, Swann has gained an intimate understanding of the Australian market. Swann knows that Australian motorcyclists are passionate about their machines. It's a symbol of their freedom which should never be taken away. So if your machine gets damaged or stolen, you want the superior protection of a policy that will get it back on the road - fast!

CONVINCE YOURSELF WITH THE COMPREHENSIVE POLICY FEATURES AND BENEFITS...

Agreed value coverage

Your motorcycle will be comprehensively insured for an agreed amount at the beginning of the policy and then again at each renewal. This way there's no surprise in the event of a claim.

Personal items

Swann will pay up to \$500 for personal items (excluding mobile phones, helmets, cash, cheques and negotiable securities).

Additional items

You are covered up to \$3,000 in total for the following items if damaged as a result of an accident:

- Clothing and protective safety items, any single item up to \$1,000 (no helmets).
- Fabric gear bags up to \$500.

New motorcycle replacement

If your motorcycle** is less than 36 months old and has travelled less than 50,000 kms (since date of first registration) and is a total loss following an accident or theft, Swann will replace it with a brand new motorcycle of the same make, model and series (where available). Swann will also pay for all statutory insurance, registration, dealer delivery fees and government charges.

**Applies only if a Harley-Davidson® Motorcycle or a Buell® Motorcycle.



Emergency repairs & expenses

If your motorcycle is accidentally damaged or stolen more than 100 kilometres from your home Swann will:

- pay up to \$500 for emergency repairs, and
- reimburse up to \$500 for emergency accommodation, travelling expenses or rental car expenses.

Good drivers make good riders

You can automatically transfer your car insurance no-claim bonus rating to your motorcycle insurance. The strength of your car insurance record allows for more cost-effective premiums.

No fault, no excess

You don't have to pay an excess if Swann agree the accident was not your fault and you can provide the name and address of the driver of the other vehicle and the registration number of the other vehicle.

Electronic theft device discount

A premium discount is provided for any approved electronic theft device systems installed on your motorcycle.

Towing and clean up costs

Removal of motorcycle debris and towing of motorcycle from the incident site to the nearest repairer or place of safety.

Trailer

Up to \$500 if a trailer specifically designed for a motorcycle is accidentally damaged, stolen or burnt whilst attached to your motorcycle.

Hire car if your motorcycle was stolen

For a maximum of ten days, \$50 per day.

Keys and locks

If your motorcycle keys have been illegally copied, lost or damaged, Swann will pay up to \$500 to replace your keys and/or locks.

AS A BONUS, COMPREHENSIVE COVER HAS PLENTY OF ADDITIONAL OPTIONAL BENEFITS...

Helmet cover

For a small additional premium, Swann will cover your helmet and/or your pillion passenger's helmet if accidentally damaged as a result of an accident involving your motorcycle.** Swann will replace the helmet/s, or pay the cost of replacing the helmet/s. The most Swann will pay is \$750 per helmet.

**Applies only if a Harley-Davidson® Motorcycle or a Buell® Motorcycle.

Named rider

This is an option you may choose to select where only you are insured to ride your motorcycle and will receive a premium discount accordingly.

Easy monthly payments

A simple payment scheme of equal monthly instalments is available to help make your life easier.

Money back guarantee

If, in the first 28 days you haven't made a claim and are not completely satisfied with the Motorcycle Insurance policy and you cancel your policy, your premium will be refunded in full.

No claim bonus rating 1 protection†

You can select to protect your no claim bonus rating 1.

†Additional premiums may apply.

COVER OPTIONS

Whether you are an everyday commuter or a weekend enthusiast, you can select from a range of covers to suit your individual needs.

Comprehensive cover

Comprehensive cover provides the broadest cover possible. It protects your motorcycle against accidental damage, fire and theft, as well as covering your legal liability for damage to other people's property.

Fire and Theft cover (unregistered motorcycles only)

Fire and Theft cover provides less protection than the Comprehensive cover. Nevertheless, it provides valuable, cost-effective cover.

If your motorcycle is declared a total loss following fire damage, or is stolen and not recovered, you will be paid the agreed value. If your motorcycle is damaged by fire but is not a total loss, or is stolen and found damaged, you will be covered for the cost of repairs.

