

OVERSEAS MOTORCYCLE TRAVEL

AUSTRALIAN TRAVEL INSURANCE COMPARISONS¹

Preface

Getting effective travel insurance for motorcycle tours overseas is an issue often raised in motorcycling circles. With the seemingly ever-increasing number of motorcycle tour operators in the market – and the number and variety of tours available – the issue will continue to be a live one.

This document looks at motorcycling conditions in the travel insurance policies of several insurance retailers. It may not include all retailers who offer policies attractive to motorcyclists but it covers the likely main players.

While reasonable care has been taken to be accurate in setting out the relevant conditions, it must be emphasised that all conditions relating to motorcycling should be checked with the retailer and through the applicable Product Disclosure Statement (PDS) before taking out a policy. PDSs are constantly changing and being updated.

Overview

There is a wide variety of motorcycling conditions amongst both retailers and underwriters. Not surprisingly, there are many more retailers than underwriters; but retailers with the same underwriter can have varying conditions.

Key issues relating to motorcycling include the engine capacity of the bike, requirements relating to licence and motorcycling gear, hirer insurance excess, personal liability and compensation for death or permanent disability.

Many companies (i.e. retailers) limit their coverage of motorcycling to bikes of 200cc or 250cc engine capacity. In some of these case, there are no further details included in this paper about other conditions. Other conditions would need to be carefully checked in the applicable PDS if any of these companies were to be considered for travel insurance.

Amongst the companies whose travel insurance has no upper limit on a motorbike's engine capacity, the key conditions (with some exceptions) are:

- the rider and pillion must be wearing a helmet (AussieTravelCover doesn't specify this)
- the rider must have a current and valid Australian motorcycle licence that covers the type and capacity of the bike being ridden (AussieTravelCover specifically excludes learner permits and provisional licences)
- the licence must be valid for the country of riding or, if not, the rider must also have a valid licence for that country
- the pillion must be riding with a rider who has a licence valid for the country of riding.

The wording relating to these conditions varies in some respects from company to company; even, as noted above, amongst companies with the same underwriter. In a couple of cases, the wording is surprising loose.

¹ Most entries were current at 24 November 2016. Some later. But check the PDS before committing.

However, for practical purposes, adhering to the above conditions will keep you within all the policy requirements relating to licensing and gear.

Except for Qantas and ANZ, none of these companies covers any expenses relating to damage to a motorcycle or retrieval of a damaged motorcycle. This includes the hire company's excess which the same insurance policies will cover for a variety of four-wheeled vehicles. The policies offered by Qantas and ANZ (both underwritten by QBE Insurance) define rented vehicle in the context of paying the insurance excess as including a motorcycle.

Any payments for personal liability relating to a motorcycle are excluded (as they also are relating to any motorised vehicle).

Some companies exclude payments for accidental death or disability resulting from a motorcycle incident. Most companies, however, seem to include these benefits (by not excluding them).

Banks

Travel insurance offered by the major banks is worth mentioning if only because of their potentially attractive offer of "complimentary" travel insurance with the use of certain categories of credit card. (Choice points out that "complimentary" is a bit misleading because the relevant credit cards attract substantial annual fees; and there are other conditions, such as payment of fares with the card and higher excess payments with claims.)

For the purposes of this paper, however, suffice it to say that the "complimentary" insurance provided by banks is limited to engine capacities of 200cc (underwritten by QBE) or 250cc (underwritten by Allianz).

The banks also offer retail or purchased travel insurance. Only two cover motorcycles of unspecified upper limit engine capacities: ANZ (underwritten by QBE) and NAB (underwritten by Allianz). The others offer policies (underwritten by Allianz) that are limited to 250cc.

This is a summary of bank policies underwriters:

BANK	COMPLIMENTARY INSURANCE	PURCHASED INSURANCE
ANZ	QBE	QBE
NAB	QBE	Allianz
Commonwealth	Allianz	Allianz
Westpac	QBE	Allianz
St George	QBE	Allianz

Table of Companies

The following table of travel insurance comparisons is divided into three sections:

- The first section (green) includes those companies whose policies automatically cover bikes of any engine capacity.
- The second section (yellow – it's sort of amber) includes two companies (same underwriter) that offer special premium add-ons (for a price) to include bikes of any capacity. If you don't opt and pay for this, you're not covered.
- The third section (red – close enough) includes companies with engine capacities limited to 200cc or 250cc.

Included in the first section are two companies that stand out – and are alluded to above in this context: ANZ and Qantas. They are somewhat anomalous for a few reasons: they are the only companies

underwritten by QBE that allow unfettered engine capacity; the only condition attached to the rider is to have a licence valid in country of residence (oddly, nothing said about country of riding!); no conditions for a pillion; and rented vehicle is defined to include a motorcycle, with the consequence of being able to claim insurance excess (easily a couple of thousand dollars). QBE has advised that these are the only policies they underwrite with these conditions, adding, somewhat ominously “all the others have been updated.” “Updated” presumably implies conforming with QBE’s own retail policy in the red section below.

Other Coverage issues

There are, of course, several other coverage issues that might be relevant to but not directly related to a motorcycle tour, e.g., ballooning, paragliding and a range of sports. There are important differences in how policies cover such issues. These should be carefully researched in selecting a company for travel insurance or in choosing activities that you might undertake on the tour. These are in addition to the raft of issues one would normally look carefully at.

Claims

The handling of claims, it would seem, is undertaken by the “insurer” which is the underwriter. This means that under any of the policies underwritten, for example, by Allianz, your claim will be handled by the same team from Allianz; and in the same way.

TABLE OF AUSTRALIAN TRAVEL INSURANCE COMPARISONS

INSURANCE COMPANY	GENERAL EXCLUSION FROM PDS	OTHER RELATED ISSUES
<p>InsureandGo</p> <p>Mitsui Sumitomo Insurance Company Limited</p>	<p>15. Any claim arising from the use of a two-wheeled or three-wheeled motor vehicle unless you:</p> <p>a. as the driver or a passenger are wearing a crash helmet (this is irrespective of the law in the country you are in), and</p> <p>b. as the driver: (i) hold a driving licence appropriate for the country you are in, and (ii) if using a motorcycle rated 125cc or higher, you hold a current and valid license required for driving an equivalent rated motorcycle in Australia.</p>	<p>Excluded from coverage is any claim for compensation for personal injury as provided for in the policy in relation to other accidents (eg loss of limb, permanent injury, death etc).</p> <p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle.</p>
<p>AussieTravelCover</p> <p>Allianz Australia Insurance Limited</p>	<p>Your claim arises from being in control of a Motorcycle unless:</p> <ul style="list-style-type: none"> • you are licensed to drive a Motorcycle under a current Australian motorcycle licence (excluding Learners Permits and Provisional Licences) or a current International Driving Permit, or • you are a passenger travelling on a Motorcycle that is in the control of a person who holds a current motorcycle licence valid for the country you are travelling in. 	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle (by the definition of 'rented vehicle')</p> <p>Policy includes claims for death or disability.</p>
<p>Travel Insurance Direct</p> <p>Lloyd's Underwriters Cerberus Special Risks Pty Limited (as agent of Lloyds)</p>	<p>f) rides a motorcycle: i) without wearing a helmet; and ii) without having a valid licence as required in Australia and in the country of travel for the same class of motorcycle you (or they) are operating; or iii) as a pillion passenger without a helmet</p>	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for vehicle excess or damage to the motorcycle (hidden a bit in the definition of 'rented vehicle.')</p> <p>Policy includes claims for accidental death or disability.</p>

INSURANCE COMPANY	GENERAL EXCLUSION FROM PDS	OTHER RELATED ISSUES
<p>World Nomads</p> <p>Lloyd's Underwriters Cerberus Special Risks Pty Limited (as agent of Lloyds)</p>	<p>27. Motorised vehicles, when:</p> <ol style="list-style-type: none"> a. not wearing a helmet where one would be required in Australia, regardless of local laws; and b. operating any motorised vehicle without a valid licence for the same class of vehicle or watercraft in Australia and as required in the relevant country where you're travelling; or c. riding as a passenger in or on any motorised vehicle or watercraft where you know or you should know your driver does not have a valid licence in their country of residence and as required in the relevant country where you're travelling. <p>Note: PDS does not specify motorcycles: see advice provided by World Nomads in last column.</p> <p><i>The wording in the PDS is not motorcycle-specific. This is from an email from World Nomads:</i> <i>We'll cover you while riding a motorcycle, even if your licence is provisional, as long as you can meet our requirements:</i></p> <ul style="list-style-type: none"> • <i>You must have a valid licence in Australia for that class of motorcycle (any restrictions on your licence still apply);</i> • <i>Your licence must be recognised as valid in the country you're in or you must also have a valid licence in that country for that class of motorcycle;</i> • <i>You must wear a helmet when driving or as a passenger;</i> • <i>You must obey all local laws; and</i> • <i>You must take reasonable care for your own safety.</i> <p><i>Exclusion 27 provides the limits surrounding riding a motorcycle overseas.</i></p>	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle (by the definition of 'rented vehicle')</p> <p>Policy includes claims for accidental death or disability.</p> <p>Age limit of 69 years.</p>

INSURANCE COMPANY	GENERAL EXCLUSION FROM PDS	OTHER RELATED ISSUES
<p>Suresave</p> <p>Lloyd's Underwriters Cerberus Special Risks Pty Limited (as agent of Lloyds)</p>	<p>For you to be covered... You, your travelling companion, a close relative or someone at home – when travelling on a motorised bike – must:</p> <ol style="list-style-type: none"> 1. Hold the appropriate class of licence in Australia for the motorised bike being driven. In addition, if an Australian license isn't valid in the destination country, the appropriate license for that country will also be required. 2. Wear a helmet, whether as a driver or a passenger, even if it isn't required in the destination country. (We recommend taking a helmet with you if they're not readily available in the destination country.) 3. Comply with all road rules and other relevant local laws. Important note: While we cover you travelling on a motorised bike, we don't cover the motorised bike itself (including any excess you may have to pay if you rent one). 	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle (by the definition of 'rented vehicle')</p> <p>Policy includes claims for accidental death or disability.</p>
<p>Worldcare</p> <p>Allianz Australia Insurance Limited</p>	<p>10. Your claim arises from being in control of a Motorcycle without a current Australian motorcycle licence or you are a passenger travelling on a Motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country you are travelling in.</p> <p>"Motorcycle" means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc</p>	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle (by the definition of 'rented vehicle')</p> <p>Policy includes claims for accidental death or disability.</p>

INSURANCE COMPANY	GENERAL EXCLUSION FROM PDS	OTHER RELATED ISSUES
<p>STA Travel</p> <p>Allianz Australia Insurance Limited</p>	<p>Will not pay if:</p> <p>24: your claim arises directly or indirectly from, or is in any way connected with, you being in control of a Motorcycle without holding a motor cycle licence valid in the country you are riding, or you are a pillion passenger on a Motorcycle and the person in control does not hold a motor cycle licence valid in the country you are travelling in</p> <p>26. your claim arises directly or indirectly from, or is in any way connected with, you not wearing a helmet while riding or being a pillion passenger on a Motorcycle</p>	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle (by the definition of 'rented vehicle')</p> <p>Policy includes claims for accidental death or disability</p>
<p>Qantas (Qantas Assure)</p> <p>QBE Insurance Group</p>	<p>We will not pay a claim that arises directly or indirectly because of any of the following:</p> <ol style="list-style-type: none"> 1. A member of the <i>travelling party</i>: <ul style="list-style-type: none"> rides a motor cycle in excess of 100 cc (except as a pillion passenger) without a licence that is valid in <i>your</i> country of residence; 	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p><i>Rental vehicle</i> means any car, campervan, <u>motorcycle</u> or boat <i>you</i> rent from a licenced rental vehicle company and have a signed contract with that company. (This means that vehicle insurance excess is covered)</p>
<p>Woolworths</p> <p>The Holland Insurance Co</p>	<p>12. You being in control of a Motorcycle, Moped or Scooter without a current Australian Motorcycle or driver licence or You are a passenger travelling on a Motorcycle, Moped or Scooter that is in the control of a person who does not hold a current Motorcycle or drivers licence valid for the country You are travelling in.</p> <p>Motorcycle means any two-wheeled or three-wheeled motor vehicle with an engine capacity greater than 50cc</p>	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle (by the definition of 'rented vehicle')</p> <p>Policy includes claims for accidental death or disability.</p>

INSURANCE COMPANY	GENERAL EXCLUSION FROM PDS	OTHER RELATED ISSUES
<p>NAB (purchased insurance)</p> <p>Allianz Australia Insurance Limited</p>	<p>9. Your claim arises from being in control of a Motorcycle without a current Australian motorcycle licence or you are a passenger travelling on a Motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country you are travelling in.</p> <p>“Motorcycle” means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.</p>	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle</p>
<p>ANZ (purchased insurance)</p> <p>QBE Insurance Group</p>	<p>We will not pay a claim that arises directly or indirectly because of any of the following:</p> <ol style="list-style-type: none"> 1. A member of the <i>travelling party</i>: <ul style="list-style-type: none"> rides a motor cycle in excess of 100 cc (except as a pillion passenger) without a licence that is valid in <i>your</i> country of residence; 	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p><i>Rental vehicle</i> means any car, campervan, <u>motorcycle</u> or boat you rent from a licenced rental vehicle company and have a signed contract with that company. (This means that vehicle insurance excess is covered)</p>
<p>1 Cover</p> <p>Certain Underwriters at Lloyds</p>	<p>9. Your claim arises from being in control of a motorcycle without a current Australian motorcycle licence or you are a passenger travelling on a motorcycle that is in the control of a person that does not hold a current motor cycle licence valid for the country you are travelling in.</p>	<p>No excess covered</p>
<p>Allianz</p> <p>Allianz Australia Insurance Limited</p>	<p>Your claim arises directly or indirectly from, or is in any way connected with:</p> <ul style="list-style-type: none"> • you riding a motorcycle without a current Australian motorcycle licence or motorcycle licence valid for the country you are riding in. This applies even if you are not required to hold a motorcycle licence because you hold a drivers licence, or a motorcycle licence is not required by law in the country you are riding in; • you travelling as a passenger on a motorcycle, moped or scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the vehicle being ridden and for the country you are riding in; 	<p>You can purchase the ADVENTURE PACK by paying an additional premium.... activities listed below are covered if you select this option at the time of purchase and you have paid the required additional premium:</p> <ul style="list-style-type: none"> • Use of motorcycles with engine capacities greater than 250 cc <p>This additional option does not provide cover for claims under SECTION 1.4 PERMANENT DISABILITY or SECTION 6.1 PERSONAL LIABILITY that arise from you participating in the listed activities available under this option.</p> <p>There are also increased excess payments.</p>

INSURANCE COMPANY	GENERAL EXCLUSION FROM PDS	OTHER RELATED ISSUES
	<ul style="list-style-type: none"> • you riding, or travelling as a passenger, on a motorcycle with an engine capacity greater than 250cc or on a quad bike except as provided under the ADDITIONAL OPTION - ADVENTURE PACK and you have paid the additional premium for ADVENTURE PACK; • you riding, or travelling as a passenger, on a motorcycle, moped, scooter or quad bike without wearing a helmet 	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle (by the definition of 'rented vehicle')</p> <p>Policy includes claims for accidental death but <u>excludes</u> disability.</p> <p>There are also increases excess payments.</p>
<p>Webjet</p> <p>Allianz Australia Insurance Limited</p>	<p>Your claim arises directly or indirectly from, or is in any way connected with:</p> <ul style="list-style-type: none"> • you riding a motorcycle without a current Australian motorcycle licence or motorcycle licence valid for the country you are riding in. This applies even if you are not required to hold a motorcycle licence because you hold a drivers licence, or a motorcycle licence is not required by law in the country you are riding in; • you travelling as a passenger on a motorcycle, moped or scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the vehicle being ridden and for the country you are riding in; • you riding, or travelling as a passenger, on a motorcycle with an engine capacity greater than 250cc or on a quad bike except as provided under the ADDITIONAL OPTION - ADVENTURE PACK and you have paid the additional premium for ADVENTURE PACK; • you riding, or travelling as a passenger, on a motorcycle, moped, scooter or quad bike without wearing a helmet 	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle (by the definition of 'rented vehicle')</p> <p>Policy includes claims for accidental death but <u>excludes</u> disability.</p> <p>ADVENTURE PACK You can purchase the ADVENTURE PACK by paying an additional premium... activities listed below are covered if you select this option at the time of purchase and you have paid the required additional premium:</p> <ul style="list-style-type: none"> • Use of motorcycles with engine capacities greater than 250 cc <p>This additional option does not provide cover for claims under SECTION 1.4 PERMANENT DISABILITY or SECTION 6.1 PERSONAL LIABILITY that arise from you participating in the listed activities available under this option</p> <p>There are also increased excess payments.</p>

INSURANCE COMPANY	GENERAL EXCLUSION FROM PDS	OTHER RELATED ISSUES
<p>American Express</p> <p>ACE Insurance Limited (ACE), which from 1/11/2016 changed its name to Chubb Insurance Australia Limited (Chubb).</p>	<p>participation by You or Your Travelling Companion in motor cycling for any purpose except involving the use of a hired motorcycle (including scooter) with an engine capacity of 200cc or less, provided that the driver holds a current Australian Motor Cycle Licence;</p>	<p>Don't go to Cuba!</p>
<p>Westpac</p> <p>Allianz Australia Insurance Limited</p>	<p>Your claim arises directly or indirectly from, or is in any way connected with:</p> <ul style="list-style-type: none"> • you riding a motorcycle without a current Australian motorcycle licence or motorcycle licence valid for the country you are riding in. This applies even if you are not required to hold a motorcycle licence because you hold a drivers licence, or a motorcycle licence is not required by law in the country you are riding in • you riding or travelling as a passenger on a motorcycle with an engine capacity greater than 250cc; • you travelling as a passenger on a motorcycle, moped or scooter that is in control of a person who does not hold a current motorcycle or drivers licence valid for the vehicle being ridden and for the country you are riding in; • you riding, or travelling as a passenger, on a motorcycle, moped or scooter without wearing a helmet; <p>Motorcycle means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc</p>	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle (by the definition of the vehicles covered).</p>

INSURANCE COMPANY	GENERAL EXCLUSION FROM PDS	OTHER RELATED ISSUES
<p>St George</p> <p>Allianz Australia Insurance Limited</p>	<p>Your claim arises directly or indirectly from, or is in any way connected with:</p> <ul style="list-style-type: none"> • you riding a motorcycle without a current Australian motorcycle licence or motorcycle licence valid for the country you are riding in. This applies even if you are not required to hold a motorcycle licence because you hold a drivers licence, or a motorcycle licence is not required by law in the country you are riding in; • you riding or travelling as a passenger on a motorcycle with an engine capacity greater than 250cc; • you travelling as a passenger on a motorcycle, moped or scooter that is in control of a person who does not hold a current motorcycle or drivers licence valid for the vehicle being ridden and for the country you are riding in; • you riding, or travelling as a passenger, on a motorcycle, moped or scooter without wearing a helmet; <p>Motorcycle means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc</p>	<p>Excluded is any claim for personal liability arising from use of a motorcycle.</p> <p>Excluded is any claim for rented vehicle excess relating to hire of a motorcycle (by the definition of the vehicles covered).</p>
<p>Cover-More (sold by Flight Centre)</p> <p>Great Lakes Reinsurance (UK) SE, trading in Australia as Great Lakes Australia (GLA. Great Lakes Reinsurance (UK) SE is a wholly owned subsidiary of Münchener Rückversicherungs-Gesellschaft AG (Munich Re)</p>	<p>Claims involving participation by You (during the Journey) in motorcycling for any purpose. This exclusion, but not any other exclusion, will be waived from the time the appropriate additional amount payable has been received by Us, provided You are wearing a helmet, the motorcycle has an engine capacity of 200cc or less and whilst in control, You hold a licence valid in the relevant country</p>	<p>Motorcycle/moped riding If You wish to be covered for riding a motorcycle (including a moped) as the driver or pillion passenger during Your Journey, You must pay an extra premium. Please ask the providing entity for a quote. Even if You pay the extra premium You will only be covered if:</p> <ul style="list-style-type: none"> • the engine capacity is 200cc or less; • You are wearing a helmet; • You are not participating in a Professional capacity; • You are not racing; and • whilst in control of a motorcycle, You hold a licence valid in the relevant country. <p>Note: No cover will apply under Section 16 Personal liability.</p>

INSURANCE COMPANY	GENERAL EXCLUSION FROM PDS	OTHER RELATED ISSUES
<p>Australia Post</p> <p>Great Lakes Australia (GLA)</p>	<p>If You wish to be covered for riding a motorcycle (including a moped) as the driver or pillion passenger during Your Journey, You must pay an extra premium. Even if You pay the extra premium You will only be covered if:</p> <ul style="list-style-type: none"> • The engine capacity is 200cc or less; • You are wearing a helmet; • You are not participating in a Professional capacity; • You are not racing; and • Whilst in control of a motorcycle, You hold a licence valid in the relevant country. 	
<p>QBE</p> <p>QBE Insurance Group</p>	<p>rides a motor cycle, whilst on the trip, (i) without wearing a helmet, or (ii) without an unrestricted motorcycle licence that is valid in your country of residence, or (iii) with an engine capacity greater than 250cc;</p>	
<p>NRMA</p> <p>Great Lakes Reinsurance (UK) SE, trading in Australia as Great Lakes Australia (GLA)</p>	<p>Claims involving participation by You (during the Journey) in motorcycling for any purpose. This exclusion will be waived from the time the appropriate additional amount payable has been received by us, provided You are wearing a helmet, the motorcycle has an engine capacity of 200cc or less and whilst in control, you hold a licence valid in the relevant country</p>	
<p>Medibank</p> <p>Zurich Australian Insurance Ltd</p>	<p>Motorcycle/Moped riding Claims involving participation by You (during the Journey) in motorcycling or moped riding for any purpose are specifically excluded from this policy. If You wish to be covered for this activity during Your Journey and be able to hire a motorcycle (including a</p>	

INSURANCE COMPANY	GENERAL EXCLUSION FROM PDS	OTHER RELATED ISSUES
	<p>moped) as the driver or a pillion passenger, You must pay an extra premium.</p> <p>Even if You pay the extra premium, You will only be covered if:</p> <ul style="list-style-type: none"> • whilst in control of a motorcycle or moped You hold a valid Australian motorcycle licence or Australian motor vehicle driver licence, and You hold a licence valid in the relevant country; 12 • whilst You are a pillion passenger the driver must hold a licence valid in the relevant country; • the engine capacity is 200cc or less; • You are wearing a helmet; • You are not participating in a Professional capacity; and • You are not racing. <p>Note: No cover will apply under Section 16 Personal Liability. This means You are responsible to pay costs associated with damage to the motorcycle, moped or property or injury to another person.</p>	
<p>Beyond Bank</p> <p>Allianz Australia Insurance Limited</p>	<p>A.10 Vehicles</p> <ul style="list-style-type: none"> • you riding a motorcycle without a current Australian motorcycle licence or motorcycle licence valid for the country you are riding in. This applies even if you are not required to hold a motorcycle licence because you hold a drivers licence, or a motorcycle licence is not required by law in the country you are riding in; • you riding or travelling as a passenger on a motorcycle with an engine capacity greater than 250cc; • you travelling as a passenger on a motorcycle, moped or scooter that is in control of a person who does not hold a current motorcycle or drivers licence valid for the vehicle being ridden and for the country you are riding in; • you riding, or travelling as a passenger, on a motorcycle, moped or scooter without wearing a helmet; • you riding, or travelling as a passenger, on a quad bike. 	