



## Motor Claims - *Theft of Motorcycle*

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

- If recovered, inspection of vehicle within one working day (if convenient to you) at a location of your choosing.
- If recovered, authorization 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).
- Payment of repairs direct to garage (less the policy deductible).
- 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 market value of the cycle (less the policy deductible) 15 days after the loss is reported to the Police.
- Write off or cash settlements to be paid to Insured within one working day of agreeing the figures.
- If there is a lender's interest noted on the policy any settlement cheque will include the lender's name.
- Telephone calls to the department to be answered promptly. In the event of the Insured having to leave a voice mail 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.
- BF&M must be given the opportunity to examine the license of the last user of the Insured's vehicle at the time of the theft.
- We require a note of the Police Report and the name of the Officer handling this theft.
- On collection of vehicle, Insured will sign satisfaction note (if repairs are acceptable) and pay to the garage the policy deductible.

N.B. Deductibles are payable if a claim is made under the policy.

**Contact BF&M claims:**

**Tel: 295-5566 ext 1005 Fax: 295-8647 Email: [gencoclaims@bfm.bm](mailto:gencoclaims@bfm.bm)**

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*If you have a complaint about the service you have received from Genco claims please contact us by one of the following methods.*

**Tel: 298-0303 Fax: 295-8647 Email: [gencoclaimskomplaints@bfm.bm](mailto:gencoclaimskomplaints@bfm.bm)**