



VMCC Club Cover: How to Get a Quotation

As a VMCC member, you can apply for a **VMCC Club Cover** insurance policy for your bikes and three-wheelers. You can also add other vehicles you own to the policy, although this requires a conversation over the phone with Peter James Insurance. The only condition is that the first vehicle on your policy must be a VMCC-eligible (over 25 years old) machine, insured for road use. The policy will insure your bikes and other classic vehicles for agreed values, to give you peace of mind that if the worst happens you will be fully covered.

There are two ways you can get a quotation. One is to follow the instructions below, fill in the form attached, take photographs of your machines, arrange an independent valuation if necessary, and then send the form and photographs to info@peterjamesinsurance.co.uk. Within five working days at most, you will receive an emailed quotation which you can then follow up by email or phone. This system is likely to be particularly convenient for members needing to insure quite a few bikes, or who have additional riders.

If you need same-day cover, or simply prefer dealing with things over the phone, you can telephone Peter James Insurance on (PJI phone for VMCC). Use the form attached as a checklist, so that you have all the required information ready when you ring. You will still need to send in the form and photographs to confirm the agreed values on your machines.

The Form

The form is intended to be filled in on a computer, tablet or other device. To open and work in the form, you need to have a piece of free software called *Adobe Acrobat Reader*. Many devices already have this installed, but if yours does not, go to <https://get.adobe.com/uk/reader/> - just click the link *Download Acrobat Reader*, don't tick or click anything else, and follow the on-screen instructions.

When you have the form open, "Save As" by adding your surname and postcode to the file name. Then fill in the form and save it. If you need an independent valuation for your bikes you will need to send the form (and photographs) to the valuer, and when everything is complete you will need to send it all to Peter James Insurance.

If you prefer, you can fill in the form on your device, save it, and then print it out to send by post to VMCC Club Cover, 772 Hagley Road West, Oldbury, B68 0PJ. Alternatively, you can print out the form and complete it in handwriting before sending it by post. If you are submitting the form by post, please remember that you will have to print out the photographs required for Agreed Values.

Please remember that the agreed values for your machines will not take effect until photographs of your machines, and the signed form listing the values, have been received and accepted by Peter James Insurance. Until then, your machine is only covered for the Insurers' view of its current market value, which may be a lot less than its actual market value.



How to Complete the Form

The form can be used to request a new quote, to notify changes, or to update machine values. Please tick the appropriate box.

If you are notifying changes or updating machine values, you do not need to complete the entire form. Please complete the Proposers Details Section and then the Section(s) where changes are necessary. Put the new or additional information in the form, and in a covering email or letter briefly explain the changes including old data to be deleted. For example:

- Please note Change of Address.
- Please remove John Wilson as additional rider, and replace by James Smith.
- Please remove from policy AJS 250cc HL7164.
- Please add to policy CZ 175cc NXS451.
- Please note changed condition for Velocette 150cc UME824, following restoration.

If it is not convenient to you to complete the Agreed Value process straight away, you can submit the form by email to info@peterjamesinsurance.co.uk without photographs or the completed Independent Valuer's statement, and then submit the rest later with another copy of the form within which only the relevant sections have been completed.

Proposer's Details

This section asks you to provide the normal information about yourself required by all motor insurers, including details of any relevant past claims and convictions. The one thing to note is that you must provide your VMCC membership number: this will be checked against the Club's membership database to confirm your eligibility.

Additional Riders

This section follows much the same format as Proposer's Details, and asks you to provide the normal information about additional riders required by all motor insurers, including details of any relevant past claims and convictions.

Machine Details

Make and Model. Please be as precise and accurate as possible with the model. If the machine is a home-built special, say so (for example, BSA 500cc Special) and provide a description in the Modifications Section below.

Registration Number. If the machine does not have a V5C, state the frame number instead.

Engine Size. You can round up or down to standard sizes: for example, the exact size of 343cc can be rounded to 350cc.

Year. In line with what you know about the machine, this can be year of manufacture, model year, or year of first registration.

Current Mileage. If the machine does not have or need a speedo, the answer is "No Speedo".

Purchase Date and Purchase Price. If you do not have a written record of this information, be as accurate as you can from memory.



If you wish to insure a machine of which you are the Keeper but not the owner, this is possible but special arrangements are necessary to record this. Please email insurance@vmcc.net for information and advice.

Condition

The boxes for Paint, Plating, Engine, Gearbox, Electrics and Sidecar all have “drop down menus”. Click the arrow on the right hand side of the box and select the appropriate Condition Category.

The categories are as follows:

C – CONCOURS

The machine and its components must be in a condition of original specification, free from blemishes, faults and wear. This condition will only apply to machines previously entered or being proposed for entry to concours competitions and evidence of entry may be required.

A1 - TOP CLASS

The machine must be in excellent condition with the frame and cycle parts free from rust. The machine's components should be free from any but trivial faults and should work efficiently.

A2 - AVERAGE

The machine must be in good working order, capable of regular use and of passing an MOT Test if relevant. The frame and cycle parts must be free of extensive rust and/or damage.

A3 - SERVICEABLE

The machine must be in a roadworthy condition and be capable of passing an MOT Test if relevant. A considerable amount of work may be required to make its condition A2 or better.

B1 – OUT OF USE

The machine must be complete and requiring only limited work to make it rideable, but is not currently ready for use.

B2 – AWAITING RESTORATION

The machine must be substantially complete, but considerable mechanical, electrical and/or cosmetic work is required to make it rideable.

B3 – AWAITING REBUILD

The main components of the machine must be present but many parts may be missing or unserviceable; or, the machine is complete but has been disassembled for storage.

Valuation

The value of a machine is what it would sell for now, in its current condition: it is not what it cost to buy, or to restore, or what it might be worth if it were first to be rebuilt.

For values up to £10,000, you can certify these yourself. Fill in the values in the column provided, and your signature on the form does the rest. However, because in the event of an incident or claim Insurers reserve the right to request additional valuation evidence, you are strongly advised to research the market properly, and to keep a note of the sources you used to estimate the value of your machine.



For values between £10,000 and £25,000, valuations must be certified by a Club (or Section) official with demonstrable appropriate competence and experience, or by an autioneer or auctioneer's valuer, a classic motorcycle dealer or restorer, or another person with demonstrable appropriate competence and experience. Leave the column blank, for the values to be added by whoever does them.

For values over £25,000, valuations must be certified by an autioneer or auctioneer's valuer, or a classic motorcycle dealer or restorer established as a business. Leave the column blank, for the values to be added by whoever does them.

The valuer may be able to work on the basis of the photographs you will send to Peter James Insurance, may request different or additional photographs, or may wish to inspect the machine in person: the choice is theirs.

Modifications

Peter James Insurance are specialist brokers in insurance for historic vehicles, and fully understand that the great majority of the machines owned by Club members will have been modified in some way, and for a wide variety of reasons. Their advice is that members should apply common sense when completing this part of the form. They explain that the Insurers are, rightfully, particularly interested in modifications which may increase or decrease the machine's value, and which may make it safer or less safe to ride, and that they do not expect to receive pages of precise detail as part of this form. They also say that the overwhelming majority of declared modifications have no impact whatsoever on the premium calculations.

In the box provided, you should note and if necessary explain the modifications to each machine to be included on the policy, made by you or of which you are aware, listing machines in the order in which they are shown above, and starting with the Registration or frame number and make.

Overnight Storage

Between the hours of 10pm and 6am, unless you are staying away from home, your machine is only insured against theft if the arrangements for its secure storage have been approved by Peter James Insurance. They say there are no hard-and-fast rules as to what is and is not considered "secure storage", and explain by example that a well-padlocked garden shed behind the house in suburbia is more likely to be acceptable than the garage at a frequently-unoccupied holiday home, or a brick-and-concrete lockup three streets away from home in an urban area.

In the box provided, you should provide details of where your machine(s) is/are stored overnight, including location, construction and security arrangements. If you have machines at more than one location, please provide details of all.

Declaration by Independent Valuer

This section only needs to be completed if one or more of the machines listed is valued at more than £10,000. Where an independent valuation is required, the valuer must add their details to the form, and in the box provided briefly note on what basis they should be considered competent to make valuations. The reason for this is because the Insurers require reassurance that valuations are genuine and have been made by someone with an appropriate level of knowledge and experience. Because the Club, and the wider vintage and classic motorcycling world, contains a large number of



people who will be acceptable to the Insurers, it is necessary to provide a brief note about the background of the individual concerned.

Any member who is struggling to find an independent valuer for their machines should email insurance@vmcc.net, and help will be provided.

This section can be “signed” in one of two ways. To the right of the printed word “Signed” are two boxes. If the valuer types their name into the first box, the form will create a digital signature which the Insurers will accept. Alternatively, if they click on the second box, the form will help them select from their computer, and insert, a scanned image of their normal signature.

Photographs

Along with the completed form, you will need to send Peter James Insurance at least two photographs of each machine as it is now. These should be side-on or three-quarter views, one of each side, in clear focus, ideally taken against a neutral background and in natural light. It is helpful if the photographs are dated, for example by including in the picture the most recent copy of the Club magazine. The Insurers will not accept poor-quality photographs, so it is worth making the effort to get it right first time. You should submit additional photographs to highlight particular features that may affect the machine’s value, up or down. At least one photo of each machine should show the registration number or, if it is not DVLA-registered, the frame number.

You will need to think carefully about how to send the form and the photographs, because the photographs off a digital camera or mobile phone are too large for it to be possible to send more than one or two by email. We recommend two possible technical solutions, both of which are free:

- send the photos and the form via a file transfer utility such as <https://wettransfer.com>; or
- reduce the size of the photos with a file compression tool like <https://compressjpeg.com>.

Any member who is struggling with this and who cannot get assistance from family or friends should email insurance@vmcc.net, and help will be provided.

Updating Values and Photographs

You should submit updated photographs and a revised valuation whenever there is significant change to a machine, such as on the completion of restoration work. Values can go up and down over time, so you are advised to update them every three years.

If your machine is valued at more than £25,000, it is a condition of your policy that new photos and a fresh valuation are submitted every three years.

Declaration

Please read the Declaration, and understand what you are signing. This section can be “signed” in one of two ways. To the right of the printed word “Signed” are two boxes. If you type your name into the first box, the form will create a digital signature which the Insurers will accept. Alternatively, if you click on the second box, the form will help you select from your computer, and insert, a scanned image of your normal signature.



Problems and Questions

If you encounter any problems with the form or the application process, or are not certain how to answer any question in your particular circumstances, help is available by emailing insurance@vmcc.net. Please do remember, however, that this is not a “helpline” staffed by employees but a service to members operated by volunteers – so please be patient. Other than at a very general level, the Club’s staff at Allen House will not be able to help you because they do not handle insurance matters and have no specialist knowledge.