FULL SEND

COVER

INTRODUCTION

Thank **you** for choosing Full Send Cover. It's important that **you** read this wording and **your policy schedule** to make sure that everything **you've** told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. Please make sure that **you** keep this policy wording and **your policy schedule** in a safe place in case **you** need to look at them later.

Full Send Cover is a trading name of Niche Box Group Ltd, which has its registered office at New Century House, 17-21 New Century Road, Basildon, Essex SS15 6AG (Companies House Company Number: 13640866). Niche Box Group Ltd is an appointed representative of UK Oasis Group Ltd which is authorised and regulated by the Financial Conduct Authority. You can check this on the Financial Services Register (register.fca.org.uk) under firm reference numbers 967691 (for Niche Box Group Ltd) and 943570 (UK Oasis Group Ltd).

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

YOUR RESPONSIBILITY

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

a) Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy.
b) To make sure that all information supplied as part of **your** application for cover is true and correct.
c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid, and you will not be able to make a claim.

JURISDICTION AND LAW

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

WHO CAN HAVE THIS POLICY

1. **You** bought the **cycle(s)** and or **accessories** new or purchased second hand and **you** have proof of purchase
2. **You** got the **cycle(s)** and or **accessories** as a replacement through an insurance claim, and **you** have proof.
3. The **cycle(s)** and or **accessories** were given to **you** as a gift and **you** can show a gift receipt, or the original receipt.
4. The **cycle(s)** are individually worth £15,000 or less.
5. **You** have the **cycle(s)** and they are in good working condition (not accidentally damaged) when **you** first buy the insurance.
6. **You** must upload **original images** of the insured **cycle(s)** and or **accessories** within 14 days of the policy starting to the Full Send Cover Customer area.

MEANING OF WORDS

Where **we** explain what a word means, that word will be highlighted in **bold** print and will have the same meaning wherever it is used in this policy.

Accessories Equipment and **cycle** specific clothing that **you** add or attach to, or wear when riding, **your cycle(s)**, in addition to what the manufacturer originally provided. This includes things like helmets (except for airbag helmets), shoes, jerseys or vests, base layers, gilets, glasses and goggles, jackets, shorts, trousers, backpacks, helmet-mounted cycling cameras, cycling computers, cycling GPS units, lights, spare wheels, cycle luggage, cycling tools, cycling armour, guards, and locks.

Accident/Accidental A sudden and unexpected event that occurs while **you** are using **your cycle(s)** during the **period of insurance**.

Approved Lock A Sold Secure lock meeting the appropriate gold or diamond standard category for **cycles**.
For more information, please visit Sold Secure at www.soldsecure.com

Our minimum required lock standards are detailed here with a 'tick', for clarity, these are Sold Secure Gold and Diamond. Please ensure **you** have the right standard:

Bodily Injury Death or identifiable physical injury resulting solely and independently from an **accident**.

Commuting Use of **your cycle** to travel to and from **your** single place of work.

Competing Any event which participants are ranked by time and/or placing or for which any prize or competitive score is awarded.

Cycle(s) Any bicycle, purpose built or professionally converted electric bicycle (provided it has power assistance to a maximum of 25kmh/15.5mph using a motor of no more than 250w rated output), tricycle, tandem, or trailer cycle. It must be **your** own property and listed on **your policy schedule**. The **cycle(s)** should be usually kept at the address shown on **your policy schedule**. This coverage applies to **cycles** that are not subject to the requirements of the Road Traffic Act. It includes all the permanently fitted component parts required for the operation of the **cycle(s)**.

Damage Unexpected, sudden, malicious, or unintentional physical damage during the **period of insurance**.

Doctor A person other than **you**, a member of **your immediate family** or an employee of **yours**, who is licensed to practice medicine or surgery in the country where treatment is given.

Duty of Care **Your** obligation to take all reasonable steps and precautions to protect the **cycle** from **theft**, loss or damage at all times.

Excess The amount of money **you** must pay as the first part of each and every claim**.**

Frame The main part of the **cycle(s)** that the wheels and other components are attached to.

Home Address The address where **you** normally live in the United Kingdom.

Immediate Family A spouse, partner, parent, son, daughter over the age of 14 who lives permanently with **you** at the address stated in **your policy schedule**.

Immovable Object

1. Any solid object fixed in or onto concrete or stone, which cannot be undone, removed with, or lifted under or over the **cycle(s)**.
2. A properly fixed motor vehicle roof rack or properly fixed vehicle rack.

At train stations, a **cycle** rack supplied by the train station expressly for the purpose of securing **your cycle(s)**.

Incident An **accident**, act of vandalism, or irreparable breakdown to the **cycle(s)** which means the **cycle(s)** cannot be used.

Insured Location The place where **you** usually keep **your cycle(s)** and **accessories**, as stated in **your policy schedule**, may include the following:

1. **Your home address** including its privately accessed garage(s); or
2. A privately accessed lockable wooden or metal shed, outbuilding or detached garage which are attached to or within the boundaries of **your home address**; or
3. A self-contained lockable private room or communal hallway inside the halls of residence to which **you** normally reside; or
4. A purpose-built **cycle** storage facility; or
5. Any temporary residence where **you** are staying, such as a holiday cottage, guesthouse, or hotel, for a maximum of 31 consecutive days in any one trip and a total of 90 days during the **period of insurance** within the United Kingdom (or anywhere in the world if shown on **your policy schedule**)

Loss of Limb Means loss by complete severance of an entire hand, leg or foot or the total and permanent loss of use of an entire hand, leg or foot.

Loss of Sight Means total and irrecoverable **loss of sight** which shall be considered as having occurred In both eyes, if **your** name is added to the Register of Blind Persons by a fully qualified ophthalmic specialist or In one eye, if the remaining degree of sight, even with correction, is 3/60 or less on the Snellen scale.

Original Images	Images shared from the original device that they were taken on, have not been altered, re-named, saved in another format and include the original image meta-data for validation.
Period of Insurance	The period of time for which this policy is in force as shown in the **policy schedule**.
Permanent Total Disablement	Permanent disability which entirely stops **you** from working in any business or occupation which **you** are practically suited to by training, education or experience which has been certified by a **doctor**.
Proof of Ownership	A document that demonstrates **your** ownership of the **cycle(s)** and any **accessories** (including the **approved lock**) **you** are claiming for. This can be in the form of a till receipt, delivery note, or invoice issued to **you** or to member of **your immediate family** or if the **cycle(s)** was gifted to **you** by a third party, a gift receipt issued by the retailer at the time the **cycle(s)** was purchased would suffice. You are required to upload original images of your insured gear within 14 days of policy inception and prior to any claim being notified, including the **accessories**, **approved lock** and **frame number**.
Theft	The unauthorised dishonest appropriation, or attempted appropriation, of the **cycle(s)** listed on **your policy schedule**, by another person with the intention of permanently depriving **you** of it.
Unattended	When the **cycle(s)** is not being used or held in accordance with the security requirements of this policy, by **you**.
United Kingdom	England, Scotland, Wales & Northern Ireland.
We/Us/Our	Collinson Insurance.
You/Your	The person named in the **policy schedule** and all members of that person's **immediate family**, who are permanent residents of the **United Kingdom**.

GENERAL SECURITY REQUIREMENTS

Security Requirements at the insured location

For your **cycle(s)** to be covered for **damage** or **theft** while it's at the **insured location**, **you** need to follow these security requirements:

1. **Inside The Insured Location**

   The **cycle** must be kept in a location that can only be accessed by **you** and **your immediate family**. All security devices must be working when the **insured location** is **unoccupied.** This also applies to **cycles** stored in lockable private rooms in communal buildings.

2. **In An Outbuilding or Garage**

The outbuilding or garage must be fully enclosed and made of brick, stone, concrete, timber or metal (including specialist **cycle** storage boxes). It must be within the boundaries of the **insured location**.

When **cycles** are stored in an outbuilding or garage:

a) All windows and doors must have a 5-lever mortice deadlock, multi point locking system or CEN grade 3 closed shackle padlock and be kept securely locked at all times. Locks and door hinges must not have any exposed screws that can easily be undone. All external hinges and hasps must have tamper-proof fixings or be fixed from the inside.
b) If **your** garage has an electric or 'up and over' door the door must be approved by 'Secured by Design' (SBD) https://www.securedbydesign.com/ the official police security initiative.
c) If **your** outbuildings or garage do not meet the above security requirements **your cycles** must be secured through the frame by an **approved lock** to an **immovable object** within the outbuilding or garage.

3. **In A Communal Area**

   If **you** live in a building with shared areas like a communal hallway, residents **cycle** shelter or underground car park, only accessible to residents or their guests, the **cycle** must be secured through the frame to an **immovable object** using and **approved lock**.

4. **On A Balcony**

   If a **cycle** is stored on a balcony, either the balcony must not be accessible from the ground outside, or the **cycle** must be secured through the frame by an **approved lock** to an **immovable object**.

5. **Other Circumstances**

   Any other location and/or security precaution agreed with **us** in writing.

Security Requirements Away From The Insured Location

If **your cycle(s)** is not at the insured location, it will only be covered for damage or theft if **you** meet the following conditions:
1. Use an **approved lock** to secure **your cycle(s)** through the **frame** and wheels to an **immovable object.**
2. Forcible and violent entry is used to access the cycle.
3. **You** must not leave **your cycle(s)** unattended for more than 24 hours at train stations, bus stations, coach stations, or **your** workplace. However, this coverage applies only if **you** meet the conditions mentioned in points 1 and 2 above.

Security Requirements when on or in a Vehicle

Theft of **your cycle(s)** while it's inside or on a vehicle will only be covered if **you** meet the following conditions:

1. All doors, windows and other openings of the vehicle and **cycle** rack are left closed, securely locked and properly fastened with all keys removed.
2. Forcible and violent entry must be used to access the **cycle**.

3. The vehicle must have either:
    a) An alarm installed by the manufacturer, or
    b) A Thatcham approved alarm installed professionally.
4. All cycle racks must be securely fitted to either the roof, rear or towbar of the vehicle.
5. All security devices installed in the vehicle and cycle rack are in operation.
6. The **cycle(s)** is stored out of sight wherever possible or is secured through the **frame** and wheels by an **approved lock** to the roof or cycle rack attached to the vehicle.
7. If the **cycle(s)** is left in the vehicle between 9pm and 6am, it must be covered so that it can't be seen by people outside the vehicle.
8. If the **cycle(s)** is locked on the outside of the vehicle, such as on a roof or rear cycle rack, it must be removed between 9pm and 6am. **You** can either place it inside the vehicle or securely store it according to the policy terms and conditions.

DUTY OF CARE

You must take reasonable care to:

1. Prevent **accidental damage, malicious damage,** or **theft,** and
2. Keep **your cycle** and **accessories** secure, taking into account the security requirements in this policy.

You must also:

3. Keep **your cycle** in a safe and roadworthy condition, and
4. Comply with all applicable laws, regulations, and statutory requirements when using it.

We will assess any claim based on what was reasonable in the circumstances. **We** will not decline a claim solely because a requirement was not followed exactly, unless this materially contributed to the loss or damage.

WHAT AM I COVERED FOR

You are covered for **theft** of or damage to **your cycle(s)**.

We will cover the costs of repairing or replacing **your cycle(s) and accessories,** up to the amount shown on your **policy schedule**.

If **your** stolen or damaged **cycle(s)** was not more than three years old at the time of loss and was new when **you** bought it, **we** will provide a new **cycle(s)** as a replacement.

If the stolen or damaged **cycle(s)** was more than three years old or was purchased second-hand, **we** will repair, replace, or compensate you for a **cycle(s)** that is of a similar type or specification.

There are other optional covers available, as shown below, if **you** have one or more of these option covers it will be shown on your **policy schedule.**

WHERE AM I COVERED

You are covered in the **United Kingdom.**

If you have selected, the optional worldwide cover **you** are covered anywhere in the world for up to 90 days in any one **period of insurance**. If **you** have worldwide cover it will be shown on **your policy schedule**.

You are not covered if you travel to a destination which the Foreign Commonwealth & Development Office (FCDO) has advised against all or all but essential travel. Travel Advice can be obtained from the FCDO Telephone: +44 (0)20 7008 1500 www.gov.uk/fcdo.

SECTION 1 – THEFT OF AND/OR DAMAGE TO YOUR CYCLE(S)

What is Covered	What is Not Covered
We will pay **you** for**:** 1. **Theft** of or **damage** to **your cycle(s)** at **your insured location** during the **period of insurance.** 2. **Theft** of or **damage** to **your cycle(s)** away from **your insured location** during the **period of insurance.**	1. Any claim for a cycle(s) if you have not shared original, unaltered, un-renamed, un-tampered with, images, from the original device that they were taken on with Full Send Cover, evidencing ownership and the condition of the cycle(s) with their original meta-data, within 14 days of policy inception. 2. **Theft** of or **damage** to any **cycle** that is subject to the requirements of the Road Traffic Act. 3. **Theft** of or **damage** to any **cycle** that has power assistance over a maximum of 25kmh/15.5mph or uses a motor with an output higher than 250w. 4. **Theft** of or **damage** to **your cycle** if you cannot give **us proof of ownership**. 5. **Theft** from the **insured location** unless there is evidence of forcible and/or violent entry or exit. 6. **Theft** from a vehicle unless the **cycle(s)** is completely out of sight or secured through the **frame** and wheels by an **approved lock** to a roof or **cycle** rack attached to the vehicle. 7. Any **theft** not involving the use or threat of force and/or violence. 8. **Theft** from a building or vehicle if you cannot show entry was gained by force with visible damage caused to the building, vehicle, cycle rack, **approved lock** or **immovable object**. 9. **Theft** from an outbuilding or garage if **your cycle** was not locked, using an **approved lock**, to an **immovable object**. 10. **Theft** whilst away from the **insured**

	location if **your cycle(s)** was not secured through the **frame** and wheels by an **approved lock** to an **immovable object**. 11. **Theft** of or **damage** to **your cycle(s)** when stored if the General Security Requirements have not been followed. 12. **Damage** sustained in transit when handed to a recognised transport provider, unless the **cycle(s)** is securely packaged, and **you** get a receipt that you can share with **us**. 13. Any tyres unless the **cycle(s)** were stolen or damaged at the same time. 14. **Theft** of or **damage** to your **cycle(s)** if loaned or hired to any person other than a member of **your immediate family**. 15. Any claim over the **amount shown** on **your policy schedule**. 16. Cosmetic damage such as scratches, dents, that do not stop the **cycle(s)** working normally. 17. Gradual damage, including but not limited to general wear and tear, atmospheric conditions, insects, vermin, rust, or chemical reaction. 18. Manufacturing faults which are still covered under a manufacturer's warranty. 19. Failure to maintain the **cycle(s)** in accordance with the manufacturer's instructions. 20. Mechanical or electrical breakdowns or electronic malfunction. 21. **Theft** of, loss or **damage** to **your cycle(s)** whilst being used for **competing** unless included on **your policy schedule.** 22. **Theft** of loss or **damage** to **your cycle(s)** whilst being used for business/trade purposes. 23. **Theft** of, loss or **damage** to **your cycle(s)** whilst **commuting** unless included on **your policy schedule**. 24. **Theft** or **damage** to **your cycle(s)** if left **unattended** anywhere, other than the **insured location**. 25. **Theft** of **your cycle(s)** if secured by a lock which is not an **approved lock** for the value of **your** insured **cycle(s)**. 26. Any claim for **theft** or malicious **damage** where **you** haven't got a police incident/crime number. 27. Anything in the general exclusions of this policy. 28. **Theft** of batteries, unless they are

	attached to the **cycle** using a security fitting and there is evidence of force or violence, or the **cycle** is stolen at the same time. 29. **Theft** by or **damage** caused by a family member. 30. **Theft** by or **damage** caused by someone you have entrusted the **cycle** to. 31. **Theft** of or **damage** caused while the **cycle** is in a postal or courier service. 32. **Accidental damage** to batteries when removed from the **cycle**. 33. Any **accidental damage** caused by an electrical or battery fire.

SECTION 2 – THEFT OF AND/OR DAMAGE TO ACCESSORIES

What is Covered	What is Not Covered
(Cover only applicable if shown on **your policy schedule**) **We** will pay **you** up to the amount stated in **your policy schedule** for: 1. **Damage** or **theft** of **your accessories** at **your insured location** during the **period of insurance.** 2. **Damage** or **theft** of **your accessories** away from **your insured location** during the **period of insurance.**	1. An **excess** for each claim for **theft** or **damage** to **accessories.** 2. **Theft** of or **damage** to **accessories** where **accessories** cover is not shown on **your policy schedule**. 3. **Theft** of or **damage** to **your accessories** if **you** cannot give us **proof of ownership**. 4. Any fixed **accessories** unless the **cycle** was stolen or damaged at the same time. 5. **Theft** from the **insured location** unless there is evidence of forcible and/or violent entry or exit. 6. **Theft** from a vehicle unless the **accessories** are completely out of sight and there is evidence of forcible and/or violent entry. 7. **Damage** sustained in transit when handed to a recognised transport provider unless the **accessories** are securely packaged, and **you** get a receipt. 8. **Theft** of or **damage** to **your accessories** if they are loaned or hired out by **you** to any person other than a member of **your immediate family**. 9. **Theft** of, loss or **damage** to **your accessories** whilst being used for **competing** unless included in **your policy schedule.** 10. **Theft** of, loss or **damage** to **your accessories** whilst being used for business/trade purposes. 11. **Theft** of, loss or **damage** to **your accessories** whilst **commuting** unless included in **your policy schedule**.

	12. Gradual damage, including but not limited to general wear and tear, atmospheric conditions, insects, vermin, rust, or chemical reaction. 13. Failure to maintain **your accessories** in accordance with the manufacturer's instructions. 14. Any mechanical or electrical breakdown or defect or electronic malfunction. 15. **Theft** or **damage** to **your accessories** if left **unattended** in a location, other than the **insured location**. 16. Any claim for **theft** or malicious **damage** where **you** have not got a police incident/crime number. 17. Anything in the General Exclusions of this policy.

SECTION 3 – PERSONAL ACCIDENT

What is Covered	What is Not Covered
(Cover only applicable if shown on **your policy schedule**) If **you** are involved in an **accident** while using **your cycle(s)** within the **United Kingdom (or anywhere in the world if shown on your policy schedule)** and sustain **bodily injury** resulting in death, **loss of limb**, **loss of sight**, or **permanent total disablement**, **we** will provide coverage up to the amount specified in **your policy schedule**. Benefit under this section will be payable to **you** or **your** nominees.	1. Any **accident** that does not involve **your** use of a **cycle**. 2. Death benefit claims of more than £1,000 if **you** are under 16 years old or over 65 years old. 3. **Permanent total disablement** for anyone under 16 years of age or over 65 years of age. 4. Suicide, attempted suicide or intentional self-injury. 5. Deliberate exposure to exceptional danger (except to save a human life). 6. Any benefit directly or indirectly resulting from stress or trauma. 7. Taking part in any criminal activity. 8. Being under the influence of alcohol or drugs. 9. Any benefit when **your** death, injury or loss does not happen within 180 days of the **accident**. 10. Any benefit when **you** cannot prove to **us** that the **permanent total disablement** has continued for 12 consecutive months from the date of the **accident** and will continue for the remainder of **your** life. 11. More than one benefit under this section. 12. Any benefit whilst using the **cycle** for hire, reward, courier services, or the carriage of paying passengers. 13. Any benefit whilst using the **cycle** for **competing** unless included in **your policy**

	schedule. 14. Any benefit whilst using the **cycle** for **commuting** unless included on **your policy schedule**. 15. Anything in the General Exclusions of this policy.

SECTION 4 – REPLACEMENT CYCLE HIRE

What is Covered	What is Not Covered
(Cover only applicable if shown on **your policy schedule**) **We** will cover the expenses for renting another **cycle** following a valid claim under Section 1 when: • **Your cycle** is being fixed. • **We** arrange for a replacement **cycle** for **you**. The most **we** will pay for this is the amount specified in your **policy schedule**	1. Hiring a **cycle** without getting **our** permission in writing first. 2. Hiring costs that **you** cannot provide evidence of. 3. Hiring costs that are more than the value of **your cycle** or the cost of repairs. 4. Hiring costs that exceed £500. 5. Anything in the General Exclusions of this policy.

SECTION 5 – PUBLIC LIABILITY COVER

What is Covered	What is Not Covered
(Cover only applicable if shown on **your policy schedule**) **We** will cover **you** for any legal liabilities up to the amount stated in **your policy schedule**. This includes payment for accidental injury, death, illness, or damage caused to others or their property due to **your** use or ownership of the **cycle**. The coverage also includes necessary defence costs and expenses, but only with **our** written consent, related to any liability covered by this policy.	1. Public liability benefits unless **you** have paid the required additional premium. 2. Any claim when **you** are under 16 or over 85. 3. An **excess** of £500 for each and every claim. 4. Any liability for damage to property belonging to or in the custody or control of **you** or an **immediate family** member. 5. Any claim where **you** are entitled to payment from another source. 6. Any claim when punitive, exemplary or aggravated damages are awarded against **you**. 7. Any liability for injury, loss or **damage** to: 8. **Your** employees, family members, household members, or their property: 9. To members of **your** club, group, or association or to any other participant or competitors in an organised event or to their property. 10. Arising out of the ownership, possession, use or occupation of land or buildings. 11. Any liability not involving the use of the **cycle**.

	12. Using the **cycle** as a professional cyclist, or for any trade/ business. 13. Using the **cycle** for **commuting** unless included on **your policy schedule**. 14. Any liability in the USA, Canada, their dependencies, or trust territories. 15. Any liability for injury or damage caused by an electrical or battery fire. 16. Anything in the General Exclusions of this policy.

SECTION 6 – COMPETING COVER

What is Covered	What is Not Covered
(Cover only applicable if shown on **your policy schedule**) **We** will pay **you** up to the amount stated in **your policy schedule** for: **1. Damage** or **theft** of **your cycle or accessories** whilst **competing** **2. Competing** race fee costs, less any refunds, up to £500 in the 12 month period that you are insured, if **you** are unable to compete in the event due to one of the following sudden and/or unexpected events: a) Death or any serious injury or unforeseen serious illness occurring to **you** which results in **you** being unable to attend an event for which **you** have paid to enter: b) **Your** mode of transport having a mechanical breakdown within 24 hours of the event which results in the transport being unable to be driven to the event: c) **You** being required to serve on a jury or served with a court order which requires **your** appearance in court on the day of the event, and which prevents **you** from attending the event.	1. Any **competing** fee claims arising from pre-existing medical conditions. 2. Any cycling competition in which you earn an appearance fee or salary for participation. 3. The event being cancelled or delayed by the venue or promoter for any reason. 4. Lost, stolen or sold race entry tickets. 5. Anything in the General Exclusions of this policy.

SECTION 7 – CYCLE BREAKDOWN COVER

What is Covered	What is Not Covered
(Cover only applicable if shown on **your policy schedule**) We will pay for and arrange transport for **you** or a **family** member following a cycling **accident** (resulting in **accidental Damage**), **malicious damage** or irreparable breakdown of a **cycle** to the nearest suitable destination: • The nearest **cycle** repair shop. • The nearest railway station. • The nearest car hire firm. • **Your** insured location or alternative overnight destination. The maximum amount we will pay under this cover in any one period of insurance will not exceed the amount specified in your **policy schedule**.	1. Any claim within half a mile of your i**nsured location.** 2. Any claim where the **cycle** was not in a roadworthy condition before the incident. 3. Any claim where the **cycle** cannot be accessed safely by road. 4. Any costs incurred by **us** due to incorrect location details being provided. 5. Any costs incurred by **us** due to **you** or a **family** member cancelling assistance after it has been arranged. 6. Any claim related to the use of the **cycle** as a professional cyclist. 7. Any claims related to the use of the **cycle** in connection with any trade or business. 8. Any claim arising from the use of the **cycle** for **Commuting** or competitive **cycle** events unless the relevant section is shown as included on **your policy schedule**. 9. Any claim involving a trip outside the United Kingdom that is longer than 90 days. 10. Anything in the General Exclusions of this policy.

SECTION 8 – COMMUTING

(Cover only applicable if shown on **your policy schedule**)

If Commuting Cover has been selected, cover provided under Section 1 - Theft of and/or Damage to Your Cycle(s), Section 2 - Theft of and/or Damage to Accessories, Section 3 – Personal Accident, Section 4 – Replacement Cycle Hire, Section 5 – Public Liability and Section 7 – Cycle Breakdown Cover is extended to include **commuting.**

SECTION 9 – WORLDWIDE COVER

(Cover only applicable if shown on **your policy schedule**)

If **worldwide** cover has been selected, **you** will be covered anywhere in the world, with the exception of the USA & Canada for **public liability,** for 90 days in any one **period of insurance**.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of this policy. Additional sectional exclusions may apply. Please refer to the relevant parts of the policy for further details.

1. The **excess** payable for each claim.
2. Any claim where original images of the insured **cycle(s)** and or **accessories** were not uploaded within 14 days of the policy starting and prior to any claim being notified.
3. Any claim where the **cycle(s)** has been used for competitive racing, triathlon, trials or rallies, speed or endurance tests or practices for those activities unless included on your **policy schedule**.
4. Any claim where **you** have not taken reasonable care to prevent **accidental damage, malicious damage** or **theft**.
5. **You** riding a scooter, segway, skateboard or motorcycle.
6. Any claim where any **cycle** is subject to the requirements of the Road Traffic Act.
7. Any claim where any **cycle** has power assistance over a maximum of 25kmh/15.5mph or uses a motor with an output higher than 250w.
8. **Terrorism** as defined by the Terrorism Act 2000 or any amending or substituting legislation
9. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
10. Any **damage** that happened before the **period of insurance** started.
11. If **you** use drugs or alcohol, except for the ones prescribed by a doctor for medical reasons but not those prescribed for drug addiction.
12. Any claim where **your cycle(s)** was being used for hire, reward, trade, business and commercial purposes, including courier / delivery services.
13. Any expenses as a result of **you** not being able to use the **cycle(s)**, other than the cost of repair or replacement.
14. Any claim where the **cycle(s)** or **accessories** are being used by anyone other than **you** or **your** immediate family.

CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.
2. **You** must provide **us** with any receipts, documents or **proof of ownership**, that it is reasonable for **us** to request.
3. **You** cannot transfer the insurance to someone else without **our** written permission.
4. **You** must adhere to the General Security Requirements.
5. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
6. **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, and/or all other jurisdictions where **we** transact business.

OTHER INSURANCE

If **you** have any other insurance policies that cover the same damage or liability as **your** policy, **we** will only pay **our** share of any claim.

HOW TO MAKE A CLAIM

To register a new claim, **you** can:

E-mail: hello@fullsendcover.com

Telephone: 01206 688097

Online: https://fullsendcover.com/customer-area/login

Make sure to have **your** policy number ready when registering the claim. Please check **your** policy to make sure **you** are covered before getting in touch.

If the incident involves **theft**, attempted **theft**, or resulting **damage**, **you** must report it to the police within 24 hours and obtain an incident/crime number.

You will be required to provide evidence to support **your** claim, which may include **proof of ownership**, and the police incident/crime number. Please note that **you** will need to cover the expenses for providing this evidence.

You must:

1. Notify **us** as soon as possible, but ideally within 24 hours of the discovery of any incident likely to give rise to a claim under this insurance. If the incident happened outside of the **United Kingdom**, please notify the **claim administrators** within 24 hours of **your** return to the UK.
2. There is a policy **excess** for all claims which must be paid before **your** claim can be approved. This is the amount **you** have to pay in respect of each agreed claim as stated in **your policy schedule**.
3. Send **us** any legal papers or documents about a claim. If **you** are contacted by a third party concerning a claim, **you** must pass all correspondence to **us** unacknowledged.
4. Tell **us** about any inquest or investigation relating to the claim.
5. Not dispose of any damaged items or evidence as **we** may need to see them.
6. Not admit or deny responsibility for any incident involving injury to others or damage to their property.

HOW TO CANCEL

If **you** decide to cancel **your** policy within 14 days after it starts or within 14 days of receiving the policy documents (if **you're** a new customer), or within 14 days from the renewal date (if **you're** an existing customer), **you** can get a full refund of the premiums **you** paid minus a cancellation administration fee. This is as long as **you** haven't made a claim or had any incidents that could lead to a claim. However, if **you** have already made a claim, **we** won't be able to refund any premium. If **you** don't cancel within the 14-day period, your policy will continue as usual.

If **you** decide to cancel **your** policy after the initial 14-day period, as long as **you** haven't made a claim or had any incidents that could lead to a claim, **you** can still receive a refund. **We** will refund the premiums **you** paid for the cancelled coverage, but a deduction will be made for the time that **we** provided **you** with cover and an administration fee.

To cancel this policy please contact the Full Send Cover who sold the policy to **you** on:

E-mail: hello@fullsendcover.com

Telephone: 01206 688097

Online: https://fullsendcover.com/customer-area/login

CANCELLATION BY US

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known e-mail address.

Valid reasons may include but are not limited to:

a) Where **we** reasonably suspect fraud.
b) Non-payment of premium.
c) Threatening and abusive behaviour.
d) Non-compliance with policy terms and conditions.
e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover and a cancellation administration fee, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

AUTOMATIC RENEWAL

Your policy includes an automatic renewal feature. This means that, at the end of the current period of insurance, the policy will automatically renew for a further period of the same duration unless **you** have cancelled the automatic renewal feature or cancelled the policy before the renewal date.

We will send you a renewal invitation by email more than 25 days before the renewal date. This will set out the premium and terms for the renewed policy.

You can cancel the automatic renewal feature (opt out) at any time, free of charge, by any of the following methods:

E-mail: hello@fullsendcover.com

Telephone: 01206 688097

Online: https://fullsendcover.com/customer-area/login

You were informed of this automatic renewal feature when **you** purchased the policy. Cancelling the automatic renewal feature does not cancel **your** current policy; it only prevents the policy from renewing automatically. You remain free to cancel the policy itself in accordance with the cancellation rights set out in these Terms and Conditions (including any cooling-off period).

FRAUD

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

HOW TO COMPLAIN

We always strive to provide excellent service. However, if **you** have a complaint, please contact Full Send Cover.

FAO Complaints Manager
Full Send Cover
12 Pappus House,
Tollgate West,
Colchester
CO38AQ
Email address: hello@fullsendcover.com
Tel no: 01206 688097

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

COLLINSON INSURANCE PRIVACY NOTICE

How we use the information about you

Collinson Insurance is a data controller for **your** personal information (referred to as "**we**", "**us**" or "**our**" in this section).

We collect and use **your** information to provide cover, administer the policy or, where applicable, deal with a claim. This information may include **your** contact details, address, policy and risk information, claims information and sensitive information such as health or medical information. If **you** do not provide necessary information (or consent if required), **we** may not be able to provide cover or deal with a claim.

We may share **your** information with trusted third parties where necessary to provide and manage the policy and claims, including other companies within The Collinson Group, administrators, claims handlers, contractors, investigators, assistance and service providers, professional advisers, and crime prevention organisations. Some recipients may be outside the UK or EEA; where this happens, appropriate safeguards will be used to protect **your** information. **We** may also share information with regulators, law enforcement or other authorities where required.

We may also share personal information with fraud prevention agencies to help prevent and detect fraud and money laundering and to verify identity. If fraud is detected, this may result in refusal of cover or a claim and may affect **your** ability to obtain certain services.

We process personal information where necessary to perform **our** contract with **you**, for **our** legitimate interests, and where required for public or vital interests; if **we** cannot rely on these grounds, **we** will ask for consent. We store information securely in the UK or EU and keep it for as long as necessary for policy/claims handling and legal or regulatory purposes.

For full details about how **we** use personal information, who **we** share it with, international transfers, retention and **your** rights, please see **our** Privacy Notice.

FULL SEND COVER PRIVACY NOTICE

You can get more information about this by viewing **our** full Privacy Notice online at https://fullsendcover.com/privacy-policy