

Insurance Product Information Document

Company: Bspoke Underwriting Ltd

Product: Cycle Insurance Policy

Next Generation Insurance trading as Cycler is authorised and regulated by the Financial Conduct Authority. Registration Number 834883. This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy is suitable for cyclists who commute and ride for leisure.



What is insured?

- ✓ The sum insured and limits, as confirmed in your quote, Policy Booklet and Policy Schedule
- ✓ Accidental Damage, Malicious Damage or Theft
- ✓ Cycle Hire
- ✓ Personal Accident
- ✓ Public Liability
- ✓ Cycle Breakdown

Optional Cover

Accessories
Competition & Race Fees



What is not insured?

- ✗ The excess as specified in the policy wording and in your policy schedule
- ✗ Theft where you have not complied with the security requirements sections of the policy wording
- ✗ Theft where you have not used a Sold Secure Gold or Diamond standard lock
- ✗ Wear and tear
- ✗ Business use other than when used for commuting
- ✗ Any claim where evidence of ownership of the property insured has not been provided
- ✗ Any claims caused by or resulting from infectious or contagious disease.
- ✗ Any claim for items that have not had photographs uploaded to your Cycler Customer area

Where optional cover has been selected:

- ✗ Mobile phones and smart phones are excluded from Accessories cover



Are there any restrictions on cover?

- ! You must be resident in England, Scotland, Wales or Northern Ireland, having lived permanently in the UK for at least 6 months prior to taking out this cover
- ! You must take and upload original and not amended or re-named pictures of your bicycle/ e-bike(s) and Sold Secure Gold or Diamond standard Lock to your Cycler customer area within 14 days of policy inception
- ! You must secure your Cycle with a Sold Secure Gold or Diamond Standard lock
- ! Cover does not apply when your cycle is entrusted, loaned or hired out to someone other than you or a member of your family
- ! Cover outside of the UK is subject to a maximum 30 days per trip and 90 days during any one 12-month period
- ! Personal Accident cover will not apply to anyone aged under 16 or over 85
- ! Public Liability cover is limited to the UK and Europe

Where optional cover has been selected:

- ! Cover when the cycling accessories are left unattended, unless secured out of sight in a locked storage location



Where am I covered?

- ✓ This insurance product provides cover Worldwide, but Public Liability cover is limited to the United Kingdom and Europe.



What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify Cyclor as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Cyclor of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.

You must upload original (not amended or re-named) photographs of the bicycle/ e-bike(s) and Sold Secure Gold or Diamond Lock to your Cyclor customer area within the required timescales.

The pictures must be taken and uploaded within 14 days of policy inception and prior to any registered claim.

Cover will only be provided for items that we've received a picture for which clearly show the make, model and condition of the items being insured and that we can validate as original pictures.



When and how do I pay?

You can pay your premium as a one-off payment or monthly using a credit or debit card



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy documents. If you cancel within the 14 days, we will refund your premium in full providing no claims have been made or are pending. If you cancel after the 14 days, no refund will be due.

To cancel your policy please contact Cyclor on **01206 688 097** or by e-mail at **hello@cyclor.co.uk**

We may charge a cancellation fee when policies are cancelled outside of the 14 day cooling off period. There is no fee for amending your policy.