

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to protect their bicycle.

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSION AND LIMITATIONS

SECTION 1 - FIRE, THEFT, ACCIDENTAL LOSS OR ACCIDENTAL DAMAGE TO BICYCLE

Covers loss of the insured bicycle and any accessories that are specified in the schedule, due to the following main perils:

- (a) Theft
- (b) Accidental damage
- (c) Accidental loss
- (d) Fire.

SECTION 2 - NEW FOR OLD

Cover if the bicycle is totally destroyed or stolen within three years of new (monthly policy) and two years of new (annual policy), replacement will be based on the sum insured value or new market value if less.

This cover does not extend to include the replacement of bicycle accessories.

SECTION 3 - REPLACEMENT HIRE

Cover if your bicycle is made unusable for more than 24 hours whilst you are on a cycling holiday by any of the main perils detailed in Section 1 and the loss or damage is covered by this policy, we will pay an additional sum as specified in the schedule. Payment will be in respect of the reasonable costs incurred in obtaining a comparable bicycle in order for you to have or complete your holiday, whilst the bicycle is being restored or replaced.

SECTION 4 - EMERGENCY RECOVERY

If you are more than five miles from home and unable to complete a planned journey due to loss or damage caused by any of the main perils detailed in Section 1 and the loss or damage is covered by this policy, we will pay an additional sum as specified in the schedule. Payment will be in respect of the reasonable costs incurred in transporting you and the insured bicycle to:

- Your home if it is closer than the following;
- (a) The nearest railway station, or
- (b) The nearest cycle repair shop, or
- (c) The nearest car rental agency, or
- (d) The nearest overnight accommodation.

Damage to tyres by punctures, cuts or bursts if they can be repaired by the use of an emergency repair kit.

SECTION 5 - WORLDWIDE USE

This insurance is operable up to 45 days (monthly policy) / 31 days (yearly policy) per occasion, up to a maximum total in a year of 180 days whilst you are using the insured bicycle outside the United Kingdom (including sea crossings). The policy excess applies to this section.

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SECTION 6 - PERSONAL ACCIDENT

Cover to the amount shown in the schedule if whilst riding or pushing the insured bicycle, you sustain an accidental bodily injury that results in any one of the following conditions within 365 days of injury:

- (a) Death
- (b) Total permanent disablement
- (c) Loss of one or more limbs
- (d) Loss of sight
- (e) Loss of hearing

Benefits reduced to 25% for riders under 16 years old.

Bodily injury that happens whilst under the influence of alcohol or drugs. Any act of deliberate self-inflicted injury or suicide, or deliberate exposure to danger (except in an attempt to save human life).

Any loss as a result of pregnancy, child birth, physical defect, infirmity, insanity or medical condition, unless we have been told about it and have accepted it in writing.

Any loss not arising directly from you pushing or riding the insured bicycle.

Directly or indirectly arising from stress, trauma or psychiatric illness.

SECTION 7 - PUBLIC LIABILITY

Cover against all sums which you become legally liable to pay as damages in respect of one occurrence or series of occurrences consequent on one original cause up to the amount specified in the schedule following;

- (a) Bodily injury;
 - (b) Loss of or damage to property;
- happening in connection with you riding or pushing the insured bicycle.

We will also cover any legal costs and expenses recoverable by any claimant and all costs and expenses incurred with the written consent of the company. In the event of the death of the policyholder we will treat their legal, personal representatives as the insured in respect of any liability previously incurred by the policyholder.

Liability in respect of bodily injury to the policyholder, or death or bodily injury to their family / household or any person in the course of his / her employment to the insured.

Loss or damage to property belonging to or in the custody or control of the policyholder or a member of their family or household.

Injury or damage arising out of the profession, trade or business of any of the insured.

Injury or damage arising out of the ownership, possession or use by or on behalf of the policyholder of any mechanically propelled vehicle.

Any claim not arising directly from you pushing or riding the insured bicycle.

PREMIUM AND EXCESS REVIEW

The premium and excess for this policy is reviewed once a year.

As a result of the premium and excess review, your premium and/or excess may go up, stay the same or go down, and there is no limit to the amount of change.

If we change your premium and/or excess and you do not wish to continue your cover, you should contact us to cancel.

GENERAL EXCLUSIONS & LIMITATIONS THAT APPLY TO 2 OR MORE POLICY SECTIONS

Loss or damage to tyres howsoever caused, unless the bicycle is damaged at the same time.

Deliberate loss or damage caused by you, or any user.

Loss or damage due to theft or attempted theft which does not involve forcible and violent entry into or exit from the home or forcible and violent removal of the security devices required as detailed in this policy wording.

Loss or damage due to theft or attempted theft if you do not adhere to the specified security requirements.

Theft from premises open to the public if not in use and not secured to an immovable object as detailed in the Security Requirements in the policy wording.

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Depreciation, deterioration, mechanical or electrical breakdown, manufacturing defects, wear and tear, scratching, scuffing or denting, damage or loss caused by moth, vermin, domestic pets, rot, mildew or any gradually operating process.

Loss or damage to the bicycle while it is being used for racing, competitions and the like unless such usage has previously been agreed and accepted by us in writing.

Theft from vehicles where the total value of all bicycles and accessories in the vehicle, insured or not, exceeds £2,500 unless the vehicle was stolen at the same time and was locked and fitted with an approved security device which was activated.

Any insured bicycle left unattended for more than 12 hours away from home.

Theft, attempted theft, loss of or damage to any insured cycle whilst in a taxi, van or similar vehicle, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.

A convertible "soft-top" vehicle UNLESS the insured cycle is placed in a compartment which can only be opened by unlocking the boot lid and not by any other means, i.e. via the rear seats.

Any theft, attempted theft or loss not reported immediately to the Police and a crime reference number obtained.

Any bicycle used for professional or trade purposes, except commuting.

Any theft or loss arising from deception, fraud or use of stolen, forged or invalid cheques / drafts / bank notes or the like etc.

An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).

Use of insured property for anything other than for social, domestic or pleasure purposes.

Loss / depreciation resulting from reduction in the market value of any property covered under this policy.

Loss or damage that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.

Loss or damage occurring while anyone other than the policyholder is using the insured bicycle.

Any consequential loss.

We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.