

# BICYCLE INSURANCE



## Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited

Product: Bicycle

(registered in England and Wales no: 294940)

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

### What is this type of insurance?

The policy primarily provides cover for theft, loss or accidental damage of your bicycle.



#### What is insured?

- ✓ Loss, theft or accidental damage of your bicycle whilst being used for commuting and leisure purposes.

#### Elective Benefits:

- Replacement of your stolen, lost or accidentally damaged bicycle with a new one of the same make or model.
- Loss, theft or accidental damage of your bicycle whilst being used for named competitive uses.
- Loss, theft or accidental damage whilst in an unattended vehicle.
- Loss, theft or accidental damage:
  - in the United Kingdom, Channel Islands and Isle of Man;
  - in the United Kingdom, Channel Islands, Isle of Man and the continent of Europe;
  - outside of the United Kingdom, Channel Islands, Isle of Man and the continent of Europe.
- Loss, theft or accidental damage of your bicycle technology.
- Loss, theft or accidental damage of your bicycle accessories.
- Loss, theft or accidental damage of your bicycle trailers.
- Loss, theft or accidental damage of your cycling clothes whilst preparing for or participating in cycling.
- Hire of a replacement bicycle whilst yours is being repaired or replaced.
- Emergency recovery (UK only).
- Family member cover.
- Gadgets and Mobile Phones: Lost, stolen or accidentally damage or damaged by liquid.



#### What is not insured?

- ✗ Any claims where the security requirements have not been complied with.
- ✗ Costs not supported by a receipt or invoice.
- ✗ Any form of cosmetic damage.
- ✗ Theft by a person or persons to whom the item was entrusted.
- ✗ Theft when the bicycle is left unattended in a place open to the public for more than 18 hours in any one time.
- ✗ Theft when using the bicycle for hire, reward, courier services or the carriage of paying passengers.
- ✗ Policy excess.

#### Elective Benefits:

- Any claims where the security requirements have not been complied with.
- Any form of cosmetic damage.
- Theft by a person or persons to whom the item was entrusted.
- Theft when the bicycle is left unattended in a place open to the public for more than 18 hours in any one time.
- Theft when using the bicycle for hire, reward, courier services or the carriage of paying passengers.
- Costs not supported by a receipt/invoice showing full details of the costs incurred.
- Emergency Recovery: Damage to tyres by punctures, cuts or bursts if they can be repaired by the use of an emergency repair kit.
- Any gadget or mobile phone more than 3 years old when cover begins.
- Death or bodily injury, loss or damage to property by you or any person handling the bicycle with your permission or consent.
- Any claim arising as a result of a pre-existing condition.
- Policy excess.

- Your legal liability to others for compensation and costs arising from your ownership or use of the bicycle.
- Death, total permanent disablement, loss of hearing, sight or limbs as a result of bodily injury sustained whilst riding or pushing your bicycle.
- Bodily injury to your mouth and/or teeth sustained whilst riding or pushing your bicycle.
- Premium waiver if you are hospitalised, sustain an accidental bodily injury, die or are unemployed.
- Telephone legal advice concerning your ownership or use of your bicycle.



### Are there any restrictions on cover?

- ! Any amount over £5,000 for a single bicycle.
- ! Any amount over £150 for any single item of cycling clothes.
- ! Gadgets - restricted to 2 claims every 365 days.
- ! Mobile phones - restricted to 1 claim every 365 days.
- ! Losses which are not expressly covered by the terms and conditions
- ! Business use, hiring or lending out unless specifically endorsed in your policy schedule.
- ! We will not pay a claim that is in anyway untrue or fraudulent, or arises from a malicious, willful or criminal act by (a) you or someone acting on your behalf; or (b) someone caring for or in control of your item; or (c) one of your family, relations, agents, employees, licensees, paying guest, someone living with you or any other person in a contractual relationship with you.



### Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man except where indicated above.



### What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



### When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



### When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



### How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.