

IMPORTANT THINGS TO KNOW ABOUT THIS POLICY

Who is it for?	This insurance is for people who primarily want to protect their bicycle against its theft, loss, or accidental damage .
What do I need to know?	<p>Your policy is made up of a number of important documents:</p> <ul style="list-style-type: none"> ⌘ IPID (Insurance Product Information Document) – this is a summary of the main coverage and exclusions ⌘ policy wording – this details all coverage and exclusions ⌘ policy schedule – this shows your cover and chosen Optional Benefits <p>Note: we are only liable up to the limit of cover shown in your policy schedule.</p> <p>Important Note: the IPID and policy wording are master documents, showing <u>all</u> coverage and exclusions.</p>
What do I need to do?	<p>You must look at your policy schedule to see which features of cover are yours.</p> <p>It is up to you to make sure the cover meets your needs; you must tell us immediately if this is not so.</p> <p>You must keep to the terms of your policy otherwise it could become void or we may not accept liability for a claim.</p>
What should I tell you?	In short, tell us everything and do it before we enter into this contract or renew it with you . You must tell us about every event, fact, or occurrence that might influence our decision to enter into or renew this contract of insurance; and, if so, on what terms. If you are in any doubt about whether a fact is material or not, you should always tell us .
What am I covered for?	Commuting and leisure cycling only; this includes road-based time trials, charity bicycle non-competitive cyclosports or similar non-competitive events unless you chose Part Nine – Competitive Use .
Where am I covered?	<p>We only cover damage or loss occurring in the United Kingdom, Channel Islands, Isle of Man and Europe during the policy duration.</p> <p>This increases to outside of the above if you chose Part Eleven – Worldwide Cover.</p>
Where am I covered if someone makes a claim against me?	We only cover liability arising in the United Kingdom, Channel Islands, and Isle of Man.

CANCELLATION

⌘	You can cancel at any time by notifying our customer contact team. We will make an administration charge for cancellation.
Single annual premium payment	We will refund the part of your premium which applies to the remaining policy duration (as long as you have not made a claim or no claim has been made against you).
Annual premium paid by monthly instalment	<p>We will not collect any further monthly instalments (as long as you have not made a claim or no claim has been made against you).</p> <p>If you have made a claim, or if any claim is made against you, and you subsequently cancel your policy for any reason, the remaining unpaid annual premium will become payable immediately.</p> <p>This will be deducted from any claim payment due to you or, if there is no claim payment to be made, you will need to make payment to us directly. If you do not make payment immediately, the matter will be passed to our Legal Department for recovery.</p>
⌘	We may cancel this insurance by sending you seven days' notice to your last known email or postal address.

SIGNIFICANT WORDS AND PHRASES

accidental(ly) damage(d)	sudden and unexpected damage that is not deliberate and caused by violent external means which makes the bicycle or bicycle kit unusable
approved lock	lock approved by us , tested and approved by 'Sold Secure' for bicycles with a sum insured: <div> <div>÷ up to £750 – bronze rated or above</div> <div>÷ between £751 and £2,500 – silver rated lock or above</div> <div>÷ more than £2,501 – gold rated lock or above</div> </div>
bicycle	any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedalling and/or battery that is not subject to the requirements of the Road Traffic Act 1988
depreciation	wear and tear deduction:- <div> <div>÷ 3 years from new – 10%</div> <div>÷ 4 years from new – 20%</div> <div>÷ 5 years from new – 30%</div> <div>÷ 6 years from new – 35%</div> <div>÷ 7 years from new – 40%</div> <div>÷ 8 years from new – 45%</div> <div>÷ 9+ years from new – 50%</div> </div> <p>The age of the bicycle is determined by the date of the frame manufacture</p>
excess	the amount you must pay towards each and every claim; this amount is deducted from the maximum level of cover. If claims are made under more than one element of cover, an excess applies to each one
family	husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, children and grandchildren
forcible and violent entry	entry to a property that clearly shows damage to the lock, building, room or vehicle, caused as a direct result of theft
home address	where you normally live
immediate family	spouse or person living with you , your children or parents
immovable object	<div> <div>÷ a solid object that is not capable of being undone, removed with, or lifted under or over the bicycle</div> <div>÷ a properly fixed roof or bicycle rack</div> <div>÷ at a train station – the bicycle rack supplied for the specific purpose of securing cycles</div> </div>
loss, lost, or lose	the bicycle has been accidentally left by you in a location and you are permanently deprived of its use
market value	the cost of replacement with one of similar type, age and condition as the item was in immediately before the loss or damage. Where we are unable to estimate the market value , we will use the nearest market equivalent for comparison
material fact	any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance or renew it
new for old	four years from the date of frame manufacture (unless Part Eight is chosen)
policy duration	365 days from the date and time shown in your policy schedule; automatically renews
proof of purchase	the original purchase receipt and any other documentation required to prove ownership

reasonable precautions	all measures that it would be deemed appropriate to expect a person to take in the circumstances to prevent theft, loss, or accidental damage of the bicycle
replacement value	the cost of replacing your bicycle , as new in the event your bicycle is stolen or damaged beyond repair
security requirements	set out in Appendices One and Two
stolen, theft	the unlawful taking of your bicycle against you will by another party, with the intention of permanently depriving you of it, and it not being found within 28 days of being reported to us
we, our, us	The Insurance Emporium
you(r)	the person named in the Schedule
unattended	left without an adult in charge responsible for the bicycle's safekeeping

PART ONE – THEFT, LOSS, OR ACCIDENTAL DAMAGE

Your **bicycle** is **stolen, lost, or accidentally damaged**

<i>Settlement</i>	<i>price paid less depreciation, sum insured, or market value whichever is less</i>
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What is not insured?

1	Any claim where the security requirements in Appendix One have not been complied with.
2	Any amount over £5,000 for a single bicycle .
3	Any form of cosmetic damage .
4	Theft unless involving forcible and violent entry and you have complied with the security requirements .
5	Theft when the bicycle is locked to an immovable object by an approved lock unless the key and a receipt for the purchase of the approved lock showing the make and model or the remains of the lock are provided.
6	Theft from any building or location which is not specifically defined in the security requirements in Appendix One .
7	Theft when the bicycle is loaned or hired out by you to any person other than a member of your immediate family .
8	Unexplained theft .
9	Theft unless (i) you have reported the theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) you have obtained a police crime reference number and details of the police station the crime was reported to (iii) you did everything you reasonably could to recover the stolen property.
10	Theft by a person or persons to whom the bicycle was entrusted.
11	Theft when using the bicycle for hire, reward, courier services or the carriage of paying passengers.
12	Theft from places open to the public if not in use and not supervised unless the security requirements in Appendix One have been complied with.
13	Theft when the bicycle is left unattended in a place open to the public for more than 24 hours in any one time.
14	Theft , attempted theft, loss or accidental damage to your bicycle whilst in a taxi, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile home or vehicle converted for this purpose.
15	Accidental damage to tyres, however caused.
16	Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.
17	Loss or damage resulting from you not following the manufacturer's instructions, abusing, or neglecting the bicycle .

18	Any third party fees or charges incurred in assessing your claim.
19	The excess as shown in your policy schedule.
Things to note	
1	<p>We have the right to choose which action to take in the event of a claim and we may arrange to:</p> <ul style="list-style-type: none"> ÷ repair the damage ÷ replace what was lost or stolen or damaged beyond economical repair ÷ pay you cash for the amount of loss or damage
2	We may decide to appoint a loss adjuster to investigate your claim.

PART TWO - NEW FOR OLD	
<p>Your bicycle is stolen, lost, or accidentally damaged within the new for old period [four years from the date of the manufacture of the bicycle frame]</p>	
<i>New for Old Settlement</i>	<i>replacement of your bicycle with one of the same make or model or, if this is not available, one of a similar make or model, or equivalent value or specification</i>
What is not insured?	
1	New for old if your bicycle sum insured is less than the replacement value of your bicycle .
Things to note	
1	It is your responsibility to ensure the sum insured of your bicycle is enough to replace it as new. If the amount is insufficient at the time of any theft , loss , or accidental damage , new for old will not apply and the maximum amount payable will be the market value up to the sum insured.
2	"What is not insured" in Part One applies.

PART THREE - UNATTENDED VEHICLE	
<p>Your bicycle is stolen, lost, or accidentally damaged from an unattended vehicle</p>	
<i>New for Old / for Life Settlement</i>	<i>replacement of your bicycle with one of the same make or model or, if this is not available, one of a similar make or model, or equivalent value or specification</i>
<i>Settlement</i>	<i>price paid less depreciation, sum insured, or market value whichever is less</i>
What is not insured?	
1	New for old if your bicycle sum insured is less than the replacement value of your bicycle .
Things to note	
1	It is your responsibility to ensure the sum insured of your bicycle is enough to replace it as new. If the amount is insufficient at the time of any theft , loss , or accidental damage , new for old will not apply and the maximum amount payable will be the market value up to the sum insured.
2	"What is not insured" in Parts One and Two apply.

PART FOUR – EUROPEAN COVER	
Your bicycle is stolen, lost, or accidentally damaged within Europe	
New for Old / for Life Settlement	replacement of <i>your bicycle</i> with one of the same make or model or, if this is not available, one of a similar make or model, or equivalent value or specification
Settlement	price paid less <i>depreciation</i> , sum insured, or <i>market value</i> whichever is less
What is not insured?	
1	New for old if <i>your bicycle</i> sum insured is less than the <i>replacement value</i> of <i>your bicycle</i> .
Things to note	
1	It is <i>your</i> responsibility to ensure the <i>sum insured</i> of <i>your bicycle</i> is enough to replace it as new. If the amount is insufficient at the time of any <i>theft, loss, or accidental damage</i> , <i>new for old</i> will not apply and the maximum amount payable will be the <i>market value</i> up to the sum insured.
2	“What is not insured” in <i>Parts One, Two, and Three</i> apply.

PART FIVE – FAMILY COVER	
Cover in <i>Parts One, Two, Three, and Four</i> includes your <i>family</i>	
What is not insured?	
1	Any hired use.
Things to note	
1	“What is not insured” in <i>Parts One, Two, Three, and Four</i> apply.

PART SIX – REPLACEMENT HIRE	
The hire of a replacement bicycle of the same or similar specification whilst <i>your bicycle</i> is awaiting repair or replacement following its <i>theft, loss, or accidental damage</i>	
Settlement	<i>up to the amount shown in your policy schedule</i>
What is not insured?	
1	The hire of a bicycle from any person that lives with <i>you</i> , any member of <i>your family</i> , your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with <i>you</i> , guest, employer or any person with whom <i>you</i> have a contractual or business relationship.
2	Costs incurred where a claim for <i>theft, loss, or accidental damage</i> under <i>Part One</i> is declined.
3	Costs not supported by a receipt/invoice showing full details of costs incurred by <i>you</i> .
4	The <i>excess</i> as shown in <i>your</i> policy schedule.
Things to note	
1	You must obtain <i>our</i> written permission before incurring any hire costs.

PART SEVEN – EMERGENCY RECOVERY (UK ONLY)

The reasonable cost of transporting **you** and/or **your** damaged **bicycle** home (if it is closer than the nearest railway station, bicycle repair shop, car rental agency, or overnight accommodation) where **you** are more than five miles from home and unable to complete your planned journey because **your bicycle** has been **stolen, lost, or accidentally damaged**

<i>Settlement</i>	<i>up to the amount shown in your policy schedule</i>
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What is not insured?

- | | |
|---|--|
| 1 | Damage to tyres by puncture, cuts, or bursts if they can be repaired by the use of an emergency repair kit. |
| 2 | Costs incurred where a claim for theft, loss, or accidental damage under Part One is declined. |
| 3 | Costs not supported by a receipt/invoice showing full details of costs incurred by you. |
| 4 | The excess as shown in your policy schedule. |

OPTIONAL BENEFITS

PART EIGHT – NEW FOR OLD FOR LIFE

Your bicycle is **stolen, lost, or accidentally damaged**

<i>New for Old for Life Settlement</i>	<i>replacement of your bicycle with one of the same make or model or, if this is not available, one of a similar make or model, or equivalent value or specification</i>
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What is not insured?

- | | |
|---|---|
| 1 | New for old if your bicycle sum insured is less than the replacement value of your bicycle . |
|---|---|

Things to note

- | | |
|---|--|
| 1 | It is your responsibility to ensure the sum insured of your bicycle is enough to replace it as new. If the amount is insufficient at the time of any theft, loss, or accidental damage , new for old will not apply and the maximum amount payable will be the market value up to the sum insured. |
| 2 | “ What is not insured ” in Part One applies. |

PART NINE – COMPETITIVE USE

Cover in **Parts One, Two, Three, Four, and Eight** includes the following non-professional, competitive cycling activities:

road racing, track racing, velodrome racing and cross-country mountain bike discipline races such as road racing, road based time trials, hill climbs, competitive sport, track racing, cross country, mountain bike time trials, cyclo-cross, triathlons, duathlons and ironman events

What is not insured?

- | | |
|---|--|
| 1 | “ What is not insured ” in Parts One, Two, Three, Four, and Eight apply. |
|---|--|

PART TEN - EVENT WITHDRAWAL

Your non-refundable event fee (less any applicable refunds) if **you** need to withdraw from an organised event due to sudden, unexpected and unforeseeable injury that occurs after **you** entered the event, and which prevents **you** from reasonably taking part

<i>Settlement</i>	<i>up to the amount shown in your policy schedule</i>
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What is not insured?

- | | |
|----|---|
| 1 | Withdrawal from any competitive event unless Part Nine is chosen. |
| 2 | We will not cover your entry fee if you withdraw due to a twinge, injury, or illness that you were aware of before you paid the entry fee. |
| 3 | Any claim if you purchased this insurance within 30 days of the event. |
| 4 | If the date of the event is before this insurance began. |
| 5 | If you change your mind or have a change of plans. |
| 6 | If you cannot provide a medical report within 72 hours of the injury or cancellation. |
| 7 | If the event organiser cancels, postpones, or reschedules the event for any reason. |
| 8 | Any claims for fertility or pregnancy-related reasons. |
| 9 | Any claims due to Government intervention. |
| 10 | The excess as shown in your policy schedule. |

Things to note

- | | |
|---|--|
| 1 | You can make up to two event withdrawal claims, taken together, up to the amount shown in your policy schedule, within a rolling 365 day period. |
| 2 | If the event organiser cancels the event, you need to contact them for reimbursement. |

PART ELEVEN - WORLDWIDE COVER

Your bicycle is **stolen, lost, or accidentally damaged** outside of the UK, Channel Islands, Isle of Man or Europe

<i>New for Old / for Life Settlement</i>	<i>replacement of your bicycle with one of the same make or model or, if this is not available, one of a similar make or model, or equivalent value or specification</i>
<i>Settlement</i>	<i>price paid less depreciation, sum insured, or market value whichever is less</i>

What is not insured?

- | | |
|---|---|
| 1 | New for old if your bicycle sum insured is less than the replacement value of your bicycle . |
|---|---|

Things to note

- | | |
|---|---|
| 1 | It is your responsibility to ensure the sum insured of your bicycle is enough to replace it as new. If the amount is insufficient at the time of any theft, loss, or damage new for old will not apply and the maximum amount payable will be the market value up to the sum insured. |
| 2 | "What is not insured" in Parts One, Two, Three, Four and Eight apply. |

PART TWELVE - BICYCLE KIT

Your attachments, clothing, technology, or trailer is stolen, lost, or accidentally damaged

Settlement -
attachments,
technology, trailer

price paid less *depreciation*, sum insured, or *market value* whichever is less

Settlement -
clothing

price paid less *clothing wear and tear*, sum insured, or *market value* whichever is less

Important words and phrases

attachments

baskets, bottle cage, helmet, lights, locks, panniers, pump

clothing

clothes owned by *you* and used exclusively by *you* for the purpose of wearing whilst cycling including, but not limited to, body armour/pads, coats gloves, hats, jerseys, shoes, shorts, tops, and trousers

clothing wear and tear

wear and tear deduction:-

÷ 1 year from new - 10%

÷ 2 years from new - 20%

÷ 3 years from new - 30%

÷ 4 years from new - 40%

÷ 5+years from new - 50%

the age of the *clothing* is determined by the date of purchase

technology

cycling computers, cameras (designed specifically for cycling and mounted to a helmet, frame or handlebars) and cycling GPS

trailer(s)

devices that attach to the rear of *your bicycle*: bicycle carriages, bicycle trailers, tag along bicycles and trailer bicycles

What is not insured?

1

Any claim where the *security requirements* in *Appendix One* have not been complied with.

2

Any form of *cosmetic damage*.

3

Theft when the *attachments, clothing, technology, or trailer* is loaned or hired out by *you* to any person other than a member of *your immediate family*.

4

Theft unless involving *forcible and violent entry* and *you* have complied with the *security requirements*.

5

Unexplained *theft*.

6

Theft unless (i) *you* have reported the *theft* to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) *you* have obtained a police crime reference number and details of the police station the crime was reported to (iii) *you* did everything *you* reasonably could to recover the *stolen* property.

7

Theft by a person or persons to whom the *attachments, clothing, technology, or trailer* was entrusted.

8

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

9

The cost of any repair or replacement which improves your *attachments, clothing, technology, or trailer* beyond the condition it was in before it was *stolen* or *accidentally damaged*.

10

Any reduction in the market value of your *attachments, clothing, technology, or trailer* following any repair whether or not it was undertaken as a result of any claim under this policy.

11

The contents of any *trailer(s)*

12

The *excess* as shown in *your* policy schedule

Things to note	
1	You can make up to two claims for attachments, clothing, technology, or trailer (taken together, up to the amount shown in your policy schedule) within a rolling 365 day period.

APPENDIX ONE

SECURITY REQUIREMENTS – PARTS ONE TO TWELVE

You must adhere to these [security requirements](#)
otherwise [your](#) insurance may be invalid and [we](#) may reject your claim

approved lock	lock approved by us , tested and approved by 'Sold Secure' for bicycles with a sum insured: ÷ up to £750 – bronze rated or above ÷ between £751 and £2,500 – silver rated lock or above ÷ more than £2,501 – gold rated lock or above
immovable object	÷ a solid object that is not capable of being undone, removed with, or lifted under or over the bicycle ÷ a properly fixed roof or bicycle rack ÷ at a train station – the bicycle rack supplied for the specific purpose of securing cycles
unattended	left without an adult in charge responsible for the bicycle's safekeeping

House or apartment	
<i>brick, concrete, or stone private house of standard constructions with a slate, tiled or multi-layers roof or a self-contained apartment in which you normally reside</i>	Kept inside with security devices in operation

Private garage / shed		
<i>privately accessed garage, wooden or metal shed within the boundaries of the property in which you normally reside</i>	1a	External doors must be secured by a 5 lever mortise deadlock, or
	1b	External doors must be secured by 5 lever padlock, or
	1c	Bicycle must be secured through the frame by an approved lock to an immovable object

Communal hallway	<p>Bicycle must be secured through the frame by an approved lock to an immovable object</p>
<i>communal hallway within the building in which you normally reside</i>	
Outbuilding	
<i>brick, concrete or stone communal outbuilding of standard construction with a slate, tiled, corrugated steel, asbestos or multi-layered roof within the boundaries of the property in which you normally reside</i>	
Private garden	
<i>privately accessed and fully enclosed garden within the boundaries of the property in which you normally reside</i>	
Private car park	
<i>privately accessed car park located within or beneath your apartment building with designated bicycle storage</i>	

Temporary accommodation	Bicycle must be secured through the frame by an approved lock to an immovable object
<i>Holiday cottage, guesthouse, hotel, or the like for a maximum period of 30 days</i>	

Unattended and in a place open to the public		
at any time	1	Bicycle must be secured through the frame by an approved lock to an immovable object, and
	2	Bicycle not left unattended for more than 24 hours

Unattended Vehicle		
6am to 9pm	1	All doors, windows, and other vehicle openings are left closed, securely locked, and fastened, and
	2	Any security devices installed in the vehicle are in operation, and
	3a	Bicycle is stored out of sight, or
	3b	Bicycle is secured through the frame by an approved lock to the roof, or
	3c	Bicycle is secured through the frame by an approved lock to the bicycle rack attached to the vehicle
Things to note		
1	Vehicle must have (i) valid motor insurance (ii) valid MOT (where applicable) (iii) current Vehicle Excise Duty (where applicable)	

Unattended Vehicle		
9pm to 6am	1	All doors, windows, and other vehicle openings are left closed, securely locked, and fastened, and
	2	Any security devices installed in the vehicle are in operation, and
	3a	Bicycle is stored out of sight, or
	3b	Bicycle is secured through the frame by an approved lock to the roof, or
	3c	Bicycle is secured through the frame by an approved lock to the bicycle rack attached to the vehicle, and
	4a	Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser, or
	4b	Vehicle must be fitted with a Thatcham category 2 immobiliser, or
	4c	Vehicle must be fitted with a Thatcham category 3 steering lock
Things to note		
1	Vehicle must have (i) valid motor insurance (ii) valid MOT (where applicable) (iii) current Vehicle Excise Duty (where applicable)	
2	If any category 1 or 2 device is not factory fitted, it must have been installed by an approved installer and evidence of this must be provided in the event of a claim.	

PART THIRTEEN - GADGETS AND MOBILE PHONES

Your lost, stolen, accidentally damaged or damaged by coming into contact
with liquid, **gadget**, or **mobile phone**

<i>Settlement - gadget or mobile phone</i>	<i>price paid less depreciation, sum insured, or market value whichever is less</i>
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<i>Settlement - accessories</i>	<i>up to the amount shown in your policy schedule</i>
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Important words and phrases

accessories	any item you may attach to a gadget or mobile phone including but not limited to, carrying cases, charges, data cables, protective cases, speakers and stands
cosmetic damage	non-structural damage that does not affect usage, including but not limited to dents, marks or scratches
gadget	electronic item which is or can be battery powered and is designed to be portable: eReaders, satnav and GPS devices, wearables (including smart watches and fitness trackers) and tablets.
mobile phone	mobile or smartphone; its primary function being to make or receive calls and which uses a SIM card supplied in the UK (but not including the SIM)
unattended	not within your sight at all times and out of your arms-length reach
virus or similar instrument	program code, programming instructions or any set of instructions from an unauthorised source loaded to your PC, laptop, gadget , mobile phone or other device against your wishes intentionally constructed with the ability to damage, interfere with or otherwise adversely affect hardware, software, Apps, data files and/or operations, whether involving self-replication or not, but not limited to Trojan horse, worms or logic bombs.

What is not insured?

1	Any claim where the security requirements in Appendix Two have not been complied with.
2	Any gadget or mobile phone more than three years old when cover begins.
3	Any claim for an unattended gadget or mobile phone .
4	Any claim where the mobile phone is attached to a selfie-stick.
5	Any claim where the gadget or mobile phone has not been used.
6	Any gadget or mobile phone not in full working order when you purchased it.
7	Any claim where you cannot provide proof of purchase which must include the date the product was purchased / date the contract started, be in your name and have the serial / IMEI number of the product.
8	Any claim for a gadget or mobile phone purchased from an online auction site without a receipt as new from a VAT registered company.
9	Any claim for a SIM.
10	Any form of cosmetic damage .
11	Any gadget or mobile phone used for business, trade or professional purposes.
12	Theft when the gadget or mobile phone is loaned or hired out by you to any person other than a member of your immediate family .
13	Theft unless involving forcible and violent entry and you have complied with the security requirements .
14	Unexplained theft .
15	Theft unless (i) you have reported the theft to the nearest police authority and your network provider as quickly as possible, preferably within 24 hours of discovery (ii) you have obtained a police crime reference number and details of the police station the crime was reported to (iii) you did everything you reasonably could to recover the stolen property.
16	Theft by a person or persons to whom the gadget or mobile phone was entrusted.

17	Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.
18	Loss or damage resulting from you not following manufacturer's instructions, abusing or neglecting the gadget or mobile phone.
19	We will not pay any claim arising out of the transmission or receipt of a virus.
20	The excess as shown in your policy schedule.
Things to note	
1	You can make up to two claims for gadgets and one claim for a mobile phone (taken together, up to the amount shown in your policy schedule) within a rolling 365 day period.
2	<p>We have the right to choose which action to take in the event of a claim and we may arrange to:</p> <ul style="list-style-type: none"> ÷ repair the damage ÷ replace what was lost or stolen or damaged beyond economical repair ÷ pay you cash for the amount of loss or damage
3	We may decide to appoint a loss adjuster to investigate your claim.

APPENDIX TWO

SECURITY REQUIREMENTS – PART THIRTEEN

You must adhere to these security requirements
otherwise your insurance may be invalid and we may reject your claim

House or apartment

brick, concrete, or stone private house of standard constructions with a slate, tiled or multi-layers roof or a self-contained apartment in which you normally reside

Kept inside with security devices in operation

Unattended Vehicle

6am to 9pm

1

All doors, windows, and other vehicle openings are left closed, securely locked, and fastened, and

2

Any security devices installed in the vehicle are in operation, and

3

Gadgets and mobile phones stored out of sight

Things to note

1

Vehicle must have (i) valid motor insurance (ii) valid MOT (where applicable) (iii) current Vehicle Excise Duty (where applicable)

Unattended Vehicle

9pm to 6am

1

All doors, windows, and other vehicle openings are left closed, securely locked, and fastened, and

2

Any security devices installed in the vehicle are in operation, and

3

Gadgets and mobile phones stored out of sight, and

4a

Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser, or

4b

Vehicle must be fitted with a Thatcham category 2 immobiliser, or

4c

Vehicle must be fitted with a Thatcham category 3 steering lock

Things to note

1

Vehicle must have (i) valid motor insurance (ii) valid MOT (where applicable) (iii) current Vehicle Excise Duty (where applicable)

2

If any category 1 or 2 device is not factory fitted, it must have been installed by an approved installer and evidence of this must be provided in the event of a claim.

PART FOURTEEN - PUBLIC LIABILITY

Your legal liability to others for damages and costs arising from the death or bodily injury of any other person, or loss or damage to property belonging to any other person, caused by or through **your** ownership or **bicycle** use and arising from a single event or a series of events consequent on one original cause

Settlement

*amounts **you** become legally liable to pay, and/or costs and expenses incurred with **our** written consent defending claims made against **you** - taken together, up to the amount shown in **your** policy schedule*

What is not insured?

- | | |
|---|---|
| 1 | Any claim not arising directly from you riding or pushing your bicycle . |
| 2 | Death or bodily injury, loss or damage to property as a result of any person handling your bicycle without your permission or consent. |
| 3 | Death or bodily injury to you , any person handling your bicycle with your permission or consent, any members of your household, someone who lives with you whether as a cohabitee, tenant or on any other basis, any member of your family , guest(s), your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you , employer or any person with whom you have a contractual or business relationship. |
| 4 | Loss or damage to any property owned, held in trust, in the charge of or under the control of you , any person handling your bicycle with your permission or consent, any members of your household, someone who lives with you whether as a cohabitee, tenant or on any other basis, any member of your family , guest(s), your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you , employer or any person with whom you have a contractual or business relationship. |
| 5 | Death or bodily injury, loss or damage to property sustained in connection with your carrying on of any trade, business or profession or use of your bicycle for hire or reward. |
| 6 | Any event which results from your deliberate act or omission and which could reasonably have been expected by you having regards to the nature and circumstances of such act or omission. |
| 7 | Liability created by an agreement which would not have existed in the absence of the agreement. |
| 8 | Pollution or contamination of water, buildings or structures, land, or the atmosphere and death or bodily injury, loss or damage to property caused by such pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time. |
| 9 | The excess as shown in your policy schedule. |

Things to note

- | | |
|---|---|
| 1 | You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident. |
| 2 | You must inform us immediately of any actual (i) impending prosecution, (ii) inquest (iii) fatal inquiry, or (iv) civil proceedings, or if any circumstances that are reasonably likely to give rise to such a prosecution, inquest, inquiry or proceedings. you must send us every piece of correspondence and document you receive without replying to any of them. |
| 3 | You must allow us to:
<div style="margin-left: 20px;">÷ take over and conduct in your name the defence or settlement of any claim</div> <div style="margin-left: 20px;">÷ take proceedings in our name, at our own expense and for our own benefit, to recover compensation or secure an indemnity from any third party</div> You shall give all information and assistance we require. |
| 4 | ÷ For any claim or series of claims we may at any time pay you the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for, thereafter
<div style="margin-left: 20px;">÷ We will have no further liability in the claim(s) except for the third party's costs and expenses incurred up to the date of payment</div> up to the limit of the indemnity specified in your policy schedule. |

PART FIFTEEN - PERSONAL ACCIDENT

You sustain a **bodily injury** whilst riding or pushing **your bicycle** and, within 12 months, that injury shall be the sole cause of death, **loss of hearing, sight or limbs** or **total permanent disablement**

<i>Settlement</i>	<i>up to the amount shown in your policy schedule</i>
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Important words and phrases

bodily injury	injury which is sustained by you during the period of insurance and is caused by an accident solely and independently of any other cause.
dangerous activities	any dangerous activity (dangerous activities are activities entailing a foreseeable risk of death or bodily injury , loss or damage to property unless reasonable precautions are taken or activities for which a disclaimer signed by participant(s) is appropriate)
loss of hearing	complete and irrecoverable loss of hearing in both ears
loss of limbs	physical severance or complete irrecoverable loss of use of one or both hands at or above the elbow or of one or both feet at or above the knee
loss of sight	complete and irrecoverable loss of sight in one or both eyes
pre-existing condition	an injury or illness which first showed clinical signs, happened or existed before the commencement date/time shown in your policy schedule or is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness or clinical signs displayed before the commencement date/time shown in your policy schedule
total permanent disablement	disablement lasting 365 days that prevents you from continuing in your studies or from following any and every occupation

What is not insured?

1	Any claim for your death which is not verified by a death certificate.
2	Any claim arising from a pre-existing condition .
3	Any claim that arose from a competitive use activity unless Part Nine is chosen.
4	Any claim directly or indirectly consequent upon or contributed to by participation in dangerous activities .
5	Any claim directly or indirectly consequent upon or contributed to by: <ul style="list-style-type: none"> (a) neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type (b) AIDS or AIDS related complex however the syndrome has been acquired or may be name (c) Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof (d) your committing or attempting to commit suicide or intentional self-inflicted injury (e) your deliberate exposure to exceptional danger except in an attempt to save human life (f) your own criminal act (g) your being wholly or partly under the influence of alcohol (h) your being wholly or partly under the influence of drugs other than those taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction (i) pregnancy or childbirth (j) any naturally occurring condition or degenerative process or any gradual decline in physical health (k) any form of operational duties as a member of the armed forces or Army Reserve
6	The excess as shown in your policy schedule

Things to note	
1	We will require a Doctor's Certificate or letter confirming the bodily injury from a practicing qualified medical practitioner in the UK; to be obtained at your own expense.
2	A medical advisor may be appointed by us and shall be allowed as often as may be deemed necessary to examine you .

PART SIXTEEN - DENTAL TREATMENT	
You sustain a bodily injury to your mouth and/or teeth whilst riding or pushing your bicycle	
<i>Settlement</i>	<i>up to the amount shown in your policy schedule</i>
Important words and phrases	
bodily injury	injury which is sustained by you during the period of insurance and is caused by an accident solely and independently of any other cause.
dangerous activities	any dangerous activity (dangerous activities are activities entailing a foreseeable risk of death or bodily injury , loss or damage to property unless reasonable precautions are taken or activities for which a disclaimer signed by participant(s) is appropriate).
pre-existing condition	an injury or illness which first showed clinical signs, happened or existed before the commencement date/time shown in your policy schedule or is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness or clinical signs displayed before the commencement date/time shown in your policy schedule
What is not insured?	
1	Any claim arising from a pre-existing condition .
2	Any claim that arose from a competitive use activity unless Part Nine is chosen.
3	Any claim directly or indirectly consequent upon or contributed to by participation in dangerous activities .
5	Any claim directly or indirectly consequent upon or contributed to by: <ul style="list-style-type: none"> (a) neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type (b) AIDS or AIDS related complex however the syndrome has been acquired or may be named (c) Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof (d) your committing or attempting to commit suicide or intentional self-inflicted injury (e) your deliberate exposure to exceptional danger except in an attempt to save human life (f) your own criminal act (g) your being wholly or partly under the influence of alcohol (h) your being wholly or partly under the influence of drugs other than those taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction (i) pregnancy or childbirth (j) any naturally occurring condition or degenerative process or any gradual decline in physical health (k) any form of operational duties as a member of the armed forces or Army Reserve
6	The excess as shown in your policy schedule

Things to note	
1	We will require a Doctor's Certificate or letter confirming the bodily injury from a practicing qualified medical practitioner in the UK; to be obtained at your own expense.
2	A medical advisor may be appointed by us and shall be allowed as often as may be deemed necessary to examine you .

PARTS ONE TO SIXTEEN - WHAT IS NEVER COVERED?	
1	Any claim where the cyclist riding your bicycle is aged 13 years and 364 days or less.
2	Any losses which are not expressly covered by the terms and conditions of this policy.
3	Any claim made, or any event causing the need for a claim to be made, that occurs before your policy began.
4	Business use, hiring or lending out unless specifically endorsed in your policy schedule.
5	Claims that are wholly or partially false, exaggerated, or fraudulent.
6	Claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by: <ul style="list-style-type: none"> (a) you or someone acting on your behalf; or (b) someone caring for or in control of your bicycle, bicycle kit, gadget or mobile phone; or (c) a member of your family, or someone who lives with you whether as a cohabitee, tenant or on any other basis; or (d) your agents, employees, licensees, guests; and/or (e) any other person who is in a contractual or business relationship with you.
7	Any amount greater than the amount shown in your policy schedule for an insured item.
8	The cost of any repair or replacement which improves your bicycle or an insured item beyond the condition they were in before they were accidentally damaged or stolen .
9	Any reduction in the market value of your bicycle or an insured item following any repair whether or not undertaken as a result of any claim under this policy.
10	Loss or damage because you are not the rightful (legal) owner.
11	Loss or damage caused by domestic pets.
12	Property more specifically insured elsewhere.
13	The cost of replacing any undamaged bicycle or insured item or parts of a bicycle or insured item forming part of a set where the remaining bicycle or insured item is still usable and the loss or damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.
14	Deliberate loss or damage caused by you or any user of your bicycle or insured item.
15	Depreciation , deterioration, mechanical or electrical breakdown, breakages, manufacturing defects, wear and tear, damage or loss caused by moth, vermin, rot, mildew, water leakage of any cause, or any gradually operating process or deliberate damage by you or any user of your bicycle or insured item.
16	Faulty workmanship, defective design or the use of defective materials, repairing, restoring, renovating, cleaning or dyeing.
17	Loss or damage by fraud, trick, false pretences, use of stolen , forged or invalid cheques/drafts/bank notes and the like or someone pretending to be a buyer or an agent.
18	Any liability that arises only because of an agreement.
19	Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.
20	Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or in any way connected with:-

	<p>(a) war, invasion, and/or the act of terrorists and/or foreign enemies (whether war has been declared or not);</p> <p>(b) a coup, military power, civil war, rebellion, revolution, insurrection, riot, civil commotion and/or civil unrest;</p> <p>(c) strikes, lockouts and/or industrial unrest;</p> <p>(d) looting in connection with any of a, b and/or c.</p>
21	<p>Any loss, damage, liability, costs or expense of any kind directly or indirectly caused by, or in any way connected with:</p> <p>(a) a nuclear or radioactive accident, explosion, escape, waste and/or contamination; and/or</p> <p>(b) pressure waves caused by aircraft or other aerial machines or devices of any kind.</p>
22	<p>Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear form or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisations(s) or governments(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.</p>
23	<p>In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.</p>
24	<p>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:</p> <p>(a) an epidemic, a pandemic, influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof;</p> <p>(b) arising from any fear or threat (whether actual or perceived) of such an epidemic, pandemic, influenza, notifiable disease, virus, bacteria or contagion;</p> <p>(c) any action taking in controlling, preventing, suppressing or in any way relating to any epidemic, pandemic or outbreak of such influenza, notifiable disease, virus, bacteria or contagion.</p> <p>If we allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon you.</p>
25	<p>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 an illness or disease transmitted from animals to humans.</p>
26	<p>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 an act of the UK, Channel Islands or Isle of Man government or any member of that government, the UK's armed forces, or any UK, Channel Islands or Isle of Man regulatory, law enforcement or other authority of any kind, whether that act has the force of law, or is merely part of the formal or informal guidance issued or given by, or made or given by, such persons, forces or authorities as the case may be.</p>

THINGS YOU MUST ALWAYS DO	
1	Take all reasonable precautions to prevent loss, damage or accidents and maintain any property covered under the policy in a sound condition.
2	Co-operate fully and truthfully to give us any information we may need.
3	Observe and fulfil all the terms, conditions and endorsements of the policy otherwise we may not be liable under the policy.
4	Notify us as soon as possible of any change in circumstances relevant to this policy, failure to do so may invalidate your policy. We reserve the right to alter the terms of your policy immediately after we are notified of such changes

GENERAL THINGS YOU NEED TO KNOW	
1	When we invite you to renew your policy we may, at our discretion alter premiums, cover, terms and conditions as we deem necessary for any reason including such factors as an item's age.
2	Where you maliciously and/or reckless fail to disclose a material fact when this policy starts, renews or when making a claim, we may (i) reject your claim, (ii) endorse your policy (iii) void your policy, (iv) retain your premium.
3	If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) we will not be liable for the whole claim. We will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.
4	We are liable only if we have received the correct premium before the start of each policy duration or within the credit period if we have allowed one to a broker or intermediary.
5	If any insured item consists of articles in a pair or set, the policy will not cover more than the value of any particular part or parts that are lost, destroyed, or damaged. We do not insure any special value that the article or articles may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.
6	This insurance will stop covering any item as soon as you sell it or part with any interest in it, whether temporarily or permanently.
7	Your intermediary will not be or become our intermediary for giving notice about claims or any other matter. We will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on your behalf.
8	We can only discuss your personal details with you. If you would like anyone else to act on your behalf, please let us know.
9	The laws of England and Wales apply to this insurance contract and the language of the policy and all communications relating to it will be in English.

DATA PROTECTION NOTICE
We take your privacy very serious; we hold data in accordance with the current data protection legislation and regulations. We will use any personal information, including personal sensitive information as defined in the Data Protection Act 2018, for the purpose of dealing with your claim. It will also be used, if required, for the purpose of administrating and underwriting your policy, for giving advance and assistance, and to update our records.
For full information on how we will process your data, please visit www.theinsuranceemporium.co.uk/privacy-policy

CHARGES OR DEDUCTIONS	
⌘	£3.99 - if you pay by direct debit or credit/debit card and you default on any premium payment
⌘	£10 administration fee for any changes made after the first 14 days, or we cancel or reinstate your policy
⌘	Any amount due to us from your claim settlement.
Things to note	
⌘	Any increase or improvement will not begin until 14 days after the date of the change.

FRAUD PREVENTION

If **we** are in possession of information which **we** believe to be untrue, misleading, or potentially fraudulent. **We** will pass the information to the relevant legal / statutory bodies. **We** may also share information with other organisations in the prevention of fraudulent claims.

WHAT HAPPENS WHEN MY POLICY RENEWS?

Automatic renewal

You must make each premium payment for continual cover to remain in force; **we** will automatically renew **your** policy every year, unless:

- ⌘ **you** ask **us** not to renew
- ⌘ **you** or anyone acting on **your** behalf is rude or aggressive towards **our** team members, or defrauds or attempts to defraud **us**, or fails to take specific precautionary measures that **we** ask **you**
- ⌘ **we** choose not to for any other valid reason

Will there be any changes to my policy?

When **we** renew **your** policy, **we** may make changes that **we** believe, in good faith are appropriate for the type of policy **you** hold with **us**, and will produce an overall benefit for **you**. These changes may include the price of the policy, the range of cover, the available benefits, or the **excesses** payable. As a result of these changes the price, range of cover, benefits or **excesses** may go up, stay the same or go down and there is no limit to the amount of change.

We might also make such other changes which **we** believe, in good faith, **we** have a valid reason to make such as to make the terms of the policy clearer (without reducing or restricting **your** rights in a material way), or because the law or **our** regulators' rules have changed, or to reflect changes in **our** own costs or other economic considerations.

If **we** want to change **your** policy, **we** will give **you** full written details, at least 21 days before they will take effect and **you** have the right to tell **us**, within 14 days of receiving them if **you** do not want **us** to make these changes. If **you** exercise this right, **we** might choose to renew **your** policy without making the changes, renew **your** policy on different terms, or not renew **your** policy at all.

We may also, for business reasons, stop offering these policies at any time. **We** may do this if, for example, the law changes, **our** regulators' rules change, the economy changes or **our** circumstances change, and **we** no longer believe that **we** can offer a competitive product, a useful product, or a product that offers good value for money, and still make a profit. **We** may also do this if (for example) the number of policies **we** sell falls, or **we** think it is likely to fall, to such an extent that it no longer makes economic sense for **us** to sell these particular policies, or policies of this kind. This might mean, for example, that **we** cannot enter or renew a policy when **you** ask **us** to do so.

If my policy doesn't renew when does it end?

Your policy will automatically end when:

- ⌘ **your bicycle** is damaged beyond economical repair or is stolen
- ⌘ the **policy duration** expires
- ⌘ the date **you** fail to pay **your** premium
- ⌘ the date **you** cancel **your** policy
- ⌘ the date **we** cancel **your** policy

COMPLAINTS	
Who do I complain to?	
<p>We always strive to give you the best possible service, but if you do have any questions or concerns either about the insurance or the handling of your claim, you should follow our complaints procedure by addressing your written complaint to the Chief Experience Officer:</p>	
us	<p>Customer Experience Department The Insurance Emporium Thorpe Underwood Hall Ouseburn York North Yorkshire YO26 9SS</p> <p>e: feedback@emporium.co.uk</p> <p>t: 03300 244 007</p>
<p>We will acknowledge your complaint within five working days and issue you with a final response within eight weeks from the date of receipt of your complaint.</p>	
What if we cannot reach an agreement?	
<p>You can refer your complaint to the Financial Ombudsman Service within six months of the date of our final response:</p>	
FOS	<p>Financial Ombudsman Service Exchange Tower London E14 9SR</p> <p>e: complaint.info@financial-ombudsman.org.uk</p> <p>t: 0800 023 4567 or 0300 123 9 123</p>