

Security Requirements for Bicycles

You must adhere to the following security requirements otherwise your insurance may be invalid and we may reject a claim:

House / Apartment

- Brick, concrete or stone private house of standard construction with a slate, tiled or multi-layered roof.
- A self-contained apartment within the above.

The bicycle must be kept inside with security devices in operation.

Private Garage / Shed

- Privately accessed garage, wooden or metal shed within the boundaries of the property in which you normally reside

External doors must be secured by a 5 lever mortise deadlock or a 5 lever padlock OR the bicycle must be secured through the frame by an approved lock to an immovable object.

Communal hallway / outbuilding / private garden / private car parks

- Communal hallway within the building in which you normally reside
- 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
- Privately accessed and fully enclosed garden within the boundaries of the property in which you normally reside
- Privately accessed car park located within or beneath your apartment building with designated bicycle storage

Cover also includes any temporary residence such as holiday cottage, guesthouse, hotel or the like for a maximum period of 30 days at any one time.

The bicycle must be secured through the frame by an approved lock to an immovable object.

Unattended in a place open to the public

- The bicycle must be secured through the frame by an approved lock to an immovable object; AND
- The bicycle must not be left unattended for a period of more than 18 hours.

Unattended Vehicle between 6am and 9pm

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
- Any security devices installed in the vehicle are in operation; AND
- The bicycle is either stored out of sight OR is secured through the frame by an approved lock to the roof or bicycle rack attached to the vehicle; AND
- Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.

Unattended Vehicle between 9pm and 6am

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
- Any security devices installed in the vehicle are in operation; AND
- The bicycle is either stored out of sight OR is secured through the frame by an approved lock to the roof or bicycle rack attached to the vehicle; AND
- Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser OR category 2 immobiliser OR category 3 steering lock. 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; AND
- Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.

Security Requirements for Gadgets, Mobile Phones and Cycling Clothes

You must adhere to the following security requirements otherwise your insurance may be invalid and we may reject a claim:

House / Apartment

- Brick, concrete or stone private house of standard construction with a slate, tiled or multi-layered roof.
- A self-contained apartment within the above.

The gadget, mobile phones and cycling clothes must be kept inside with security devices in operation.

Unattended Vehicle between 6am and 9pm

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
- Any security devices installed in the vehicle are in operation; AND
- The gadget, mobile phones and cycling clothes must be stored out of sight; AND
- Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.

Unattended Vehicle between 9pm and 6am

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
- Any security devices installed in the vehicle are in operation; AND
- The gadget, mobile phones and cycling clothes must be stored out of sight; AND
- Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser OR category 2 immobiliser OR category 3 steering lock. 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; AND
- Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.