

STATEMENT OF DEMANDS AND NEEDS

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

SIGNIFICANT FEATURES AND BENEFITS

SECTION 1 - LOSS, THEFT OR ACCIDENTAL DAMAGE

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

ELECTIVE BENEFITS

SECTION 2 - NEW FOR OLD

Replacement of your bicycle with new of the same make or model if it is lost, stolen or accidentally damaged.

SECTION 3 - COMPETITIVE USE

Loss, theft or accidental damage of your bicycle whilst being used for named competitive uses.

SECTION 4 - UNATTENDED VEHICLE

Loss, theft or accidental damage whilst in an unattended vehicle.

SECTION 5 - TERRITORIAL COVERAGE

Loss, theft or accidental damage occurring (i) in the United Kingdom, Channel Islands and Isle of Man (ii) the United Kingdom, Channel Islands and Isle of Man and the continent of Europe (iii) outside of the United Kingdom, Channel Islands, Isle of Man and the continent of Europe.

SECTION 6 - BICYCLE TECHNOLOGY

(restricted to 2 claims every 365 days)

Loss, theft or accidental damage of bicycle technology

SECTION 7 - BICYCLE ACCESSORIES

(restricted to 2 claims every 365 days)

Loss, theft or accidental damage of bicycle accessories

SECTION 8 - BICYCLE TRAILERS

Loss, theft or accidental damage of bicycle trailers.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

EXCLUSIONS APPLYING TO SECTIONS 1 TO 8

Any claim where the security requirements in Appendix 1 have not been complied with.

New for old if your bicycle sum insured is less than the replacement value.

Any amount over £5,000 for a single bicycle.

Any form of cosmetic damage.

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

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.

Theft from any building or location which is not specifically defined in the security requirements in Appendix 1.

Theft when the bicycle is loaned or hired out by you to any person other than a member of your immediate family.

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.

Theft by a person or persons to whom the bicycle was entrusted.

Theft when using the bicycle for hire, reward, courier services or the carriage of paying passengers.

Theft from places open to the public if not in use and not supervised unless the security requirements in Appendix 1 have been complied with.

Theft when the bicycle is left unattended in a place open to the public for more than 18 hours in any one time.

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

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

The excess as shown in your policy schedule.

SECTION 9 - CYCLING CLOTHES

Loss, theft or accidental damage whilst preparing for or participating in cycling.

Any claim where the security requirements in Appendix 2 have not been complied with.

Any amount over £150 for any single item of cycling clothes.

Any form of cosmetic damage.

Theft when the cycling clothes are loaned or hired out by you to any person other than a member of your immediate family.

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

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.

Theft by a person or persons to whom the cycling clothes were entrusted.

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

The excess as shown in your policy schedule.

SECTION 10 - REPLACEMENT HIRE

Hire of replacement bicycle whilst yours is being repaired or replaced.

Costs incurred where a claim for loss, theft or accidental damage under Sections 1 is declined.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

The excess as shown in your policy schedule.

SECTION 11 - EMERGENCY RECOVERY (UK ONLY)

Emergency recovery for you and/or your damaged bicycle

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

Costs incurred where a claim for loss, theft or accidental damage under Section 1 is declined.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

The excess as shown in your policy schedule.

SECTION 12 - FAMILY MEMBER COVER

Cover in Sections 1 and Sections 2 to 5 (if chosen) is extended to any family member.

Exclusions applying to Sections 1 and Sections 2 to 5 (if chosen).

SECTION 13 - GADGETS AND MOBILE PHONES

Gadgets (restricted to 2 claims every 365 days)

If, you lose your gadget or it is stolen, or if it is accidentally damaged or damaged by coming into contact with liquid, you may claim for the gadget and any accessories.

Mobile Phones (restricted to 1 claim every 365 days)

If, you lose your mobile phone or it is stolen, or if it is accidentally damaged or damaged by coming into contact with liquid, you may claim for the mobile phone and any accessories.

Any claim where the security requirements in Appendix 2 have not been complied with.

Any gadget or mobile phone more than 3 years old when cover begins.

Any claim where the gadget or mobile phone is left unattended.

Any claim where you cannot provide proof of purchase including the date the product was purchased / date contract started, be in your name and have the serial / IMEI number. Any form of cosmetic damage.

Theft (unexplained or otherwise) unless:

- involving forcible and violent entry
- you reported it to your network provider and the police within 24 hours
- you obtained a crime reference number
- you did everything you reasonably could to recover the stolen property

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.

Theft by a person or persons to whom the gadget or mobile phone was entrusted.

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

The excess as shown in your policy schedule.

SECTION 14 - PUBLIC LIABILITY

Your legal liability for death or bodily injury, loss or damage to property caused by or through your ownership or use of your bicycle.

Death or bodily injury, loss or damage to property: you, any person handling the item with your permission or consent, any members of your household or immediate family, agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship, guest, employer or any person with whom you have a contractual or business relationship.

The excess as shown in your policy schedule.

SECTION 15 - PERSONAL ACCIDENT

Bodily injury sustained whilst using, riding or pushing your bicycle resulting in your death, total permanent disablement, loss of hearing, sight or limbs.

Any claim in relation to death which is not supported by a death certificate.

Any claim arising as a result of a pre-existing condition.

Any claim that arose from an activity listed as Competitive Use of your bicycle unless Section 3 is chosen.

The excess as shown in your policy schedule.

SECTION 16 - DENTAL TREATMENT

Bodily Injury to your mouth and/or teeth whilst riding or pushing your bicycle.

Any claim arising as a result of a pre-existing condition.

Any claim that arose from an activity listed as Competitive Use of your bicycle unless Section 3 is chosen.

The excess as shown in your policy schedule.

SECTION 17 - PREMIUM WAIVER

In the event of your hospitalisation, accidental bodily injury, death or unemployment, we will waive your insurance policy premium.

If you are unable to work but receive your normal wages or salary.

Voluntary unemployment.

If you were on notice of the potential for unemployment prior to commencing this cover.

SECTION 18 - LEGAL HELPLINE

Telephone legal advice concerning your ownership or use of your bicycle.

Any commercial legal problems.

Consideration of any documentation or correspondence pertaining to your dispute.

Undertaking litigation.

GENERAL CONDITIONS

You must take all reasonable precautions to prevent loss, damage or accidents and maintain any property covered under the policy in a sound and roadworthy condition.

Where you maliciously and / or recklessly fail to disclose a material fact at policy inception, review or when making a claim we may (i) reject your claim (ii) endorse your policy (iii) void your policy and/or (iv) retain your premium.

You must notify us as soon as possible of any change in circumstances relevant to this policy, including changes to the storage location. 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 EXCLUSIONS

Any losses which are not expressly covered by the terms and conditions of this policy.

Any claim made, or any event causing the need for a claim to be made, that occurs before your policy began.

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We are liable only if we have received the correct premium before the start of each policy term.

This insurance will stop covering any item as soon as you sell it or part with any interest in it, whether temporary or permanently.

CONDITIONS OF SETTLING CLAIMS

All losses must be substantiated by proof of purchase. You must provide valuations, reports, information etc. at your own expense if we request them.

We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful 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.

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.