



Policy Summary for Bicycle Insurance

Some important facts about your Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it applies provides.

Insurer: UK Underwriting Ltd on behalf of Fortis Insurance Ltd

About your cover:

Features and Benefits	Significant exclusions & limitations	Policy Section
Theft, accidental loss and accidental damage	The excess being either 5% of the value of the insured or the first £25 of each claim	
	- Damage, loss due to racing or time trials	Exclusion 1
	- Theft due to being unattended and not lock	Exclusion 4
	- Loss or theft when being handled by an airline or courier	Exclusion 5
	Theft following abandonment	Exclusion 10
	Claims where the cycle has been left for more than 12 hours in a place to which the public has access or 24 hours at a train station	Exclusion 13

Cancellation right

We hope you are happy with the cover this policy provides. However, you have the right to cancel within 14 days of receiving this policy and will receive a full refund of premium.

Thereafter each party shall have the right to cancel this policy by giving 14 days notice in writing to the other in which case you will receive a rebate of premium proportionate to the unexpired period of the policy. Further information can be found in your policy under 'cancellation'.

Making a claim

If you have a claim, please telephone us on 01285 886 600 as soon as possible to tell us about it.

How to make a complaint

We hope you are pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 01285 886 600. If you are not satisfied, please write to the Managing Director at:

Adminicle Limited, Callidus House, Love Lane, Cirencester, Glos, GL7 1XD

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

Compensation scheme

In the unlikely event that Fortis Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be found in your policy under 'Compensation Scheme'.