

Cycle Insurance policy

CYCLE INSURANCE arranged by Loyal Insurance Services Ltd with UK Underwriting Limited on behalf of:

Fortis Insurance Limited. Registered ~~AJ-3A~~ in England number 354568.
Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Loyal Insurance Services Ltd, UK Underwriting Limited, and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Insureyourbicycle.co.uk cycle insurance cover is attached to the **pedal cycle** shown in the schedule. Public liability and personal accident benefits are only payable to or on behalf of the person using the cycle at the time an incident covered by this policy occurs.

GENERAL DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy:

Abandonment means being left in a location to which the public has access for more than 12 hours at any one time or 24 hours in respect of cycles left at train stations, provided **you** have complied with all the security requirements laid out in this policy.

Accidental Damage means damage caused accidentally by violent and external means including vandalism.

Administrator means Adminicle Ltd, Callidus House, Love Lane, Cirencester Business Park, Cirencester, GL7 1XD

Approved Lock (only applicable where the cycle exceeds £500 in value) means
a) a nominated lock (as specified on the attached schedule); or
b) any other specified lock accepted by us and specified in an **endorsement**.

Endorsement means any terms and conditions additional to this policy and specified on **your insureyourbicycle.co.uk** customer statement.

Evidence of Ownership means original purchase receipt, showing the date, price paid, details of the **pedal cycle** and **approved lock** name and address of seller, or other evidence, which clearly demonstrates ownership.

Family means parents, spouse, partner, son, daughter or siblings (aged 16 years or over).

Forcible and Violent Entry means

- a) entry evidenced by visible damage to the fabric of the building at the point of entry;
- b) damage caused to an **immovable object** or **approved lock**.

Immovable Object means

- a) any solid object fixed in or on to concrete or stone, which is not capable of being undone, removed with, or lifted under/over the **pedal cycle**;
- b) a properly fixed motor vehicle roof rack or properly fixed vehicle bicycle rack;
- c) at train stations, a bicycle rack supplied by the train station expressly for the purpose of securing bikes, and within the jurisdiction of the transport police.

Pedal Cycle means any bicycle, adult tricycle or tandem, including component parts and accessories permanently fixed to the **pedal cycle**, specified in the schedule which is **your** property, or for which **you** are legally responsible, normally kept at the address described in the schedule. This definition shall be extended to include any mechanically or electronically assisted bicycle weighing less than 40kg and with an output not exceeding 200w/15mph.

Period of Insurance means the period specified on **your insureyourbicycle.co.uk** customer

statement from the date of acceptance by **us** of the insurance, provided that the appropriate premium has been paid.

UK means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

We/Our/Us/Insurers means UK Underwriting Ltd on behalf of Fortis Insurance Limited.

You/Your means the person who has purchased this **Insureyourbicycle.co.uk** policy and any person using the **pedal cycle** with their consent.

DETAILS OF COVER

Pedal Cycles

This section indemnifies **you** against theft, accidental loss or **accidental damage to pedal cycle(s)**, as specified on **your Insureyourbicycle.co.uk** schedule, occurring within the geographical limits of the **UK**.

Special Exclusions

This section does not cover:

1. Loss or damage arising from the use of the **pedal cycle(s)** for racing, pacemaking, time or reliability trials or whilst practising for any of them.
2. Loss or damage caused by depreciation in value, wear and tear, cleaning, alteration, adjusting, restoration, repair, maintenance, mechanical or electrical breakdown, scratching, misuse, or atmospheric or climatic conditions.
3. Loss or damage caused by insects, vermin, fungus, domestic pet• or any gradually operating cause.
4. Theft or attempted theft of the **pedal cycle(s)** whilst left unattended in a public place at any time unless
 - a) the **pedal cycle** is secured by an **approved lock** attached to an **immovable object**, or;
 - b) it is locked in a building/vehicle where theft is occasioned by a **forcible or violent entry**. In this instance, the **pedal cycle** must be stored out of sight.
5. Loss or damage occurring whilst in the custody of an airline or courier unless;
 - a) a receipt has been obtained from the airline/carrier for the period of transportation confirming their acceptance of responsibility for the **pedal cycle**, and;
 - b) **you** have complied with the carrier's terms and conditions and packaging/ storage requirements.
6. Loss or damage to tyres or accessories unless the accessories are permanently fixed to the **pedal cycle** and the **pedal cycle(s)** are lost or damaged at the same time.
7. Loss or damage by confiscation or detention by customs or other authorised officials.
8. Damage to tyres by application of brakes or by road punctures, cuts or bursts.
9. Claims where the **pedal cycle** has a value of more than £4,000 inclusive of any extra accessories.
10. Theft following **abandonment**.
11. Theft by a person or persons to whom the **pedal cycle** is entrusted.
12. Claims where the sum insured is less than the replacement value of the **pedal cycle** inclusive of any extra accessories. Note: The purpose of this exclusion is to prevent **pedal cycles** from being under-insured. If the **pedal cycle** were found to be under-insured **we** may only meet the claim, less excess, to the same proportion as the **pedal cycle** was covered. For example, a cycle, which is only insured for half its value will only receive half the loss less any excess.

13. Claims where the **pedal cycle** has been left unattended for more than twelve hours at any one time in a location to which the public has access or for more than 24 hours in a train station.

Claims Excess Applicable

The excess applicable to claims under this section shall be 5% of the insured value with a minimum excess of £25.

Basis of Claim Settlement

We will pay the cost of repair or pay the cost of replacement as new or at **our** discretion will arrange for repair or replacement to be effected. **Our** liability shall not exceed the sums insured detailed on **your** schedule less any excess as indicated under the claims excess applicable to Section A. In the event of partial loss the sum insured will be reinstated automatically other than in the case of total loss or destruction where all cover ceases. When making a claim, you will need to produce evidence of the value of the cycle in the form of an original purchase receipt or valuation certificate. In addition, we will reimburse the hire costs of a replacement **pedal cycle** whilst **your** own **pedal cycle** is being repaired or replaced up to a maximum value of £250. This benefit can only be claimed as part of a claim for repair or replacement of the insured **pedal cycle**.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

This policy does not provide cover for any personal accident or personal liability of whatsoever nature, directly or indirectly caused, contributed to by or happening through or in the consequence of:

- war or invasion; or
- terrorism; or
- acts of foreign enemies; or
- hostilities (whether or not war has been declared); or
- civil war; or
- rebellion, revolution, insurrection; or
- military or usurped power, or
- ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel; or
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; or
- pressure waves from aircraft other aerial devices travelling at supersonic speeds
- wilful self inflicted injury or illness; or
- suicide or an attempt to commit suicide; or
- wilful exposure to danger, except in an attempt to save a human life; or
- solvent abuse; or
- being under the influence of alcohol or drugs, except those prescribed by a registered doctor and not those drugs prescribed for drug addiction, or drugs prescribed by a registered medical practitioner where a warning against riding has been given; or
- **your** engaging in any illegal or criminal act; or
- any **pedal cycle** not specified on **your Insureyourbicycle.co.uk** schedule; or
- any claim where **you** have declared the use of an **approved lock** but have been unable to demonstrate that an **approved lock** was used; or
- any liability in excess of the amount shown in **your** policy.

TERMS AND CONDITIONS

1. **Precautions - You** shall take all reasonable steps to safeguard against accident, injury, loss, and damage and shall maintain the **pedal cycle** in an efficient and roadworthy condition. Failure to comply with this condition may invalidate **your** claim.

2. **Subrogation** - We will be entitled to take over and deal with, in **your** name, the defence or settlement of any claim at **our** discretion and to take proceedings at **our** expense to recover for **our** benefit the amount of any payment made under this policy.
3. **Other Insurances** - If any loss, destruction, damage or liability insured by this policy, other than by Section B, is covered by any other insurance **we** shall pay only a rateable portion of any claim.
4. **Fraud** - We will void this policy in its entirety from the date of loss or alleged loss and no cover provided will apply if a claim made by **you** or anyone acting on **your** behalf to obtain any benefit is fraudulent or intentionally exaggerated; or a false declaration or statement is made in support of a claim under this policy.
5. **Governing Law** - English law applies to this policy unless **you** have asked for another law and **we** have agreed to this in writing before the start date.
6. **Limit of Liability** - In the event of a claim payment as a consequence of any insured event **we** will deem that full liability has been met under the terms of this policy and the insurance cover will cease upon settlement. In no circumstances shall **our** liability exceed the claim limit shown in the **Insureyourbicycle.co.uk** schedule.

CANCELLATION RIGHT

We hope **you** are happy with the cover this policy provides.

You have the right to cancel it within fourteen days of the start date of the policy without giving any reasons and **you** will receive a full refund.

Should **you** cancel after fourteen days **we** will refund an amount proportionate to the unexpired period remaining on the policy..

We may cancel this policy by giving **you** 14 days notice at any time. If **we** do advise **you** of cancellation then **we** will refund the premium remaining for the unexpired period.

MAKING A CLAIM

If **you** have a claim, please contact the **administrator**, as soon as possible by calling 01285 886600 to request a claim form. Alternatively **you** may email claims@adminicle.co.uk

UK Underwriting Ltd is an agent of Fortis Insurance Limited and in the matters of a claim acts on their behalf.

WHAT TO DO IF YOU ARE NOT SATISFIED

It is **our** intention to give **you** the best possible service but if **you** do have questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact the **administrator**. The contact details are:

The Managing Director
Adminicle
Callidus House
Cirencester Business Park
Love Lane
Cirencester
Gloucestershire
GL7 1XD

Tel : 01285 886600
Email : claims@adminicle.co.uk

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

The Head of Claims,
UK Underwriting Limited,
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

The Financial Ombudsman Service,
 South Quay Plaza,
 183 Marsh Wall, Docklands,
 London, E14 9SR,
 Tel: 0845 080 1800

Your statutory rights are not affected if **you** choose to follow the complaints procedure above. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION 1998

Please note that any information provided to **us** and **our** agents about **you** will be processed by **us** in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims. This may necessitate providing such information to third parties.

Cycle Insurance approved lock list

Your cover is dependant on using a lock from our approved locklist.

Proof may be requested when making a claim.

Abus 1010 City Chain	Luma Escudo Shackle Plus 140 D Shackle	Squire Paramount Plus 13 (P5)
Abus 20/70 Diskus + 8KS chain 110cm & Lock	Luma Max Shackle Lock 94x245	Squire Paramount Plus 260
Abus 6000/75	Luma Max Shackle Lock 94x320	Squire Patriot
Abus Bordo	Luma ProScoot D Shackle	Squire Patriot Plus
Abus Buffo 34/180 HB 230	Luma Solido Chain Plus 110 Padlock & Chain	Squire Protector
Abus Centuro 860	Luma Solido Ground Anchor w/Solido Chain Plus 110 X 1700	Squire Protector Plus
Abus City Chain X Plus 1060	Luma Solido Kit Duo Disk Lock & Chain	Squire SS50CS/MC4 Padlock & Chain
Abus Granit Chain 110cm (10KS Chain + Granit 37/55 Padlock)	Luma Tigre 14mm 155	Squire SS65CS/MC4 Padlock & Chain
Abus Granit Classe 74/170	Luma Tigre 155 & 175	Squire UBX 16 Plus
Abus Granit Extreme 59/180	Master Lock Europe 8200 Eurdpro Street Cuffs	Squire Urban Paramount
Abus Granit Futura 64 180 / 120 HB230	Master Lock Europe 8215 Eurdpro	Squire Urban Patriot
Abus Granit Plus 51	Master Lock Europe 8215 Eurdpro LW	Squire Urban Protector
Abus Granit Steel-O-Flex 1000	Master Lock Europe 8290 Eurdps Street Cuffs	Squire Viper 2 Metre Cable Lock
Abus Granit X Plus 54	Ming Tay High Security Shackle Lock	Squire Viper 25/1200 Cable Lock
Abus Manhattan 50 180/230	Moore and Large Magnum Plus306/308 Cable lock	Squire Viper VP Cable Lock
Abus Millennioflex 896 Cable lock	Moore Large & Co Dynamite Shackle Lock	Trelock BS 510
Abus Sinero 43 Shackle lock	Moore Large & Co Magnum Beast Chain Lock (5016 & 5017)	Trelock BS 610 108/230, 108/300
Abus Sinus 46	Moore Large & Co Magnum CH1 Chain and Padlock	Trelock BS340/341
Abus Sinus Plus 47	Moore Large & Co Magnum CH4 Chain Lock	Trelock BS400 108
Abus Steelochain 85cm/110cm	Moore Large & Co Magnum Mastiff Chain Lock (5019 & 5020)	Trelock BS400 127/300
Abus Steeloflex 860	Moore Large & Co Magnum Onguard 5000 Brute LS	Trelock BS401 106/260
Abus Steeloflex 900	Moore Large & Co Magnum Onguard 5001 Brute STD	Trelock CM210
Abus Varedo 47 150 HB Shackle Lock	Moore Large & Co Magnum Onguard Pitbull (5002,5003,5004)	Trelock Cops BS275
Artago Stone 18ART D Shackle	Moore Large & Co Magnum plus 302 mini shackle lock with extender cable	Trelock LL 400
Artago Stone 68T Padlock & Chain	Moore Large & Co Magnum Plus 304	Trelock Titanlite 340

Artago Stone 69T Disk Lock & Chain	Moore Large & Co Magnum Plus 305	Viro By Expo Golden Shadow Padlock & Chain
Axa 583 Ring Lock with SLD Cable	Moore Large & Co Magnum Plus CH3 Padlock & Chain	Viro By Expo Silver Shadow Padlock & Chain
Axa SL7 Ring Lock with SLD Cable	Moore Large & Co Magnum UL1 Lock	Weissenfels Silver Stone Padlock & Chain
Axa SL9 Ring Lock with SLD Cable	Moore Large & Co Magnum UL2 Lock	Yale V-1K997 Padlock & Chain
Bike It Mammouth Lock & Hexagon Chain 12mm	Moore Large & Co Magnum UL3 Lock	
Bulldog MC 100 Chain lock & Anchor	Moore Large & Co Magnum Ultimate LS	
Codrington FD 2041 Padlock & Chain	Moore Large & Co Onguard Bulldog (5009,5010,5011)	
English Chain Company Ltd EC 350C/25	Moore Large & Co Onguard Bulldog Mini (5013,5014)	
Konig Force T11 Kombi Chain & Padlock	Moore Large & Co Onguard Pitbull Mini (5006,5007)	
Konig Kobra Force T11 Chain & Padlock	Mul T Lock Sliding Bolt Padlock & 13mm Gold Link Chain	
Konig Kobra Force T13 Chain & Padlock	Oxford Bicycle Revolver (Cable Lock)	
Kryptonite EV 2000 (7.6cm x 14cm)	Oxford Boss Chain Lock	
Kryptonite EV 3000	Oxford Magnum 2000	
Kryptonite Evolution 2000	Oxford Monster MK2 Chain Lock	
Kryptonite Evolution 3000	Oxford New Defiance Ground Anchor & Lock	
Kryptonite Evolution LS	Oxford Sentinel 2000	
Kryptonite Evolution Mini	Oxford Stinger Chain Lock	
Kryptonite Evolution Mini LS	Pewag Dragon 11 x 150 Padlock & Chain	
Kryptonite Evolution Std	PJB Boxer Chain & Padlock	
Kryptonite Kryptelok (ATB,LS,STD)	PJB Gladiator Chain & Padlock	
Kryptonite Kryptelok Plus	Specialized Big Rapper	
Kryptonite Kryptelok Plus Mini	Specialized Fat Rapper Slim	
Kryptonite Kryptelok Plus Mini LS	Specialized Hardlock	
Kryptonite New York (Voodoo Chain 1M +1.5M) & N.Y. Disc Lock	Specialized Rapper	
Kryptonite New York Fahgettaboudit (100 & 150cm Chain) & N.Y. Disc Lock	Specialized Rapper Slim	
Kryptonite NY 3000	Squire 45mm Padlock & 2ft Chain	
Kryptonite NY Chain w/EV Disc	Squire Alpha 'D' Lock	
Luma 35 HU 245 x 320	Squire Challenger 'D' Lock	
Luma Bravo 245 x 320	Squire HS2/J2 Lock chain set	
Luma Bumper 38 Padlock & Chain	Squire Padlock & Chain	
Luma Decathlon U-5 D Shackle	Squire Paramount	
Luma Dogo Procombi Padlock & Chain	Squire Paramount Plus	
Luma Escudo Compact Padlock & Chain	Squire Paramount Plus 13	

For details of stockists, log onto www.soldsecure.com.