

Thank You for Choosing Bikesure for your Bicycle Insurance.

Your Insurer

Cycle insurance arranged by Bikesure, part of the Adrian Flux Insurance Group with UK General Insurance Limited on behalf of: Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation House, 30 Fenchurch Street, London EC3M 3AJ.

Bikesure and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. These details can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register or by calling 0800 1116768.

Eligibility

You are eligible for this insurance cover if:

- **You** are a permanent resident of the **United Kingdom** and **your** permanent address is located within the **UK**; and
- **Your cycle** is owned by **you** and permanently kept at **your** address within the **UK**; and
- **Your cycle** does not exceed £7500 in **value**.

Important Information

It is important that **you** check **your policy schedule** to ensure that the information that **you** have provided to **us** is accurate and that the cover options which **you** have chosen are correct. Please take the time to read the contents of this policy to ensure that **you** understand the cover **we** are providing **you** and that **you** comply with **our** terms and conditions. This policy wording and **your policy schedule** are important documents; please keep them in a safe place in case **you** need to refer to them for any reason. **We** recommend that **you** periodically review **your** policy to ensure that it continues to meet **your** needs.

Cancellation

We hope **you** are happy with the cover this policy provides. However, if after reading the policy, this insurance does not meet with **your** requirements, please return it to the **administrator** within 14 days of issue and **we** will refund **your premium**. Thereafter **you** may cancel the insurance cover at any time by writing to the **administrator** however no refund of **premium** will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days' written notice to **you** at **your** last known address. Valid reasons for cancellation may include but are not limited to:

- Fraud;
- Non-payment of **premium**;
- Non-compliance with policy terms and conditions;
- Threatening or abusive behaviour.



Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all the questions **we** or the **administrator** may ask as part of **your** application for cover under the policy;
- to make sure that all information supplied as part of **your** application for cover is true and correct;
- tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

Change of circumstances

You must immediately advise Bikesure Insurance if any of the following circumstances change, at any point during the **period of insurance**:

- **You** are no longer a permanent resident of the **United Kingdom**;
- **You** change **your** address;
- **You** change or dispose of **your cycle**;
- **You** have insurance cancelled, or declined, or withdrawn, or terms applied by another insurance provider.

If **you** are not sure if a change in circumstances is relevant to **your policy**, please contact Bikesure Insurance for advice.

Making a Claim

If **you** need to make a claim, please call 0344 893 1022 as soon as possible. Please note that if **you** delay reporting a claim to **us** without good reason, and that delay causes an adverse and prejudicial effect to **us**, then **we** may decline to accept **your** claim.

You will be asked to supply evidence to support **your** claim, including but not limited to; **evidence of ownership**, crime reference numbers, details – including the key - of the **approved lock** for **your cycle**. **We** may also request that **you** provide proof of **your** identity prior to settlement of any claim.



In respect of Public Liability claims, **you** must send **us** any claim, writ or summons as soon as **you** receive it. **You** must notify **us** in writing of any impending prosecution inquest or fatal accident enquiry as soon as **you** become aware of it.

You must not negotiate, pay or settle, admit or deny any claim without **our** written permission; failure to comply with this may mean that **we** will not accept **your** claim.

UK General Insurance Limited is an insurers' agent and in the matters of a claim act on behalf of the Great Lakes Reinsurance (UK) SE.

When your policy will end

The benefits provided under **your** policy will cease on the earliest of the following:

- a) The end date, as shown on **your policy schedule**;
- b) The **cycle** is sold or transferred to a new owner;
- c) The claim limit has been reached;
- d) **We** declare the **cycle** beyond economical repair and a replacement and / or **cash settlement** is made, unless **you** apply for cover to be reinstated – please refer to 'General Conditions' for more information.

Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear in bold type.

Abandonment: left at a location other than **your home** for more than 12 hours, or 24 hours in respect of train stations.

Accessories: Equipment added or fixed to the **cycle** in addition to the manufacturers original specification, including helmets, shoes, jerseys or vests, base layers, gilets, glasses & goggles, jackets, shorts, trousers, wetsuits, backpacks, helmet mounted cycling cameras, cycling computers, cycling GPS unit, lights, spare wheels, **cycle** luggage, cycling tools, cycling armour & guards, locks

Administrator: Bikesure Insurance

Accident/Accidental: a sudden and unexpected event which happens by chance during the **period of insurance**.

Approved Lock:

- a) a nominated lock from the appropriate Sold Secure category (as specified on **your policy schedule**);
 - i. for **cycles** up to £250 in replacement **value**, an **approved lock** is one which is tested to a bronze standard by Sold Secure;
 - ii. for **cycles** greater than £250 but less than £1,500 in replacement **value**, an **approved lock** is one which is tested to a silver standard by Sold Secure;
 - iii. for **cycles** greater than £1,500 in replacement **value**, an **approved lock** is one which is tested to a gold standard by Sold Secure.



or

- b) any other specified lock accepted and agreed in writing by us.

Bodily Injury: death or identifiable physical injury.

Cash Settlement: settlement of the claim by the **administrator** by means of: store credit, gift card or cash.

Commencement Date: the date **your** cover shall start, as shown on **your policy schedule**.

Cycle(s): any **cycle**, adult tricycle or a tandem, including component parts, upgrades and **accessories** permanently fixed to the **cycle**, specified in **your policy schedule**.

Damage: caused by violent and external means including vandalism.

Evidence of Ownership: the original purchase receipt, showing the date, price paid, details of the **cycle** and/or **Approved Lock**, name and address of seller, or other evidence which clearly demonstrates ownership.

Excess: the amount that **you** are responsible for and which will be deducted, or payable by **you**, in the event of a claim.

For claims under sections 1 – 3 inclusive, the **excess** is £25 or the amount shown on **your policy schedule** equal to 5% of the **insured value**, whichever is the higher amount.

For claims under section 4 the **excess** is of £250 for each and every claim arising from **damage** to third party property, and £500 for each and every claim arising from third party injury.

Family: **your** parents, spouse, domestic partner, son, daughter or siblings (aged 16 years or over), who permanently reside with **you** at the **home**.

Forcible and Violent Entry: entry evidenced by:

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

Geographical Limits: as a **United Kingdom** resident domiciled in the **United Kingdom**, cover is applicable Worldwide, with the exception of Personal Liability, which is restricted to the **United Kingdom**.

Home: the location where the **cycle** is usually kept as stated on **your policy schedule**, which is **your** permanent domestic residence and is a house, or a flat or room in a communal residence. Cover shall be extended for a maximum period of 30 days at any one time during the **period of insurance**, to include any temporary residence such as a holiday cottage / **home**, guesthouse or hotel within the **geographical limits**.

Immovable Object:

- a) any solid object fixed in or on to concrete, stone, brick or similar, which is not capable of being undone, removed with, or lifted under/over the **cycle**;
- b) the roof rack of a motor vehicle, which must be attached securely in accordance with the manufacturer's recommendations and intended for the carriage of a **cycle**;
- c) A designated **cycle** rack located at a train station, bus station, coach station or **your** permanent place of employment, designed and constructed expressly for the purpose of securing a **cycle** and which is operated by **you** in accordance with the instructions and / or guidance provided.



Insured Value: the amount set out on **your policy schedule**.

Malicious Damage: the intentional damage to **your cycle** caused by a third party.

Period of Insurance: the period specified on **your policy schedule** when **your** policy is operative.

Premium: the amount referred to as such on **your policy schedule** that **you** are required to pay in exchange for cover under this policy.

Policy schedule: the document issued by the **administrator** which confirms **your** personal details (e.g. name and address), details of the **cycle**, **commencement date** and end date of **your** policy.

Theft: the unauthorised dishonest appropriation, or attempted appropriation, of the **cycle** specified on **your policy schedule**, by another person with the intention of permanently depriving **you** of it.

Unattended: whilst the **cycle** is not being used or held in accordance with security requirements of this policy, by **you**.

United Kingdom, UK: England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland.

Value: the replacement cost of the **cycle** and any **accessories** as at the date of loss, as assessed by the **administrator**.

Insurers / We / Us / Our: UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

You/Your: the person or company named on the **policy schedule**, or any **family** member using the **cycle** with **your** consent.

Sections of Cover

1) Damage to or Theft of Cycle and accessories

Where **you** have paid the appropriate **premium** and **cycles** and **accessories** cover is shown on **your Insurance Schedule** **you** are covered for:

- **Theft of your cycle from your home.**
- **Theft of your cycle while away from your home.**
- **Theft of your cycle from a motor vehicle.**
- **Accidental damage to your cycle.**
- **Malicious damage to your cycle**

We agree to pay for repair or replacement, up to the limit stated in **your Insurance Schedule**, of the **cycle** owned by **you** (not hired, loaned or entrusted to **you**), that has been stolen or sustained **accidental damage** or **malicious damage**.

We will pay for the cost of replacement as new providing the damaged **cycle** was not more than 3 years old at the date of loss and provided it was new when **you** purchased it. If the **cycle** was more than 3 years old or was not new at the time of purchase, then **we** will deal with the claim on an indemnity basis.

We reserve the right to specify a supplier of **our** choice for the repair or replacement of the **cycle** or at **our** discretion offer **cash settlement** to the indemnity **value** of the replacement **cycle**.

Cover is extended to include **theft** from **your home** and **accidental damage** to **accessories** where **you** have paid the appropriate **premium** and **accessories** cover is shown on **your Insurance Schedule**.

What is not covered:

1. Any applicable **excess**.
2. **Theft** of the **cycle** unless substantiated by **evidence of ownership**.
3. **Accidental damage** to **accessories** where **accessories** cover is not shown on **your Insurance Schedule**.
4. **Accidental damage** to **accessories** unless substantiated by **evidence of ownership**.
5. **Accidental damage** to **accessories** unless accompanied by **accidental damage** to the **cycle**.
6. **Theft** of **accessories** where **accessories** cover is not shown on **your Insurance Schedule**.
7. **Theft** from **your home** unless:
 - a. The **cycle** is kept inside the **home** and any security devices such as door locks are in operation.
 - b. **Theft** from the **home** involves **forcible and violent entry** or exit.



8. **Theft** from any garage, outbuilding, shed, underground car park or communal hallway unless the **cycle** has been secured to an **immovable object** with an **approved lock** through the frame and any quick release wheels substantiated by a sales purchase or till receipt, remains of the lock or the lock key.
9. **Theft, accidental damage or malicious damage** following **abandonment** or any unexplained **theft**.
10. **Theft** away from **home** unless the **cycle** has been secured to an **immovable object** with an **approved lock** through the frame and any quick release wheels.
11. **Theft** from any motor vehicle unless:
- a. The **cycle** is completely out of sight or secured through the frame by an **approved lock** through the frame and any quick release wheels to a roof or **cycle** rack attached to the motor vehicle.
 - b. The motor vehicle is securely locked and any security devices are in operation.
 - c. **Theft** is a result of **forcible and violent entry**.
12. **Theft** from any motor vehicle between the hours of 9pm and 6am unless:
- a. the vehicle is fitted with a Thatcham category 1 alarm/immobiliser or category 2 immobiliser or category 3 steering lock.
 - b. If category one or two is not factory fit it must be fitted by a member of the Vehicle Security Installation Board with evidence provided in the event of a claim.
13. Loss or **damage** caused by wear and tear, wet or dry rot, atmospheric conditions, frost, insects, vermin, fungus, domestic pet, or any gradually operating cause.
14. Marring, scratching denting or any cosmetic change which does not impair the function of the **cycle**.
15. Claims where the **cycle** has suffered **damage** as a result of a manufacturing fault which is still covered under a manufacturer's warranty.
16. Any tyres or fixed **accessories** unless the **cycle** was stolen or damaged at the same time.
17. **Theft** by a person to whom the **cycle** was entrusted, other than a member of **your family**.
18. **Theft** of the **cycle** whilst being used for competition, including racing. Unless this cover is shown on the schedule and the additional **premium** has been paid for amateur based competitions, professional races are not covered.
19. Outside of the **United Kingdom, we** will not pay for any **damage** or **theft** of the **cycle** and **accessories** in transit which has not been reported to the carrier and a written report obtained. In the case of an airline a Property Irregularity Report will be required.
20. **Theft** of a **cycle** that is engaged for use in trade or business purposes (excluding commuting to and from work).



21. **Theft** or **malicious damage** where a crime reference number cannot be provided.
22. Unexplained **theft**. **Accidental damage**, **theft** or **malicious damage** to any faired recumbent **cycle**.

2) Replacement cycle hire

What is covered:

Within the **United Kingdom** we will pay up to £25 per day, up to a maximum of 10 days during any one **period of insurance**, towards the hire of an alternative **cycle** from a recognised reputable **cycle** dealer, whilst **you** are awaiting repair or replacement of **your cycle** when it is the subject of an approved claim with **us**. The hire cost must be agreed in writing by **us** in advance of the hire.

What is not covered:

- 1) Where the costs of hire are greater than the quoted charge through a recognised hire supplier;
- 2) Where the hire costs are in excess of the **cycle value** or repair costs;
- 3) Where evidence of expenditure cannot be provided from a recognised hire company;
- 4) Where costs are incurred by anyone other than **you**.

3) Worldwide extension

Cover is extended to 30 days per trip anywhere Worldwide subject to a maximum of 90 days during any one **period of insurance**.

4) Public Liability

Cover is only operative if shown on your policy schedule

What is Covered:

Within the **United Kingdom**, we will pay for **accidental bodily injury**, death, disease or **accidental damage** to any person, or **accidental damage** to third party property which arises from **your** use of or ownership of the **cycle**, or which any specified individual member of **your** named on **your policy schedule** becomes legally liable for.

The maximum amount **we** will pay is shown on **your policy schedule**. The total amount payable includes reasonable defence costs and expenses incurred by **you** with **our** written consent in connection with any liability insured under this policy.

What is Not Covered:

- 1) Public Liability benefits unless **you**, or any specified individual member of **your family** named on **your policy schedule**, have paid the required additional **premium**.
- 2) Any claim if the **cycle** is being used for any business or professional purpose.
- 3) The policy **excess**.



- 4) Liability arising from loss or **damage** to property which belongs to **you** or is in **your** care, custody or control.
- 5) Any claim where **you** are entitled to indemnity from another source.
- 6) Any claim when punitive, exemplary or aggravated damages are awarded against **you**.
- 7) Any liability for **bodily injury** or **damage**:
 - To **your** employees or members of **your family** or household or to their property;
 - Arising out of the ownership, possession, use or occupation of land or buildings;
 - Arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
- 8) Any liability not involving the use of the **cycle**.
- 9) Any liability arising outside of the **United Kingdom**.

General security requirements

Security requirements where the cycle is at the home

Accidental or malicious damage or theft of the **cycle**, whilst at **home**, shall only be covered in circumstances where the **cycle** is:

- a) kept inside and any security devices are in operation; or
- b) stored within a private garage, privately accessed wooden, plastic or aluminium shed within the boundaries of the **home** and **you** have complied with the following security requirements:
 - all external doors must be secured by a minimum of a 5 lever mortice deadlock to BS3621 standard or a 5 lever padlock; or
 - the **cycle** must be secured through the frame by an **approved lock** to an **immovable object** within the building; or
- c) secured through the frame by an **approved lock** to an **immovable object** within the building when at **your home**, in any location which is described as a communal hallway or communal outbuilding.

Security requirements where the cycle is away from the home

Accidental or malicious damage or theft of the **cycle**, whilst away from the **home**, shall only be covered in circumstances where:

- a) the **cycle** is not left **unattended**;
- b) where the **cycle** is left **unattended**, it must be secured to an **immovable object** by an **approved lock** through the frame;
- c) any access to the **cycle** is effected by **forcible and violent entry**;
- d) the **cycle** is not left **unattended** within the boundaries of a train station, bus station, coach station or **your** permanent place of employment, for more than 24 hours and subject to conditions (b) and (c) above.

Security Requirements where the cycle is in or on a vehicle

Theft whilst the **cycle** is in or on a vehicle shall only be covered in circumstances where:

- a) All doors, windows and other openings of the vehicle and **cycle** rack are left closed, securely locked and properly fastened;



- b) Access to the **cycle** must have been effected by **forcible and violent entry**;
- c) Any security devices installed in the vehicle and **cycle** rack are in operation;
- d) The **cycle** is stored out of sight wherever possible, or is secured through the frame by an **approved lock** to the roof or **cycle** rack attached to the vehicle;
- e) If the **cycle** is left in the vehicle between the hours of 9pm and 6am the **cycle** must be covered up so that it is not visible to persons outside of the vehicle.
- f) **Cycles** which are locked on to the exterior of the vehicle (e.g. by roof or rear **cycle** rack) must be removed between the hours of 9pm and 6am and either placed inside the vehicle, or kept securely in accordance with the policy terms and conditions.
- g) Any vehicle used must have:
 - valid motor insurance; and
 - a valid MOT certificate where applicable; and
 - current road tax where applicable; and
 - all windows must be capable of being securely fastened and locks must be capable of rendering the vehicle secure.

General Conditions - applicable to all sections of this policy

Reinstatement of Cover

In the event of a claim resulting in a total loss and subsequent replacement or **cash settlement**, **you** may apply for the reinstatement of cover on the replacement **cycle**. A one off payment of £25 will be payable to the **administrator** upon confirmation from **you** of the new **cycle** to be insured. The policy renewal date will remain unchanged and will operate as shown on **your policy schedule**. If the **insured value** of **your** replacement **cycle** is higher than the current **insured value**, **you** will be asked to pay the proportionate additional **premium**. Following a claim **we** reserve the right to decline to reinstate cover or to apply special terms.

Fraud

If **you**, or anyone acting on **your** behalf, submits inaccurate, fraudulent or exaggerated information in connection with a claim under this **policy**, which is intended to mislead **us** or to obtain benefit under this **policy** where none would otherwise be payable, then **we** reserve the right to:

- Decline the claim;
- Pursue a recovery of any benefit paid to **you** as the result of a fraudulent or misleading claim;
- Cancel **your policy** with no refund of **premium**;
- Share this information with other insurers and pass **your** details to the relevant law enforcement authorities.

Duty of Care

You must take care to prevent any **accidental damage**, **malicious damage** or **theft** and keep **your cycle** and the security measures – including in **your home** and on or in **your** vehicle - protecting the **cycle**, in a good state of repair and condition. **You** must take care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority.



Subrogation

In the event that a third party is deemed liable for part or all of any claim, **we** may exercise **our** right of subrogation. **You** shall, at **our** request and **our** expense, agree to and permit **us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission. **We** will pay any costs or expenses involved in exercising **our** right of subrogation.

Under Insurance

A proportionate reduction in any claims settlement will be made should **you** under insure **your cycle** (i.e. the **insured value you** have chosen is less than the **value of the cycle**).

General Exclusions - Applicable to all sections of this policy

We will not cover loss or **damage** for:

War

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or **damage** to property by or under the order of any government, local or public authority.

Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or **damage** (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.

Radiation

Any direct or indirect consequence of:

Irradiation, or contamination by nuclear material; or

The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

Electronic Data

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.



Complaints Procedure

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact **your** agent who arranged the Insurance on **your** behalf.

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the next working day, **your** agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group Ltd
Specialist Claims
PO BOX 1192
DONCASTER
DN1 9PU

Tel: 0344 854 2072

Fax: 0344 412 4138

Email: customer.relations@ryandirectgroup.co.uk

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 06040B.



If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than £2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR.

Tel: 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Data Protection Act

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.