

Cycle Insurance Policy

Insurer

This insurance is arranged by UK & Ireland Insurance Services (Online) Limited with UK General Insurance Limited on behalf of: Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. in respect to sections A to H.

UK & Ireland Insurance Services (Online) Limited & UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudent Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Conduct Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Terms and Conditions

It is important that **you** read this Policy as it details **your** Insurance cover; explaining the benefits and exclusions applicable and the procedures on how **you** make a claim.

If the cover does not meet **your** needs **you** may write, within 14 days of the cover starting, to cancel **your** cover if **you** have not made a claim under the policy. In such instances **you** must also return this policy and **schedule** duly marked cancelled.

Should **you** need to discuss any aspect of the cover (but not to make a claim. see section below: How to make a claim) please contact cover4insuranceby emailing customerservices@cover4insurance.com and a representative will answer **your** query.

This policy is an important document, please keep it in a safe place where **you** can find it if **you** need to refer to it in the future. Procedures about how to make a claim are provided in this document.

Any words, which appear in this policy and/or the **schedule**, shall have its plain English meaning unless defined below.

For and on behalf of UK General Insurance Ltd



Karen Beales
Technical Director



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DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this certificate.

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Administrator

UK & Ireland Insurance Services (Online) Limited, which is authorised and regulated by the Financial Conduct Authority . Our FCA register number is 312248.

You can check this on the FCA's Register by visiting the FCA's website <http://www.fca.org.uk/register/> or by contacting the FCA by telephone on 0800 111 6768.

Annual policy

Means that **your policy** runs for a period of 12 months and is then renewable. The premium is paid as a single annual amount each year. This will be confirmed in **your insurance schedule**.

Approved lock

Means:

- (a) a nominated lock from the appropriate category (as specified with **your insurance schedule**); or
- (b) any other specified lock accepted by **us** and specified in an endorsement.

Bicycle

Means any cycle powered by human pedaling and/or battery which is not subject to the requirements of the Road Traffic Act.

Claims Agent

Direct Group Property Services, Claims Department, PO Box 800, Halifax, HX1 9ET
Telephone: 0844 826 2049

Cover Limit

Means the total amount which **we** will pay **you** under this policy during the relevant **Period of Insurance**.

Immediate family

Your mother, father, son daughter, spouse, domestic partner.

Immovable Object

Any solid object fixed in or on to concrete or stone which cannot be removed or lifted, under or over **your bicycle**, or a properly fixed vehicle **bicycle** rack, or if at a train station, a **bicycle** rack supplied by the station and under the jurisdiction of the transport police.

Insured location

means the location as stated on **your insurance schedule** where the **bicycle** is usually kept. This can be:

- a) a brick, concrete or stone house of standard construction with a slate, tiled or multi layered roof;

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- b) a privately accessed brick, concrete or stone built outbuilding or garage with a slate, tiled, corrugated steel, asbestos or multi layered roof, attached to or within the boundaries of a private house;
- c) a self-contained flat within a brick, concrete or stone building of standard construction with a slate, tiled or multi layered roof;
- d) a self-contained lockable private room in the halls of residence in which **you** reside;
- e) a communal hallway of brick, concrete or stone building of standard construction with a slate, tiled or multi layered roof within the building in which **you** reside;
- f) a brick, concrete or stone communal outbuilding of standard construction with a slate, tiled, or corrugated steel, asbestos or multi layered roof within the boundaries of the building in which **you** reside;
- g) a privately accessed lockable wooden shed within the boundaries of the property in which **you** normally reside.

Cover shall be extended to any temporary residence such as a holiday cottage/home, guesthouse, hotel or like for a maximum period of 60 days in any 12 month period. Any other address that **you** reside at for in excess of 60 days in any year will be covered provided **you** advise the **administrator** in advance and they accept.

Insurer

UK General Insurance Ltd on behalf of Ageas Insurance Limited.

Period of cover

12 months from the date of inception and annually thereafter provided the full annual premium is paid each year.

Policyholder

The person(s) named in the **schedule**

Precautions

All measures that would be expected for **you** to take in the circumstances to prevent damage or theft of **your bicycle**.

Schedule

This forms part of the policy document and contains details of the names of the **policyholder** and the cover that this policy provides.

Terrorism

Means any act, including but not limited to the use of force or violence or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.

Unattended

Means whilst the **bicycle** is not being used or held by **you** unless locked to an **immovable object** using an **approved lock** or housed within a locked building, vehicle or premises.

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We, us, our

The **administrator** and **claims agent** acting on the behalf of the **insurer**.

You, Your, Yourself

The individual **policyholder(s)** named on the **schedule**.

WHAT WE WILL COVER

A. Accidental Damage

We will pay repair costs if **your bicycle** is damaged as the result of an **accident**.

B. Theft

If **your bicycle** is stolen **we** will replace it. Where only part or parts of **your bicycle** have been stolen, **we** will only replace that part or parts.

C. Breakdown

If **your bicycle** breaks down due to mechanical failure outside of the manufacturer's guarantee period **we** will repair it.

D. Public Liability

Cover under this section is only applicable when the relevant additional premium has been paid and is stated on your policy schedule.

You are covered up to the amount shown in your policy schedule for any amounts which you become legally liable for. 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. The total amount payable includes necessary defence costs and expenses incurred by you with our written consent in connection with any liability insured under this policy.

You are not covered for:

- a) public liability benefits unless you or any specified individual member of your family named on your policy schedule have paid the required additional premium.
- b) any claim when you are under 16 or over 65.
- c) an excess of £250 for each and every claim arising from damage to third party property.
- d) an excess of £500 for each and every claim arising from third party injury.
- e) liability arising from loss or damage to property which belongs to you or is in your care custody or control.
- f) any claim where you are entitled to indemnity from another source.
- g) any claim when punitive, exemplary or aggravated damages are awarded against you.
- h) any liability for bodily injury, loss of damage:
 - i. to your employees or members of your family or household or to their property.
 - ii. arising out of the ownership, possession, use or occupation of land or buildings.
 - iii. 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.
- i) any liability not involving the use of the cycle.
- j) using the cycle professionally or for any trade/ business except commuting to and from work.

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COVER LIMITS

Subject to the appropriate premium having been paid **we** will pay **you** in each relevant **period of cover** up to the amount stated in **your schedule** in relation to repairs or theft. In the event that the cost of repairs exceed the depreciated value, only an amount up to the depreciated value will be paid.

CLAIM LIMITS

Repair/Replacement

We will at **Our** option, replace, or pay the cost of replacing the **Bicycle** as new. If the **bicycle** cannot be replaced with a new and identical **bicycle** to the one to that was insured, **we** will replace it with one of comparable specification or the equivalent value of the original **bicycle**.

Policy Excess

There is an excess payable by **you** for all claims.

An **excess** equal to the first 10% of the maximum **cover limit** for **your bicycle**, with a minimum excess of £25.

Depreciation for wear and tear

For **bicycles** which are more than two years old from the date of manufacture **we** will deduct 10% of the original purchase price for the **bicycle**, for each year or part year from the date of manufacture for wear and tear.

WHAT WE WILL NOT COVER

Your bicycle is not covered for:

1. Theft

- a) From any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **bicycle** had been stored out of sight, the vehicle's windows and doors closed and locked, and all security systems have been activated;
- b) From any convertible or soft topped vehicle where the roof is not securely in place;
- c) If left on any motor vehicle roof, bonnet or boot unless **you** or someone acting on **your** behalf is inside the vehicle;
- d) From any building, land or premises unless violence and force, resulting in damage to the building or premises, was used to gain entry or exit;
- e) By a person or persons to whom the **bicycle** has been entrusted unless that person or persons belong to **your immediate family**;
- f) If the **bicycle** has been left away from **your insured location** for more than 12 hours at any one time.

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- g) Where the **bicycle** has been left **unattended** when it is away from the **insured location** unless it has been locked to an **immovable object** with an **approved lock**;
 - h) Where **precautions** against theft have not been taken;
- 2. Damage caused by:**
- a) **You** or **your immediate family** deliberately damaging or neglecting the **bicycle**;
 - b) **You** not following the manufacturer's instructions;-
 - c) Routine servicing, inspection, maintenance or cleaning;
 - d) The use of accessories.
- 3. Repair or other costs for;**
- a) Routine servicing, inspection, maintenance or cleaning;
 - b) Repairs carried out by persons not authorised by **us**;
 - c) Wear and tear or gradual deterioration of performance.
- 4.** Any kind of damage whatsoever unless the damaged **bicycle** is provided for repair.
- 5.** Any expense incurred as a result of not being able to use the **bicycle**.
- 6.** Damage to accessories of any kind unless fitted to **your bicycle** at the time of the incident.
- 7. War Risk**
Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
- 8. Nuclear Risk**
Damage or destruction caused by, contributed to or arising from:
- a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
- 9. Sonic Boom**
Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 10.** Any other costs that are directly or indirectly caused by the events which led to **your** claim unless specifically stated in this policy.
- 11.** Liability of whatsoever nature arising from ownership or use of the **bicycle**, including any illness or injury resulting from it.
- 12.** Value Added Tax (VAT) where **you** are a business that is registered with HM Revenue and Customs for VAT and can claim the VAT back.
- 13.** Delay, confiscation, nationalisation or detention by Customs or other government or public authority;

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14. Depreciation or of any kind;

CONDITIONS AND LIMITATIONS

1. 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.
2. This insurance only covers **bicycles** bought and used in the UK, the Isle of Man, the Channel Islands and Northern Ireland.
3. The **bicycle** must be in full working order and in **your** possession when the policy is started, and **you** must have a valid proof of purchase which must include the make and model of the **bicycle**, the price **you** paid, and the address of the supplier.
4. **You** must provide **us** with any receipts, documents or proof of purchase that **we** may request.
5. **You** cannot transfer the insurance to someone else or to any other **bicycle** without **our** written permission.
6. **You** must take **precautions** to prevent any damage.
7. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
8. If **your bicycle** was purchased more than 30 days before the start date of this insurance, cover excludes any incident of theft, **accidental damage** or breakdown, giving rise to a claim, for the first 30 days from the policy start date.
9. If **you** change the **bicycle** that **you** have insured with **us** cover excludes any event giving rise to a claim for the period of 30 days after **you** notify **us** of the change of **your bicycle**.
10. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - a) supply accurate and complete answers to all the questions **administrator** may ask as part of **your** application for cover under the policy;
 - b) to make sure that all information supplied as part of **your** application for cover is true and correct;
 - c) tell the **administrator** 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.

CLAIMS PROCEDURE

1. You must:
 - Notify the **claims agent** on 0844 412 4258 as soon as possible but in any event no later than 28 days after any incident likely to give rise to a claim under this insurance;
 - Report the **theft** of any **bicycle** to the Police within 24 hours of discovery and obtain a crime reference number in support of **your** claim;

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- Provide **us** with receipts for any **approved locks** used in support of any theft claim or if the receipt is not available to **you** must provide the remains of the damaged **approved lock**.
 - Provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the damage including but not limited to household insurance. Where appropriate a ratable proportion of the claim may be recovered direct from these Insurers.
2. If **we** replace **your bicycle** the damaged or stolen item becomes **ours**. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

To help **us** improve **our** service **we** may record or monitor telephone calls.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

FRAUD

We take a robust approach to fraud prevention in order to keep premium rates down so that **our** customers do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by **you** or anyone acting on **your** behalf to obtain benefit under this insurance, the right to any benefit under this insurance will end, the policy will be cancelled and **we** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** may also inform the police.

To prevent fraud, insurers sometimes share information. Details about **your** insurance application and any claim **you** make may be exchanged between insurers.

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CANCELLATION

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to **your** Agent within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

Thereafter **you** may cancel the insurance cover at any time by informing **your** Agent, however no refund of premium will be payable.

The **Insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **you** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance, providing no claims have been made or are pending.

Our right to change the cover or price

You will receive at least two months written notice if **we** decide or need to change **your** policy cover or the price of **your** insurance for any of the following reasons:

- To make minor changes to **your** policy wording that do not affect the nature of the cover and benefit provided such as changes to make the policy easier to understand;
- To reflect changes in the law, in regulation (including any decision of a regulatory body), or to any code of practice or industry guidance affecting the **insurer** or **your** policy;
- To reflect changes to taxation applicable to **your** policy (including but not limited to insurance premium tax);
- To reflect increases or reductions in the cost (or projected cost) of providing **your** cover, including but not limited to cost increases or reductions caused by changes to the number, cost or timing of claims which **we** as part of **our** pricing policy have assumed or projected will be made under this insurance product,
- To cover the cost of any changes to the cover / benefits provided under this insurance including but not limited to the removal of one of more policy exclusion(s);
- To cover the cost of changes to the systems, services or technology in support of this insurance product.

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We may make changes immediately and advise **you** within 30 days of the change having been made if the change is favourable to **you**.

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 in the first instance contact the Complaints Manager of UK & Ireland Insurance Services (Online) Limited .

Complaints regarding:

COMPLAINTS REGARDING SALE OF THE POLICY

UK & Ireland Insurance Services (Online) Limited, The Complaints Manager, UK & Ireland Insurance Services (Online) Limited, The Stables, Old Co-Op Yard, Warwick Street, Manchester, M25 3HB
Tel: 0844 826 2044

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the next working day, UK & Ireland Insurance Services (Online) Limited will pass it to:

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

COMPLAINTS REGARDING CLAIMS

Direct Group Property Services, Claims Department, PO Box 800, Halifax, HX1 9ET
Tel: 0844 412 4296
Fax: 0844 412 4138

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference Cover 4 Pedal Cycles 09/13.

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: 0845 080 1800

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.

Thank you for your feedback

We value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

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COMPENSATION SCHEME

Ageas 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 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 1998

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.

CLAIMS & UNDERWRITING EXCHANGE REGISTER (CUE)

We may use **your** personal information to prevent crime. In order to prevent crime **we** may: Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **your** personal information to the operators of these registers. Including but not limited to information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.