

CYCLE INSURANCE

Key facts

please note this page is just an overview of your cover – please read the attached policy documents for complete cover terms.

Your Cycle Insurance Cover

This insurance covers **your pedal cycle** for theft, accidental loss or **accidental damage** occurring within **Britain** and for up to ninety days in **Europe** and up to sixty days **worldwide** whilst left unattended in a public place at any time provided **you** have complied with the following:

- The **pedal cycle** is secured by an **approved lock** to an **immovable object**, or;
- It is locked in a building where theft occurs because of **forcible or violent entry**.

Loss or damage to the **pedal cycle** is also covered whilst in the custody of an airline or courier provided:

- A receipt has been obtained from the airline/carrier for the period of transportation confirming their acceptance of responsibility for the **pedal cycle**, and
- **You** have complied with the airline or carriers terms and conditions and packaging/storage requirements.

The policy also provides:

- personal liability and personal accident insurance only whilst **you** (or somebody with your consent) are using the cycle;
- **ETA** cycle breakdown:
pedal cycle hire costs while **your pedal cycle** is being repaired or replaced; and
'get **you** home' cover following theft or damage to **your pedal cycle**.
- free legal advice line in the event of an accident or for any personal legal problem.

IMPORTANT NUMBERS:

If you breakdown in Britain call **0800 0737 283** or **08000 RESCUE**

If you require legal advice call **0845 389 1050**

If you are hard of hearing you can TEXT us on **07876 577 244**

If you need to make a claim call **0845 389 1010**

Or go to **www.ilovemybike.co.uk** to download a claim form



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MAKING A CLAIM

In order that we can process **your** claim **you** must produce the following documents together with your claim form:

- **Evidence of ownership of your pedal cycle**
- Receipt of **your approved lock**
- Replacement quote from a VAT registered cycle shop

SIGNIFICANT EXCLUSIONS (full details within your cycle insurance policy wording)

- Loss or damage caused by depreciation in value, wear and tear, cleaning, alteration, adjusting, restoration, repair, maintenance, mechanical or electrical breakdown, scratching, misuse, atmospheric or climate conditions.
- Loss or damage caused by insects, vermin, fungus, domestic pet or any gradually operating cause.
- Loss or damage to tyres or accessories unless the **pedal cycle** is lost or damaged at the same time.
- Claims where the **pedal cycle** has a value of more than £4,000 inclusive of any extra accessories.
- 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 part/under-insured.
- 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 if left at a railway station.

THE LEGAL BIT

Please take time to read the attached full policy document to make sure **you** understand the cover provided. This summary does not form part of **your** contract of insurance.

Your cover is valid until the date specified on **your ETA** customer statement. Please refer to **your ETA** customer statement, which is given to **you** when the policy is issued or amended, this will detail the type, level and period of cover provided.

The insurance is underwritten by UK General a trading name of UK Underwriting Ltd, on behalf of Ageas Insurance Limited, registered in England number 354568; registered office: Ageas House, Tollgate, Eastleigh SO53 3YA. Policies are administered by ETA Services Ltd, 68 High Street, Weybridge KT13 8RS, claims are administered by Call Assist Ltd of Axis Court, North Station Road, Colchester CO1 1UX.

CANCELLATION RIGHT

We hope **you** are happy with the cover this policy provides. **You** have the right to cancel it without giving any reasons within fourteen days of the start date of the policy and **you** will receive a full refund. Should **you** cancel after fourteen days **we** will credit **your ETA** customer account with an amount proportionate to the unexpired period remaining on the policy as detailed on **your ETA** customer statement.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending fourteen days' notice to the **insured** at their last known address

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