

Cycle Travel Insurance

Insurance Product Information Document

Company: ETA Services Ltd

Product: ETA Cycle Travel Insurance

ETA Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 313965



We have produced this document to present you with a summary of cover. To understand exactly what you will be covered for, please read your policy wording and personalised schedule in full as you may not be covered for everything included in the summary.

What is this type of Insurance?

This cycle travel insurance cover will pay you for costs incurred should you have to cancel or rearrange your travel plans due to unforeseen circumstances and offers financial protection against the loss of baggage and personal effects including bicycles and the cost of medical expenses incurred while abroad. This insurance is suitable for anyone traveling with their bicycles.



What is insured?

- ✓ Travel delay and holiday abandonment
- ✓ Cancellation and curtailment
- ✓ Personal effects, baggage and money
- ✓ Bicycle cover
- ✓ Catastrophe (hijack, mugging, air rage)
- ✓ Emergency medical expenses
- ✓ Hospital benefit
- ✓ Missed departure
- ✓ Personal accident
- ✓ Personal liability
- ✓ Legal expenses
- ✓ End supplier failure cover
- ✓ Natural disaster cover



What is not insured?

- ✗ Any claim for personal liability whilst participating in sports and leisure activities
- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Theft where a bicycle has not been secured through its frame using an appropriate sold secure rated lock to an immovable object
- ✗ Claims where the bicycle has been left unattended for more than 12 hours
- ✗ Pre-existing medical conditions that have not been declared



Are there any restrictions on cover?

- ! Individuals named on the policy must:
 - Be resident in the UK
 - Have lived permanently in Britain for at least 6 months
 - Be registered with a medical practitioner
 - Meet the age limits for cover detailed in the policy wording
 - Have the appropriate passport or visa
- ! This policy does not offer cover for all medical conditions or situations, please refer to your policy wording.



Where am I covered?

- ✓ This insurance product provides cover for travel to the region in the world specified on your schedule. This is subject to there being no restrictive travel advice from the [Foreign and Commonwealth Office](#) or other regulatory body.



What are my obligations?

- ✓ You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- ✓ You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

Your premium is a one-off payment.



When does the cover start and end?

For single-trip policies, your cover dates will be shown on your schedule. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip.

Annual multi-trip policies will operate for the 365-day period shown on your schedule. Cancellation cover is effective from the start date of your policy or the date that the trip is booked, whichever is later – and expires on the date that you start your holiday.



How do I cancel the contract?

If you decide for any reason that this policy does not meet your needs, and you notify us within 14 days, you will receive a full refund unless a claim has been made. After 14 days, we will refund you with an amount proportionate to the unexpired period remaining on the policy, unless a claim has been made. We may keep an amount that reflects the administrative costs of arranging and cancelling the policy.