

Cycle Hire Insurance

Insurance Product Information Document

Company: ETA Services Ltd

Product: ETA Cycle Hire 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?

ETA cycle hire insurance is suitable for businesses who loan out their bicycles.



What is insured?

- ✓ Theft and damage
- ✓ Personal liability
- ✓ Cycle rescue
- ✓ Free legal advice



What is not insured?

- ✗ Claims where the bicycle has an insured value of more than £5,000
- ✗ Theft where the bicycle has not been secured through its frame using an approved lock to an immovable object
- ✗ Claims where the bicycle has been left unattended for more than 12 hours
- ✗ Theft from a building unless there has been forcible and/or violent entry
- ✗ Wear and tear
- ✗ Loss and damage incurred to the bicycle through professional use



Are there any restrictions on cover?

- ! Theft outside of Britain where cover exceeds 90 days
- ! Personal liability and cycle rescue are restricted to within Britain
- ! Excesses apply as specified in the policy wording
- ! Businesses need to trade out of Britain



Where am I covered?

- ✓ Your policy provides full cover within Britain as well as worldwide cover up to 90 days.



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?

You can pay your premium yearly, or in rolling monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy schedule.



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.