



Dynamo Cover

Bicycle Insurance



Bicycle Insurance

Introduction

Firstly; we'd like to thank you for purchasing this policy,

Dynamo Cover was founded on providing affordable Bicycle Insurance that gives customers extra piece of mind.

In this pack are some important details of your cover along with your policy certificate. It's important that you keep a copy of these documents in a safe location, that is easily accessible should you require them.

Who do I need to call?

Should you have a policy query, need to change something or want to renew, then you'll need to call our **Customer Assistance team** on: **0330 22 32 897**

I hope you have been pleased with our service so far, and hope that we'll continue to impress you for years to come...

A handwritten signature in black ink, appearing to read "Alex Mills", with a long horizontal stroke extending to the left.

Alex Mills
Managing Director

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Introducing your Dynamo Cover Bicycle Insurance Policy

This is your policy containing details of the cover you have purchased. We have made every effort to make the policy details as clear as possible. Please read your policy carefully and if you have any queries please feel free to contact us on 0330 22 32 897 and we will be pleased to help you.

What to look out for

The policy is divided into a number of sections and also includes conditions and exclusions. They are outlined within the individual sections and others are listed on pages 14-16 of this policy and are intended to apply to the policy as a whole.

Some key words, expressions or phrases that have the same meaning whenever they appear in this policy, will be shown in Bold throughout and are referred to as Definitions. Full details are provided on pages 7 – 9 of the policy.

Policy Limitations

Your cover is subject to certain exclusions and conditions. Some will apply to the policy as a whole and others will apply specifically to the sections of the policy you have selected and paid for. Your Certificate will detail the sections of the policy that are in force.

Information relevant to this policy

Your policy provides cover for the parts and the period of insurance shown in your certificate. This policy is an agreement between you and the parties providing the cover under the individual parts of this policy but is only valid if you pay the premiums.

Please take the time to read your policy documentation carefully. If any of the information on which this insurance is based is incorrect or changes, or if you have any questions or there is anything that you do not understand, please contact Dynamo Cover on 0330 22 32 897.

About Dynamo Cover Limited

This policy is administered by Dynamo Cover Limited. Dynamo Cover Limited is a company registered in England & Wales.

Company No. 08761022 Registered address; Cardiff House, Cardiff Rd, Barry, CF63 2AW. Authorised and Regulated by the Financial Conduct Authority, FCA Register Number 781314

The Dynamo Cover Bicycle Insurance product is arranged by GEO Speciality Liability, a trading name of GEO Underwriting Services Limited. Registered office address Townergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Registered number 04070987. GEO Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, FCA Register Number 308400.

About the underwriter of this policy

This policy is underwritten by Ageas Insurance Limited. Registered office address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered number 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.

General definitions for this policy

The following words, expressions or phrases listed below apply to each and every part of the policy and will have the same meaning wherever they appear in this policy in bold. Additional definitions where they apply to the specific sections of the policy will be outlined within those sections. Please refer to the relevant sections of the policy for further details:

Word/Expression/Phrase	Definition
Accessories	Cycle related equipment which is your own property or for which you are legally responsible, including specialist cycling clothing, luggage, footwear and headgear
Accident	A sudden and unexpected event arising from your use of your cycle during the period of insurance.
Agreed Value	An amount that we have agreed with you in respect of the value of your cycle that we will pay in the event of the total loss of your cycle.
Approved Lock	Any specifically designed cycle, motor scooter or motorcycle lock that has been tested and approved to Sold Secure testing standards where indicated below; Bicycles up to £750 – Any specifically designed cycle lock. Bicycles from £751 to £1500 – A Sold Secure Bronze graded lock or above. Bicycles from £1501 to £3000 – A Sold Secure Silver graded lock or above. Bicycles over £3000 – A Sold Secure Gold graded lock or above. Or; Any other specified lock accepted by us and specified in an endorsement
Average Weekly Wage	Your average weekly salary (not including payments for overtime, commission or bonuses) before tax and National Insurance for the 13 weeks immediately before the first date you are off work due to the accident or illness.
Bodily Injury	Physical injury (other than when directly or indirectly caused by illness or disease) caused solely and directly by a sudden external unforeseen and identifiable accident event.
Cycle	Any bicycle, tricycle, tandem or trailer cycle powered only by human pedal power or electricity, which is your own property, usually kept at the address shown on the schedule, for which you are legally responsible for and not powered or modified in such a way that it is or becomes subject to the requirements of the Road Traffic Act.
Damage	Sudden and unintentional physical damage that happens unexpectedly

Defence Costs	Any costs that could be incurred with our prior written consent that would be used to investigate, defend or settle any claim made against you.
Deferment Payment	The period at the commencement of a period of temporary total disablement during which no benefit is payable.
Dental Injury	Damage as confirmed by a practicing dentist to your sound and natural teeth and supporting structures including damage to your dentures whilst being worn.
Doctor	A person other than you, a member of your immediate family or an employee of yours, who is licensed to practice medicine or surgery in the country where treatment is given.
Endorsement	Any terms and conditions additional to this policy and specified in the schedule.
Evidence of Ownership	Proof of purchase, showing the name and address of the seller, details of the cycle and/or accessories purchased, the date of sale, price paid or any other evidence that demonstrates your ownership.
Excess	The amount you have to pay in respect of each agreed claim.
Expert Medical Practitioner	A person other than you a member of your immediate family an employee of yours who is qualified as a consultant in the branch of medicine to which the bodily injury relates.
Family	Parents, spouse, partner, son, daughter, grandchildren or minors under your legal guardianship or siblings, who permanently live with you.
Fracture	A break of a bone in the body identified through an X-Ray, computerised tomography (CT) scan or magnetic resonance imaging (MRI) scan and confirmed by a doctor.
Home Address	The last known address recorded on our system
Immovable Object	Any solid object which cannot be removed with or lifted under or over the cycle.
Insured Event	The loss, theft of or damage to any insured item.
Insured Person	The person named in the schedule as the insured.

Insured Location	The location stated in your schedule where your cycle and/or your accessories are usually kept which may include the following: a) a lockable shed, outbuilding or garage which is attached to or within the boundaries of your private dwelling and is privately accessed; or b) a self-contained lockable private room or communal hallway inside the halls of residence to which you normally reside; or c) a purpose-built cycle storage facility; or any temporary residence in which you are a resident for a maximum of 28 consecutive days; or any other location agreed by us in writing.
Period of Insurance	The period of time for which this policy is in force as shown in the schedule.
Physiotherapy	The recognised treatments performed by a registered physiotherapist in the United Kingdom to improve functional movement.
Policy	This insurance document and the schedule, including any endorsements.
Professional Fees	Legal fees and other costs incurred with our prior written authority, including costs incurred by another party that you have been made legally liable to pay. Costs that you may pay with our consent to assist in pursuit of a civil claim against a third party arising from an insured event.
Recovery Operator	The independent company we appoint to attend any breakdown.
Schedule	The document showing the details of the insured person, the cover provided and any endorsements that apply.
Sound and Natural Teeth	Non-restored teeth that show no sign of being pathologically compromised or adequately and permanently restored teeth with healthy supporting structures or other permanently fitted prostheses.
Sum Insured	The amount as set out on the schedule
Temporary Total Disablement	Temporary disablement that has been certified by a doctor as entirely preventing you from engaging in your usual occupation
Terrorism	An act including, but not limited to, the use of force or violence and/or the threat (or perceived threat) thereof of any person or groups of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or ethnic purposes, or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
Third Party Property	Physical loss or damage of tangible property not belonging to you or to members of your family or household.

Total Loss	Where the total cost to repair your cycle and/or your accessories is greater than 70% of the current market value.
Unattended	When your cycle and/or your accessories are left in a location that is not your insured location for more than 48 consecutive hours.
United Kingdom	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
We/Us/Our	Mean any, or all of: <ul style="list-style-type: none"> - Ageas Insurance Limited (“Ageas”) - Call Assist Ltd (“Call Assist”) - GEO Specialty Liability - Dynamo Cover Limited - Jackson Lee Underwriting
You/Your	The insured person named in the schedule who has a permanent residential address in the United Kingdom.

Important information

How to contact us

We are here to help whenever you need **us**. If **you** have any questions about **your policy** or would like to discuss any other insurance needs, or need advice please contact **us** on 0330 22 32 897 or email sales@dynamocover.com. If you would like to write to **us** please write to **Dynamo Cover Ltd, Cardiff House, Cardiff Rd, Barry, CF63 2AW**.

In any communication with **us**, please remember to quote **your** full name, address and **your policy** number or **your** claims reference number. This will enable **us** to quickly locate **your policy** or claims details.

How to make a complaint

Full details of the Complaints Procedure can be found on pages 13 and 14. **We** hope that you are fully satisfied with **our** service but if for any reason you are not, please contact **us** on 0330 22 32 897, or email **us** at complaints@dynamocover.com.

Making a claim

Firstly, check **your policy** and certificate to make sure you have the appropriate cover. To report an Incident or claim, please use the following contact details:

Post: Lifestyle Claims, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA
Phone: 0330 111 0251

Please note, telephone calls may be recorded for joint protection, training and/or monitoring purposes

Our agreement with you

Your policy is a legal contract between **you** and **us**.

When **you** first take out, make changes to, or renew **your policy**, **we** will ask **you** questions that are relevant to **us** accepting the risk of insurance, and on what terms.

When **you** answer those questions, **you** are required to take care not to misrepresent any information and to give **us** all of the information **you** are asked for. If **you** give **us** incorrect or incomplete information the wrong terms may be quoted which, in certain circumstances could mean that **your policy** might become invalid and/or **you** might not be entitled to a refund of premium and/or any claim may not be paid. If **you** are unsure of any question **we** ask **you** or any answer **you** provide, please ask **us** to clarify.

Your policy documents include:

- Information contained from **your** application
- **Your policy schedule**, which confirms the cover **we** are providing, including any **endorsements** (variations in the terms, conditions and/or exclusions of **your policy**); the **period of insurance**; **your** premium; details about **you** and **your** property and any **excess** that apply to the cover provided;
- This **policy** document, which details the cover **we** provide and the exclusions and conditions which apply;
- Any changes to **your policy** contained in written notices sent to **you** by **us**
- **Your** insurance product information document, which summarises some of the key features and benefits of **your policy**

You need to keep all these documents in a safe place, together with receipts, **evidence of ownership** and value of **your** insured property. **We** would also recommend that **you** keep a record of all information supplied to **us** in connection with **your policy** for future reference.

Our provision of insurance under **your policy** is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of the **policy**.

Please examine **your policy** carefully to ensure it meets **your** needs. If **you** do not understand the terms, exclusions or conditions, or if any information is incorrect or incomplete then please contact **us**.

Your cancellation rights

If **you** decide that **you** wish to cancel this insurance, **you** should simply contact Dynamo Cover Limited on 0330 22 32 897, or write to **Dynamo Cover Ltd, Cardiff House, Cardiff Rd, Barry, CF63 2AW**.

If **you** cancel within 14 days of receiving the documents, **you** will receive a full refund of premium as long as **you** have not made a claim and do not intend to make a claim.

You can cancel at any time after the 14-day period and **you** will receive a full refund of premium less any customer service charge provided cancellation of the **policy** is before the **period of insurance** begins.

If the **period of insurance** has begun, **you** can cancel at any time after the 14-day period and **you** will receive a pro rata refund of any premium less any customer service charge for the remaining **period of insurance** provided **you** have not made and do not intend to make a claim.

In certain circumstances this may mean that a return of premium may not be due to **you** or, **you** may be required to pay **us** additional premium in order to cancel **your policy**.

Our right to cancel your policy

We may cancel **your policy** at any time by giving **you** 7 days' written notice to **your** last known email address (or mailing address if **you** do not have an email address) provided by **you**.

We will also charge **you** an administration charge of £25 to reflect **our** costs in processing the **policy** and cancellation.

Our complaints procedure

Complaints about a sale

We will do everything possible to ensure that **you** receive at all times excellent service and be there when **you** need **us**. **We** hope that **you** do not have cause to complain, however if **you** at any time, are dissatisfied with the service **you** have received from **us** and wish to make a complaint **you** can by:

Calling

We can resolve many issues straight away therefore in the first instance, please contact **us** on 0330 22 32 897.

Writing

Dynamo Cover Ltd, Cardiff House, Cardiff Rd, Barry, CF63 2AW

Alternatively, **you** may wish to email **us** at complaints@dynamocover.com

We take all customer complaints seriously and **we** have established the following complaint procedure to resolve **your** concerns quickly, fairly and by the appropriate department.

Step 1: Within three business days of receiving your complaint

In the first instance **we** would encourage **you** to contact the department **you** are unhappy with. Members of staff are empowered to support **you** and will aim to resolve **your** concerns within three business days, following receipt of **your** complaint. A written summary resolution communication will be provided to **you** if the complaint is resolved to **your** satisfaction.

Step 2: If your complaint cannot be resolved within three business days following receipt

We will send **you** an acknowledgement letter to explain **your** complaint has been escalated to the Customer Relations Team who will appoint a dedicated Complaint Manager to support **you**, keep **you** informed of progress and provide one of the following within 8 weeks: A final response letter explaining the outcome of **our** investigation, the reason for it and the next steps; or A holding letter confirming when **we** anticipate **we** will have concluded **our** investigation.

Step 3: Referring to the Financial Ombudsman Service

After receiving **our** final response or if **we** have been unable to conclude **our** investigation within 8 weeks, **you** may be able to refer **your** complaint to the Financial Ombudsman Service. **We** will provide full details of how to do this in **our** final response or holding letter. The Financial Ombudsman Service can be contacted as follows:

In writing: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

E-mail: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

The Financial Ombudsman Service may not be able to consider a complaint if **you** have not provided **us** with the opportunity to resolve it first, or if **you** are an eligible complainant.

An eligible complainant must be a person that is:

- 1) A consumer
- 2) A micro-enterprise
 - a. In relation to a complaint relating wholly or partly to payment services, either at the time of the conclusion of the payment service contract or at the time the complainant refers the complaint to the respondent; or
 - b. Otherwise, at the time the complainant refers the complaint to the respondent;
- 3) A charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint to the respondent; or
- 4) A trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint to the respondent
- 5) A small business has an annual turnover of less than £6.5 million; and
 - a. Employs fewer than 50 persons; or
 - b. Has a balance sheet total of less than £5 million
- 6) An individual who has given a guarantee or security in respect of an obligation or liability in relation to a micro-enterprise or small business that they are involved in

If **you** wish to complain about an insurance **policy** purchased online **you** may be able to use the European Commission's Online Dispute Resolution platform, which can be found at ec.europa.eu/consumers/odr.

Following this complaint procedure does not affect **your** rights to take legal action. Calls may be recorded for quality, training and monitoring purposes.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). Should **we** be unable to meet **our** liabilities **you** may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of **your** business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at www.fscs.org.uk

Complaints about a claim or policy coverage

Write: Lifestyle Claims, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

Call 0330 111 0251

Complaints about a the roadside assistance

Write: Call Assist Complaints, Call Assist, Axis Court, North Station Rd, Colchester, Essex, CO1 1UX

Call 01206 77 1788

Making a claim

Firstly, check **your policy** and certificate to make sure **you** have the appropriate cover. To report an Incident or claim, please use the following contact details:

Post : Lifestyle Claims, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

Call : 0330 111 0251

You must notify **us** of any claim or any circumstances which may give rise to a claim, which have occurred during the **period of insurance**, within 30 days of the event occurring. Failure to do so could mean that **we** decline to pay a claim. Within 30 days of notifying **us** of a claim **you** must supply, at **your** own expense, full details of the claim and all supporting information, including **evidence of ownership**.

You must notify **us** of any claim or any circumstances which may give rise to a claim under the Public Liability Section as soon as possible and forward to **us** any statements of claim, writ or summons as soon as **you** receive it. It is important that **you** do not negotiate, admit liability, or agree to pay any amount in settlement without **our** written authority. **You** must not take any action or make any statement which could prejudice **our** position with regard to the handling or the defence of the claim.

In respect of any claim for theft or attempted theft **you** must report the incident to the Police and provide **us** with a crime reference number.

Conditions which apply to this policy

The following conditions apply to the whole of this **policy**.

Payment of Premium	<p>We will not make any payment under this policy unless you have paid the premium.</p> <p>If we can't collect your premium on the date it is due, we will assume that you do not want to continue with your policy unless you tell us otherwise.</p>
Misrepresentation	<p>If we establish that you have intentionally provided us with false information we reserve the right to treat this insurance as if it never existed and decline all claims. We reserve the right to withhold any premium already paid or, recover from you, all monies paid in respect of all claims made under this policy if we establish that you have intentionally provided us with false information.</p> <p>We will provide you with written confirmation of our intentions if we establish misrepresentation has taken place.</p>
Minimising Loss	<p>You must take reasonable steps to prevent loss or damage and incidents that may give rise to a claim. You must look after any items that you have covered under your policy and keep them in good condition.</p>
Claim Notification	<p>We will not make any payment under this policy unless you:</p> <ol style="list-style-type: none"> notify us of anything which is likely to give rise to a claim under this policy within 30 days of the event occurring; take reasonable steps to minimise any damage and take appropriate measures immediately to reduce any claim; provide us with all assistance which we may require to pursue

recovery of any amounts **we** may become liable to pay under this **policy**, in **your** name but at **our** expense;

- d) provide, at **your** expense, any information which **we** may reasonably require;
- e) co-operate fully in the investigation or processing of any claim under this **policy**.

False Claims	If you have made a false claim, we reserve the right to refuse to pay a claim and invoke our cancellation rights in respect of this policy .
Governing Law	This policy will be governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply, and the Jersey courts will have exclusive jurisdiction).
Language	The contractual terms and conditions and other information relating to this contract will be in the English language.
Policy Changes	<p>You must tell us, as soon as possible, if there are any changes to the information you have previously provided to us.</p> <p>For example, you must tell us if:</p> <ul style="list-style-type: none"> • You move to a new house or change the place you keep your cycle; • your name changes (for example, by marriage) <p>If you do not inform us about a change it may affect any claim you make or could result in your insurance policy being invalid.</p> <p>This is not a full list. If you are not sure whether you need to tell us about a change in circumstances, please contact us.</p> <p>When we are notified of a change we will tell you if and how it affects your policy.</p>
Contracts (rights of Third Parties Act 1999)	A person who is not party to this contract has no right under the Contracts of (Rights of Third Parties) Act 1999 to enforce any term of this contract. This does not affect any right or remedy of a third party which exists or is available apart from that Act.
Automatic Renewal	<p>When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless we or you have advised otherwise.</p> <p>We will write to you before your policy ends to confirm your renewal premium and policy terms, and before taking any payment. If you do not want to renew your policy, you must call us before your renewal date to let us know. It is not possible to offer automatic renewal with all payment methods, so please check your renewal invite for further details.</p> <p>If we are unable to offer renewal terms, we will write to you at your last known address to let you know.</p>

Exclusions which apply to this policy

The following exclusions apply to the whole of this **policy**. Additional exclusions apply, please refer to the relevant parts of the **policy** for further details.

This **policy** does not provide cover for any incident arising through or in the consequence of:

- a) Any act of fraud or dishonesty by **you** or anyone acting on **your** behalf.
- b) Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel.
- c) Any claim for reduction in value.
- d) Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- e) Any pre-existing **damage** that happened before **your policy** started.
- f) Pressure waves from aircraft or other aerial devices travelling at supersonic speeds;
- g) Solvent use, being under the influence of drugs or alcohol, except those prescribed by a registered **doctor**, or drugs which have been prescribed by a registered **doctor** and not those prescribed for drug addiction.
- h) Any claim where **evidence of ownership** cannot be provided.
- i) Epidemic or pandemic.
- j) Pollution or threat of pollutant release.
- k) Any claim where **your cycle** was being used for hire, reward, trade or business purposes, including courier services but excluding commuting purposes.
- l) The **excess**.
- m) Any claim where the **cycle** or **accessories** are being used by anyone other than **you**.

Section 1 – Bike & Accessories

Cycle Cover - Theft

The Cover	What we will pay you
A. Loss of or damage	<p>Loss of or damage to your cycle anywhere in the world, as a result of theft or attempted theft occurring during the period of insurance.</p> <p>We will also pay up to 10% of the sum insured shown in the schedule for the hire of a replacement cycle from a recognised reputable cycle dealer, following theft of, or damage to your cycle as a result of attempted theft, which renders your cycle unusable.</p>

What is not covered

We will not make any payment under this section of cover in respect of:

- 1) Loss or **damage** resulting from theft or attempted theft at **your** insured location unless, at the time of loss or **damage**:
 - a. **Your cycle** was contained within **your** insured location and normal security provisions were fully operative and in force and there is evidence of forcible and/or violent entry to the insured location; or
 - b. **Your cycle** was secured through the frame by an approved lock to an immovable object.
- 2) Loss or **damage** resulting from theft or attempted theft away from **your** insured location unless, at the time of loss or **damage**:
 - a. **Your cycle** was secured through the frame by an approved lock to an immovable object; or
 - b. **Your cycle** was stolen from an organised event in which **you** were participating; or
 - c. **Your cycle** was in the custody and control of an airport, railway or seaport operator and/or their agents; or
 - d. **Your cycle** was stolen from within or on a motor vehicle as a direct result of forcible action.
- 3) Any claim where **you** have failed to obtain a crime reference number;
- 4) Loss or **damage** where **your cycle** was left unattended unless in a secure area during an organised event;
- 5) Anything contained in the general exclusions of this **policy**

How we will deal with your claim

We will either:

- 1) Pay **you** the amount of **your** claim up to the sum insured;
- 2) Repair or replace the **cycle** up to the sum insured

At no point will **we** pay more than the sum insured shown in the **schedule**.

Cycle less than 3 years old - **We** will, at **our** option, repair, replace or pay for any **cycle** on a new for old basis.

Cycle more than 3 years old - **We** will, at **our** option, repair, replace or pay for any **cycle** on an equivalent type or specification basis.

Agreed Value – Where **we** have made an **endorsement** to the **policy** in respect of an **agreed value**, we will pay the stated amount in the event of the unrecovered theft of **your cycle** or where **damage** renders **your cycle** a total loss.

Upon settlement of a claim for loss or **damage** where the **cycle** is deemed a total loss **we** have the right to take and keep possession of any part or the entire **cycle** and deal with the salvage in a reasonable manner.

Cycle Cover – Damage

The Cover	What we will pay you
A. Damage	<p>Damage to your cycle anywhere in the world occurring during the period of insurance.</p> <p>We will also pay, up to 10% of the sum insured shown in the schedule for the hire of a replacement cycle from a recognised reputable cycle dealer, following damage to your cycle which renders your cycle unusable.</p>

What is not Covered

We will not make any payment under this section of cover in respect of:

- 1) theft, loss or disappearance of **your cycle**
- 2) any claim arising out of general wear and tear, gradually operating causes, such as, but not limited to insects, frost, rust, corrosion, dust, contamination or poor maintenance.
- 3) any mechanical or electrical breakdown
- 4) any **damage** when the **cycle** is left unattended in a location, other than the insured location, for more than 48 hours at any one time.
- 5) Anything contained in the general exclusions of this **policy**

How we will deal with your claim

We will either:

- 1) pay **you** the amount of **your** claim up to the sum insured;
- 2) repair or replace the **cycle** up to the sum Insured

At no point will **we** pay more than the sum insured shown in the **schedule**.

Cycle less than 3 years old - **We** will, at **our** option, repair, replace or pay for any **cycle** on a new for old basis.

Cycle more than 3 years old - **We** will, at **our** option, repair, replace or pay for any **cycle** on an equivalent type or specification basis.

Agreed Value – Where **we** have made an **endorsement** to the **policy** in respect of an **agreed value**, **we** will pay the stated amount in the event of the unrecovered theft of **your cycle** or where **damage** renders **your cycle** a total loss.

Upon settlement of a claim for loss or **damage** where the **cycle** is deemed a total loss **we** have the right to take and keep possession of any part or the entire **cycle** and deal with the salvage in a reasonable manner.

Accessories cover - theft

The Cover	What we will pay you
A. Loss of or damage	We will pay up to 30% of the sum insured for loss of or damage to your accessories anywhere in the world as a result of theft or attempted theft occurring during the period of insurance.

What is not Covered

We will not make any payment under this section of cover in respect of:

- 1) loss or **damage** resulting from theft or attempted theft at **your** insured location unless the **accessories** were contained within **your** insured location and normal security provisions were fully operative and in force and there is evidence of forcible and/or violent entry to the insured location;
- 2) theft away from **your** insured location unless;
 - i) **your accessories** were stolen from an organised event in which **you** were participating; or
 - ii) **your accessories** were stored out of sight within a motor vehicle and the motor vehicle was fully locked with all security protections in force and the theft was a direct result of forcible entry to the motor vehicle.
- 3) any claim where **you** have failed to obtain a crime reference number;
- 4) loss or **damage** where **your accessories** have been left unattended;
- 5) loss or **damage** where **your accessories** are being used by anyone other than **you**;
- 6) any claim where **your accessories** are being used for trade or business purposes, excluding commuting purposes;
- 7) Any amount over 30% of **your** sum insured.

How we will deal with your claim

We will either:

- 1) pay **you** the amount of **your** claim up to 30% of the sum insured; or
- 2) repair or replace the **accessories** up to 30% of the sum insured.

At no point will **we** pay more than 30% of the sum insured shown in the **schedule** (less any **excess**).

Accessories less than 3 years old - we will, at our option, repair, replace or pay for any accessories on a new for old basis.

Accessories more than 3 years old - we will, at our option, repair, replace or pay for any accessories on an equivalent type or specification basis.

*Upon settlement of a claim for loss or **damage** where the **accessories** are deemed a total loss **we** have the right to take and keep possession of any part or the entire **accessories** and deal with the salvage in a reasonable manner.*

If any stolen **accessories** that have been subject to a claim payment under this section are subsequently recovered, **we** shall become entitled to that property.

Accessories Cover – Damage

The Cover	What we will pay you
A. Damage	We will pay up to 30% of the sum insured to cover damage to your accessories occurring anywhere in the world during the period of insurance .

What is not Covered

We will not make any payment under this section of cover in respect of:

- 1) theft, loss or disappearance of **your accessories**;
- 2) Any **damage** when the **accessories** are left unattended in a location, other than the insured location, for more than 48 hours at any one time;
- 3) any claim where, at the time of **damage your accessories** were being used for trade or business purposes, excluding commuting purposes;
- 4) any claim arising out of general wear and tear, gradually operating causes, such as, but not limited to insects, frost, rust, corrosion, dust, contamination or poor maintenance;
- 5) any mechanical or electrical breakdown;
- 6) Any amount over 30% of the sum insured.

How we will deal with your claim

We will either:

- 1) pay **you** the amount of **your** claim up to 30% of the sum insured; or
- 2) repair or replace the **accessories** up to 30% of the sum insured.

At no point will **we** pay more than 30% of the sum insured shown in the **schedule** (less any **excess**).

Accessories less than 3 years old - we will, at our option, repair, replace or pay for any accessories on a new for old basis.

Accessories more than 3 years old - we will, at our option, repair, replace or pay for any accessories on an equivalent type or specification basis.

*Upon settlement of a claim for loss or **damage** where the **accessories** are deemed a total loss **we** have the right to take and keep possession of any part or the entire **accessories** and deal with the salvage in a reasonable manner.*

*If any stolen **accessories** that have been subject to a claim payment under this section are subsequently recovered, **we** shall become entitled to that property.*

Organised event fees & expenses

The Cover	What we will pay you
A. Circumstances beyond your control	We will pay up to £500 for the non-refundable and/or non-transferable fee that has already been paid by you in respect of you participating in an organised event if you are no longer able to participate due to circumstances that are unexpected and entirely beyond your control.
B. Accommodation costs	In addition to the above we will pay up to £250 towards your non-refundable and/or non-transferable travel and/ or accommodation costs that have already been paid by you to participate in an organised event if you are no longer able to participate due to circumstances that are unexpected and entirely beyond your control.
C. Theft or damage	In the event that your cycle is stolen or suffers damage that renders it unusable up to 7 working days prior to the start of an organised event you have paid to attend, we will pay up to £250 towards the reasonable costs for you to hire an alternative cycle in order for you to participate in that organised event.

What is not Covered

We will not make any payment under this section of cover in respect of any claim:

- 1) where **you** are unable to provide proof of any non-refundable and/or non-transferable costs;
- 2) that is made as a result of a pre-existing or self-inflicted illness and/or injury or any medical treatment which is not medically necessary;
- 3) that is made in respect of an illness or injury to **you** that has not been diagnosed by your **doctor** within 72 hours prior to the start of the event and where **your doctor** has not advised **you** not to participate in the event;
- 4) that is made directly or indirectly due to adverse weather;
- 5) for more than one organised event in any one **period of insurance**;
- 6) for sums of money greater than the amounts outlined above;
- 7) in respect of lost and/or stolen entry tickets;
- 8) not notified to **us** within 30 days from the date of loss.

How we will deal with your claim

The type of information and evidence **we** may need will depend on the circumstances of the claim. In all cases **we** will only ask for information which is relevant to the claim.

Where a claim is made in respect of non-participation due to a medical matter **we** will ask **you** to sign a form of consent to enable **us**, where applicable, to contact **your doctor** to confirm they believe **you** are not medically fit to participate in or attend the event. **We** may ask **you** to supply further information or evidence to help **us** assess and/or validate **your** claim and **you** must supply and pay for all information or evidence that **we** may reasonably request.

Section 2 - Public Liability – (If selected)

This section of the **policy** is optional. **Your policy** certificate will confirm which sections of the **policy** are operative and in force.

The Cover	What we will pay you
A. Bodily injury	<p>We will pay for accidental bodily injury to any other person or accidental damage to third party property which arises from your use of or ownership of a cycle during the period of insurance, up to the amount shown in your schedule.</p> <p>The total amount payable includes defence costs and expenses incurred by you with our written consent in connection with any liability insured.</p>

What is not Covered

We will not make any payment under this section of cover in respect of any:

1. Loss or damage to property which belongs to **you** or is in **your** care, custody or control;
2. Claim where **you** are entitled to indemnity from another source;
3. Claim for bodily injury, loss or **damage** to **your** employees or member or **your family** or household or to their property;
4. Liability for fines or contractual penalties;
5. Liability for punitive or exemplary **damages**;
6. Liability that **you** are obliged under any contract which is greater than the liability **you** would have at common law in the absence of the contract;
7. Any claim where **you** admit that **you** are liable for what has happened without **our** prior consent;
8. Any claim where **you** delay in reporting an incident to **us** prejudices **our** ability to successfully represent **you**;

How we will deal with your claim

At no point will **we** pay more than the sum insured shown in the **schedule** (less any **excess**).

Our control of claims

We reserve the right to take full control of any claim and conduct the investigation, settlement or defence in **your** name. If Proceedings have been issued against **you** **we** will only defend that claim if **we** believe that there is a reasonable prospect of success, taking also into account the costs of any defence.

Section 3 - Personal Accident – (If selected)

This section of the **policy** is optional. **Your policy** certificate will confirm which sections of the **policy** are operative and in force.

The Cover	What we will pay you
A. Bodily injury	<p>We will pay the amounts detailed below if you suffer bodily injury as a result of an accident during the period of insurance.</p> <p>If you suffer an accident which directly results in one of the injuries specified below, we will pay the benefit shown in the table of benefits on page 24</p>
B. Loss of limb(s)	<p>We will pay the amount shown in the table of benefits if you suffer an accident which directly results in amputation of:</p> <ul style="list-style-type: none"> • An arm at or above the wrist; or • A leg at or above the ankle <p>We will cover amputation whether this occurs</p> <ul style="list-style-type: none"> • At the time of the accident; or • within 12 months of the date of the accident, <p>We will only cover amputation where it is medically necessary as a direct result of an accident and that in the opinion of an expert medical practitioner will not be recovered.</p>
C. Loss of sight	<p>We will pay the amount shown in the table of benefits if you suffer an accident which directly results in the permanent and total loss of sight that will be considered as having:</p> <ul style="list-style-type: none"> • occurred in both eyes if your name is added to the Register of Blind Persons; or • in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale. <p>In all cases the loss of use must occur within 12 months of the date of the accident.</p>
D. Loss of hearing	<p>We will pay the amount shown in the table of benefits if you suffer an accident which directly results in the total loss of hearing in one or both ears to the extent that the hearing loss in one or both ears is greater than 95 decibels across all frequencies using a pure tone audiogram that in the opinion of an expert medical practitioner will not be recovered. In all cases the loss of use must occur within 12 months of the date of the accident.</p>

E. Loss of use of arms/and or legs

If **you** suffer an **accident** which directly results in the permanent loss of use of arms and/or legs of more than 20%, **we** will pay a percentage of the amount shown in the table of benefits depending on the extent of loss of use that an **expert medical practitioner** confirms **you** have suffered.

- Where the loss of use is less than 20% **we** will not pay any amount.
- Where the loss of use is 20% or more and under 70% **we** will pay a percentage of the full amount shown in the table of benefits equal to the percentage of loss that an **expert medical practitioner** confirms **you** have suffered.
- Where the loss of use is 70% or more, the full amount shown in the table of benefits will be paid.

Depending on the percentage of loss, for multiple injuries sustained during the same **accident** **we** will calculate the amount payable, for partial loss of use for each arm or leg separately.

In all cases the loss of use must occur within 12 months of the date of the **accident**.

F. Permanent total disablement

We will pay the amount shown in the table of benefits if **you** suffer an **accident** which directly results in permanent total disablement, caused other than by death, loss of limb(s), loss of use of arms and/or legs, loss of sight or loss of hearing, that has lasted for 52 consecutive weeks and will, in the opinion of an **expert medical practitioner** prevent **you** from ever engaging in any occupation of any kind.

G. Hospitalisation cover

If **you** suffer an **accident** which directly results in bodily injury and **you** are admitted to hospital as an inpatient for medical surgery or other remedial attention treatment or diagnosis by a **doctor** for a period in **excess** of 24 hours from the time of original admission, **we** will pay the amount shown in the table of benefits for a maximum of 30 days.

H. Emergency dental treatment

If **you** suffer an **accident** which directly results in a dental injury, **we** will pay up to the maximum amount shown in the table of benefits for any emergency treatment carried out in accordance with the acceptance and established dental practice in the United Kingdom to restore **your sound and natural teeth**.

I. Physiotherapy cover

If **you** require physiotherapy as recommended by a **doctor** for the treatment and recovery of a fracture, following a valid claim under this **policy**, **we** will pay **you** up to the maximum amount shown in the table of benefits

J. Fracture

If **you** suffer a fracture as a direct result of bodily injury following an **accident**, **we** will pay **you** up to the maximum amount shown in the table of benefits:

- Arm (Humerus, Radius, Ulna)
- Wrist (Carpals)
- Leg (Femur, Tibia, Fibula)
- Ankle (Tarsals)
- Kneecap (Patella)
- Collarbone (Clavicle)
- Shoulder Blade (Scapula)

K. Additional weekly benefit

If **you** suffer an **accident** which directly results in temporary total disablement **we** will pay the weekly benefit amount shown in the table of benefits for up to 12 weeks from the date of the **accident**. The weekly benefit amount commences at the end of the 7-day deferment period.

We will not pay **you** for temporary total disablement due to bodily injury as the result of an **accident** if at the time **you** suffer bodily injury **you** are:

- under the age of 16 years.
- over the age of 65 years.
- not in gainful employment.

What is not Covered

We will not make any payment in respect of any temporary, partial or permanent bodily injury caused by:

1. Illness of disease;
2. Known side effects where medicines are taken correctly under medical supervision or guidance;
3. Medicines taken incorrectly;
4. Medicines for treating drug addiction;
5. Known risks associated with a medical or surgical procedure;
6. A gradual loss of use or function which is not as a direct result of an **accident**;
7. Muscular or skeletal condition or injury unless caused directly by external, sudden, violent and visible means and not aggravated by a previous muscular or skeletal injury;
8. Any physical or psychological defect, infirmity or condition which existed or for which medical advice or treatment had been given prior to the time that **your** cover first commenced;
9. Weekly benefits which are more than 65% of **your average weekly wage** for temporary total disablement.

We will not pay any claim resulting from your:

1. Suicide or deliberate self-inflicted injury;
2. Reckless and deliberate exposure to known danger (except in an attempt to save human life);
3. Use of drugs;
4. Consumption of alcohol to an extent **you** suffer mental or physical impairment which causes the **accident**;
5. Participating in or acting as an accessory to any crime or attempted crime;
6. Participating in, practice or training for any sport as a professional sportsperson unless **we** have agreed that in writing;
7. Participation in active service in any armed forces, the Territorial Army and other reserve services, whether war be declared or not;
8. **Your** participating or conspiring in any act or terrorism not involving the use or release or the threat of any nuclear weapon or any chemical or biological agents;
9. **Your** participating in any act of terrorism which involves the use or release or the threat thereof, of any nuclear weapon or any chemical or biological agents;
10. **Your** participation in any act of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not, civil war, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power);
11. **Your** pregnancy or giving birth.

No cover is provided by this section if:

- 1) **you** are 65 years of age or above;
- 2) **your** main permanent residence is no longer in the United Kingdom.

If **we** make a payment for loss of sight in one eye or hearing in one ear, all cover for that eye or ear will end. If **you** make multiple claims for any one arm or leg **we** will only pay up to the maximum amount shown in the table of benefits, regardless of the number or type of claims made for that arm or leg. If payment is applicable under more than one of the benefits as a result of a single **accident** the total benefit, **we** will pay will not exceed the amount payable as shown in the table of benefits for permanent total disablement.

How we will deal with your claim

We will ask **you** to sign a form of consent to enable **us**, where applicable, to contact **your doctor** and the hospital which is treating **you**. As well as approaching healthcare and/or other professionals at **our** own cost **we** may ask **you** to supply further information or evidence to help **us** assess and/or validate **your** claim. **You** must supply and pay for all information or evidence that **we** may reasonably request.

The type of information and evidence **we** may need will depend on the circumstances of the claim. In all cases **we** will only ask for information which is relevant to the claim and the treatment received or previous medical history.

Table of benefits			
Accidental bodily injury which results in:	Bronze Cover	Silver Cover	Gold Cover
Loss of sight in both eyes	£15,000	£30,000	£50,000
Loss of Limbs (two or more)	£15,000	£30,000	£50,000
Loss of hearing (in both ears)	£15,000	£30,000	£50,000
Loss of speech	£15,000	£30,000	£50,000
Loss of sight in one eye	£7,500	£15,000	£25,000
Loss of Limb (one limb)	£7,500	£15,000	£25,000
Loss of hearing (in one ear)	£3,000	£6,000	£10,000
Loss of use of shoulder, elbow, wrist, knee, hip or ankle	£2,500	£5,000	£7,500
Loss/Loss use of one thumb	£2,500	£5,000	£7,500
Loss/Loss use of one forefinger	£1,500	£3,000	£5,000
Loss/Loss use of any other finger	£750	£1,500	£2,500
Loss/Loss use of any one big toe	£750	£1,500	£2,500
Loss/Loss use of any other toe	£100	£250	£500
Permanent Total Disablement	£15,000	£30,000	£50,000
Death	£7,500	£15,000	£25,000
Death under the age of 18 years	£7,000	£7,000	£7,000
Hospitalisation	£7.50 per day	£15 per day	£25 per day
Dental Treatment	£nil	£250	£500
Physiotherapy Cover	£nil	£250	£500
Broken Bones	£nil	£250	£500
Additional Weekly Benefit	£nil	Up to £250 per week	Up to £500 per week

Section 4 - Cycle Rescue – (if selected)

This section of the **policy** is optional. **Your policy** certificate will confirm which sections of the **policy** are operative and in force.

Your Cycle Rescue insurance is provided by Call Assist. Call Assist is the largest truly independent breakdown provider in the UK, **you** can therefore be assured **you** are in safe hands. **We** provide a 24-hour, 365 day a year service through **our** network of recovery operators throughout the UK and Europe.

Service Provider and Insurer

This service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX. Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

What to do if you Breakdown

If **your cycle** breaks down, please call **our** 24-hour Control Centre on 01206 812764. Please have the following information ready to provide to **our** rescue co-ordinator:

- **Your** return telephone number
- **Your policy** number
- The precise location of **your cycle** (or as accurate as **you** are able in the circumstances).

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, **policy** number, and **policy** postcode to 07537 404890.

We will take **your** details and ask **you** to remain by the telephone **you** are calling from. Once **we** have made all the arrangements **we** will contact **you** to advise who will be coming out to **you** and how long they are expected to take. **Your** mobile phone must therefore be switched on and available to take calls at all times. **You** will then be asked to return to **your cycle**.

Your Cover

If **your cycle** suffers an insured event, which occurs more than one mile from **your** home address, service will be provided.

We will provide cover as detailed below for any insured event in accordance with the **policy** wording. Cover will apply during the **period of insurance** and within the United Kingdom.

Cycle Rescue – UK

Roadside Recovery

Providing **you** are in possession of a valid **policy** reference number or photographic identification, **we** will send help if **you** are unable to complete the **cycle** portion of **your** journey as a result of an **accident**, vandalism, irreparable breakdown to **your cycle** or injury sustained by **you** (a medical certificate may be required). **We** will arrange and pay for **you** and **your cycle** (if appropriate) to be transported at **our** discretion to:

- The nearest suitable **cycle** repair shop or
- The nearest appropriate railway station or
- The nearest car rental agency or
- The nearest overnight accommodation or
- **Your** home address, if closer

Message Service

If **you** require, **we** will pass on two messages to **your** home or place of work to let them know of **your** predicament and ease **your** worry.

General Notes

Uninsured Service

We can provide assistance for faults that are not covered under this insurance **policy**. All costs (including an administration fee) must be paid for immediately by credit or debit card.

Measurements

All distances referred to will be calculated using the driving distance via public highway.

Repairs

Any repairs undertaken by a **cycle** repair shop are provided under a separate contract, which is between **you** and the **cycle** repair shop. If the cost of repairs to **your cycle** are covered under a separate insurance **policy**, **we** advise **you** contact the insurer of that **policy** before authorising repairs to **your cycle**.

Exclusions

Applying to all sections within **Cycle** Rescue unless otherwise stated. This insurance does not cover the following:

- 1) Any insured event occurring outside the **period of insurance**.
- 2) Any insured event within a mile, by public highway from **your** home address.
- 3) Any insured event where the **cycle** is being used for a use not specified in the design and manufacturers specifications or arising directly out of the unreasonable use of the **cycle** on unsuitable terrain.
- 4) Incidents where the **cycle** is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer, including immersion in mud, sand, snow or water.
- 5) Incidents while the **cycle** is being used or has been modified for racing, trials or rallies, speed or endurance tests or practices for those activities.
- 6) Any **damage** to **your cycle** or its **accessories** whilst being recovered, stored or repaired and any liability arising from any act performed in the execution of the assistance services provided. **We** will not pay for any losses that are not directly covered by the terms and conditions of this **policy**. For example, **we** will not pay for **you** to collect **your cycle** from a repairer or for any time that has to be taken off work because of an insured event.
- 7) Fines or penalties imposed by courts.
- 8) Callout charges the police may charge.
- 9) Ferry and toll charges.
- 10) The cost of parts, components, lubricants or materials, food, drinks, telephone calls, or other incidental expenses.
- 11) Any costs other than recovery to one of the destinations detailed above.
- 12) The charges of any company or person other than the recovery operator called out by **us**.
- 13) Incidents where **our** control centre has not been notified promptly of the incident prior to expenses being incurred.
- 14) Incidents where charges incurred have not been settled promptly by **you** before requesting reimbursement.
- 15) Any charges arising from **your** failure to comply with the requests of **us** or the recovery operator
- 16) concerning the assistance being provided to **you**.
- 17) Any charges where, having contacted **us**, **you** effect recovery or repair by other means.
- 18) Medical and other expenses arising out of injury sustained by **you**.
- 19) More than 3 claims per annum.
- 20) Claims in **excess** of £1,500 per **period of insurance**.

General Conditions

Applying to all sections within Cycle Rescue unless otherwise stated.

- 1) The rider of the **cycle** must remain with or nearby the **cycle** until help arrives.
- 2) If a callout is cancelled by **you** and a recovery operator has already been dispatched, **you** will lose a callout from **your policy**. **We** recommend **you** wait for assistance to ensure the **cycle** is functioning correctly. If **you** do not wait for assistance and the **cycle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent callouts.
- 3) **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
- 4) **We** have the right to refuse to provide the service if **you** are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our** rescue co-ordinators or the recovery operator.
- 5) **Cycles** must be located within the United Kingdom when cover is purchased and commences.
- 6) The repair must be carried out if the **cycle** is recovered to a **cycle** repair shop and the **cycle** repair shop can repair the **cycle** within the terms stated. **You** must have adequate funds to pay for the repair immediately. If **you** do not have funds available, any further service related to the claim will be denied.
- 7) In the event **you** use the service and the fault is subsequently found not to be covered by the **policy you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the uninsured service.
- 8) **We** may decline service if **you** have an outstanding debt with **us**.
- 9) If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance **policy** for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
- 10) **We** reserve the right to transport **your** immobilised **cycle** in accordance with and subject to any legislation, which affects drivers' working hours.
- 11) Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided.
- 12) The **policy** is not transferable.

We will provide cover if:

- i) **You** have met all the terms and conditions within this insurance.
- ii) The information provided to **us**, as far as **you** are aware, is correct.