

BICYCLE INSURANCE



Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Bicycle

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Documents.

What is this type of insurance?

The policy primarily provides cover for theft, loss or accidental damage of your bicycle.



What is insured?

- ✓ Loss of the bicycle and specified accessories by theft, accidental damage, accidental loss and fire.
- ✓ Replacement of your bicycle when it has been stolen or totally destroyed with a new one of the same make or model.
- ✓ Hire of a replacement bicycle whilst yours is being repaired or replaced.
- ✓ Emergency recovery (UK only).
- ✓ Worldwide Use - loss or damage to the bicycle by theft, accidental damage, accidental loss and fire.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained whilst pushing or riding the bicycle.



What is not insured?

- ✗ Any claims where the security requirements have not been complied with.
- ✗ New for Old cover does not include the replacement of bicycle accessories.
- ✗ Emergency Recovery - damage to tyres which can be repaired by the use of an emergency repair kit.
- ✗ Personal Accident / Public Liability - any loss not arising from you pushing or riding the bicycle.
- ✗ Liability in respect of bodily injury to the policyholder, or death or bodily injury to their family / household or any person in the course of his / her employment to the insured.
- ✗ Loss or damage to property belonging to or in the custody or control of the policyholder or a member of their family or household.
- ✗ Loss or damage to tyres howsoever caused, unless the bicycle is damaged at the same time.
- ✗ Deliberate loss or damage caused by you, or any user.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! New for Old cover where the bicycle is totally destroyed or stolen more than three years from new (monthly policy) or two years from new (annual policy).
- ! Losses which are not expressly covered by the terms and conditions
- ! Any bicycle used for professional or trade purposes, except commuting.
- ! There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: you or someone acting on your behalf; someone caring for or in control of the insured property; or one of your relations, agents, employees, licensees, paying guests or someone living with you.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man except where indicated above.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.