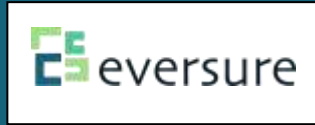


Cycle Insurance

Insurance Product Information Document

Company: Eversure Insurance



Product: Cycle Insurance

This Insurance Product Information Document is only intended to provide a summary of the key information for this insurance product and is not personalised to your specific individual needs in any way. The full information is provided in your policy documentation.

What is this type of insurance?

This policy is designed to insure your cycles against unforeseen loss, damage or costs following an insured event not otherwise excluded in this policy, up to the level of cover you have chosen, and which is shown on your certificate of insurance.



What is insured?

For full details of what is covered please refer to the policy wording(s)

- ✓ **Theft of Cycles**
Covers your cycles against theft whilst at the insured location and whilst away subject to certain security precautions being complied with
- ✓ **Accidental & Malicious Damage of Cycles**
Covers your cycles against accidental damage such as being involved in an accident, and malicious damage such as vandalism
- ✓ **Cycling Accessories**
Covers your cycling accessories against theft, accidental damage and malicious damage, subject to certain precautions being taken.

Optional covers available on request:

- **Commuting** - extends cover for cycles and cycling accessories when used for commuting
- **Competitive Cycling Events** - extends cover for cycles and cycling accessories when used for competitive cycling events. Additionally provides cover for race fees if you are unable to participate for specific reasons such as illness or injury
- **Public Liability** - Covers the costs that you become legally liable for following a claim made against you by a third party if they are accidentally injured or their property is accidentally damaged during your use of a cycle
- **Personal Accident** - Pays you a benefit if you are seriously injured as a result of an accident whilst using a cycle
- **Replacement Cycle Hire** - Covers the cost of hiring an alternative cycle following a claim whilst your cycle is repaired or replaced
- **Cycle Breakdown** - Provides and covers the cost of arranging alternative transport for you and your cycle in the event of an accident, malicious damage or breakdown of or involving a cycle



What is not insured?

For full details of what isn't covered, please refer to the policy wording(s)

- ✗ Any claim where the policy security requirements have not been met, please refer to the policy wording for full details
- ✗ Any claim for theft not involving the use or threat of force and/or violence
- ✗ Any claim arising from the use of the cycle for commuting or competitive cycle events unless the relevant optional cover has been selected
- ✗ Any claim related to the use of the cycle as a professional cyclist or in connection with any trade or business
- ✗ Any claim resulting from mechanical breakdown
- ✗ Any claim for cosmetic damage
- ✗ Non-UK residents
- ✗ Costs exceeding the level of cover you have chosen and as shown on your certificate of insurance
- ✗ Any claim relating to trips to any country, or region thereof, in the world where the Foreign and Commonwealth Office has advised against all travel, or all but essential travel, to such country or region.



Are there any restrictions on cover?

- ! Theft is not covered for cycles left unattended either on or in a vehicle at the insured location
- ! Claims related to trips outside the UK that exceed the maximum trip duration shown on your certificate of insurance are not covered
- ! You must be able to provide evidence of ownership for items covered by this policy – you will be asked for this when you make a claim
- ! For theft claims you must be able to provide evidence of ownership for the lock used to secure the cycle
- ! Cover is not provided for items entrusted to a postal or courier service



Where am I covered?

- ✓ Cover provided by this policy is limited to England, Scotland, Wales and Northern Ireland
- ✓ Subject to the payment of an additional premium, cover can be extended to include anywhere in the world for up to a maximum 30, 60 or 90 days per trip during the period of insurance as shown on the certificate of insurance
- ✓ Note that exclusions apply in respect of cover in countries or regions where the Foreign and Commonwealth Office has issued a Travel Advisory against all travel or all but essential travel



What are my obligations?

- You must provide Eversure with true, accurate and complete information and inform them without delay of any changes to this information. Failure to do so could invalidate the policy or lead to a claim not being paid or not being paid in full
- You must read your policy documentation carefully
- You must comply with the policy conditions shown in your policy documentation
- As soon as any circumstances which are likely to lead to a claim under the policy become known to you, you must provide full details to Eversure quoting your policy number.



When and how do I pay?

You can pay your premium as a one-off payment prior to taking out or renewing the insurance, or monthly by direct debit. If you do not pay your premium when it becomes due, cover will not be provided. For full details of when and how to pay, you should contact Eversure.



When does the cover start and end?

Your cover will start and end on the dates shown in the certificate of insurance.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please contact Eversure using the contact details below within 14 days of the start date or the day on which you receive your policy documentation, whichever is the later.

Cancellations within the 14-day cooling off period: On the condition that no claim has been made and there has been no incident known to you prior to cancellation which may give rise to a claim, you will be entitled to a full refund of the premium paid.

Cancellations after the 14-day cooling off period: If you have purchased Public Liability Cover, no refund of premium will be due in respect of this cover. For all other covers, on the condition that no claims have been made and there has been no incident known to you prior to cancellation which may give rise to a claim, the premium will be refunded on a proportional basis for the remaining period of unused cover.

You can contact Eversure via their website www.eversure.com/contact-us.