



# Cycle Insurance

Policy Wording

Underwritten by  
**Collinson Insurance**

## Contents

	Page
<b>Introduction</b>	<b>3</b>
<b>Important Information About Your Policy</b>	<b>3</b>
<b>Making a Claim</b>	<b>4</b>
<b>Making Changes to Your Policy</b>	<b>4</b>
<b>Definitions</b>	<b>5</b>
<b>Cycle Cover</b>	<b>7</b>
Section 1 – Theft of Cycles	7
Section 2 – Accidental & Malicious Damage of Cycles	8
Section 3 – Cycling Accessories	9
Section 4 – Commuting	10
Section 5 – Competitive Cycling Events	10
Security Requirements for Cycles	11
Conditions and Exclusions	13
<b>Public Liability Cover</b>	<b>14</b>
<b>Personal Accident Cover</b>	<b>15</b>
<b>Replacement Cycle Hire Cover</b>	<b>15</b>
<b>Cycle Breakdown Cover</b>	<b>16</b>
<b>General Policy Conditions</b>	<b>17</b>
<b>General Policy Exclusions</b>	<b>19</b>
<b>Making a Complaint</b>	<b>20</b>
<b>Financial Services Compensation Scheme</b>	<b>20</b>
<b>Data Processing Notices</b>	<b>21</b>

## Introduction

Thank **You** for choosing **Eversure** Cycle insurance. It's important that **You** read this wording and **Your Certificate of Insurance** to make sure that everything **You've** told **Us** is correct. Please read this **Policy** carefully so that **You** understand the cover **We** are giving **You**. **You** must follow the terms and conditions set out in this **Policy** wording. It's important that **You** keep this **Policy** wording and **Your Policy** schedule in a safe place in case **You** need to look at them later.

## Statement of Demands and Needs

This **Policy** is suitable for cyclists who ride for leisure, and where the appropriate option has been selected, commute or take part in cycling events or races in the UK and abroad. Please note that this statement does not constitute advice or a personal recommendation.

## Important Information About Your Policy

This insurance is arranged by **Eversure** and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

**Eversure Insurance** is authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk)

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in this **Policy** document, subject to the terms, conditions, and limitations shown below or as amended in writing by **Us** and during the **Period of Insurance**.

## Consumer Insurance Act

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions **We** may ask as part of **Your** application for cover under the **Policy**.
- b) To make sure that all information supplied as part of **Your** application for cover is true and correct.
- c) Tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

## Making a Claim

To make a claim, contact **Eversure** as soon as **you** can:

- Go to [www.eversure.com](http://www.eversure.com) and click on "Make a Claim." This will take **you** to the online claim form.
- Or call Eversure at 0330 094 5254 if **You** need help with **Your** claim.

If **you** have Cycle Breakdown Cover and need roadside help, call 0330 320 0891. Have **Your Policy** number ready.

### What to Do

- Have **Your Policy** number from **Your Certificate of Insurance** ready when **You** contact **Us**.
- Send **Us** any legal papers or documents about a claim. Tell **Us** about any inquest or investigation related to the claim.

### What Not to Do

- Don't get rid of any damaged items or evidence - **We** may need to see them.
- Don't admit or deny responsibility for any incident involving injury to others or damage to their property.

### What We Will Need

To consider **Your** claim, **We** will need:

- **Evidence of Ownership** for all **Cycles, Cycling Accessories**.
- For **Theft** claims, **Evidence of Ownership** of **Approved Lock(s)**
- Any before and after photos of the damaged items.

## Making Changes to Your Policy

To make changes to **Your Policy**, contact **Eversure**:

- Go to [www.eversure.com/contact-us](http://www.eversure.com/contact-us)
- Or call 0330 094 5254

**Eversure** will tell **you** if **Your Policy** terms or price will change before confirming the change.

Check **Eversure's** Terms of Business for any fees that may apply.

## Definitions

When any of the following words and phrases appear in **Your Policy** documents or the **Certificate of Insurance**, they will have the same meaning wherever they appear and are highlighted using **Bold** print.

- **Accident:** A sudden and unexpected event that happens while **you** are using **Your cycle**.
- **Accidental Damage:** Damage to an item caused by a sudden, unexpected event.
- **Approved Lock:** A lock that is listed on the 'Sold Secure' website ([www.soldsecure.com](http://www.soldsecure.com)) for cycle locks. The type of lock **You** need depends on the insured **Value** of **Your** bicycle and will be listed on **Your Certificate of Insurance**. Please also refer to the **Approved Locks** section under Cycle Cover – Security Requirements for Cycles.
- **Bodily Injury:** Death or physical injury.
- **Certificate of Insurance:** The separate document **We** send **You** that includes details about **You** and what **You** are covered for.
- **Claimant's Costs and Expenses:** The costs of someone making a claim against **You** that **You** are legally required to pay.
- **Competitive Cycling Event:** Triathlons, sportives, cyclo-cross, road cycle races, time trials, track cycling and mountain bike races.
- **Cycle:** Any bicycle, a purpose built or professionally converted electric bicycle (provided it has power assistance to a maximum of 25kmh/15.5mph using a motor of no more than 250w rated output), adult tricycle or tandem including permanently fixed component parts (including upgrades and alterations from the manufacturer's standard specification) and additionally including the **Approved Lock** belonging to **You** or a **Family** member.
- **Cycling Accessories:** Any of the following items belonging to **You** or a **Family** member:
  - Clothing – Cycling specific jerseys, vests, base layers, gilets, gloves, jackets, shorts, tights, trousers, socks, warmers, compression clothing, shoes, boots and overshoes.
  - Safety – Cycling specific helmets, hats or caps, glasses, goggles, body armour/guards, lights (including rechargeable battery packs).
  - Technology – Cameras intended for cycling (that attach to a **Cycle** or helmet using a mount designed for that purpose), cycling computers (including associated sensors and monitors).
  - Other – Spare wheelsets, water bottles and cages, backpacks and hydration packs, cycle luggage (including panniers, saddle and frame bags), mudguards, cycling tools.
- **Defence Costs:** The costs to investigate, settle, or defend a claim that are incurred by **Us** or **You** with **Our** prior written approval.
- **Endorsement:** A change in the terms and conditions of **Your Policy** agreed by **Us** that can extend or restrict cover. Any **Endorsements** applicable to **Your Policy** will be shown on the **Certificate of Insurance**.
- **Eversure:** A trading name of **Eversure** Limited.
- **Evidence of Ownership:** One or all of the following:
  - An original receipt, invoice or credit agreement showing the item, amount paid, date of purchase and, if available, the retailer's details.
  - A date and timestamped photograph of the item (showing serial numbers where possible) with the owner's driving licence or passport included in the photograph.
  - A valuation or repair invoice, no more than 3 years old, from a reputable dealer/repairer showing the item make and model.
- **Excess:** The amount of money **You** must pay as the first part of each and every claim. This amount is shown on **Your Certificate of Insurance**.
- **Family:** **Your** mother, father, brother, sister, daughter, son, step-parent, step-child, step-sister or step-brother, spouse, domestic or civil partner aged 12 years or over who permanently reside with **You** at the same address (not including children who are students living away at school or university during term time) but not including lodgers, tenants, paying guests, house or flat mates or domestic staff.
- **Geographical Limits:** As shown in the **Certificate of Insurance**.

## Definitions (continued)

- **Immovable Object:** One of the following:
  - Any solid object fixed in or onto concrete or stone, which cannot be undone, removed with or lifted under or over the **cycle**.
  - At train stations, Bus or coach stations or **Your** permanent place of work, a fixed **Cycle** rack expressly for the purpose of securing **Cycles**.
- **Insured Location:** The place where **You** normally live and usually keep **Your Cycle** and **accessories**, as stated on **Your Certificate of Insurance**.
- **Loss of Limb:** Loss by complete severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.
- **Loss of Sight:** a. In both eyes, if **Your** name is added to the Register of Blind Persons by a fully qualified ophthalmic specialist. b. In one eye, if the remaining degree of sight, even with correction, is 3/60 or less on the Snellen scale.
- **Malicious Damage:** Damage which has been caused on purpose by a third party.
- **Mechanical Breakdown:** A mechanical or electrical fault which stops the **Cycle** working as it should.
- **Period of Insurance:** The period stated on **Your Certificate of Insurance** that this **Policy** is in force for.
- **Permanent Total Disablement:** A disability lasting at least 12 months that completely prevents **You** from working in any job, with no chance of improvement after 12 months.
- **Policy:** This document, detailing **Your** insurance cover. Only valid when issued in conjunction with a **Certificate of Insurance**.
- **Professional Cyclist:** Someone who gets more than 50% of their taxable income from competitive cycling, sponsorships, endorsements.
- **Sold Secure:** An independent organisation that tests and rates security products. See soldsecure.com for more information.
- **Sum Insured:** The amounts set out on **Your Certificate of Insurance** for each section of cover.
- **Terrorism:** Any action, which can include the use or threat of force or violence, carried out by an individual or group of individuals. This action can be done alone or on behalf of or in connection with any organisation or government. The act is committed for political, religious, ideological, or similar purposes with the intention of instilling fear in the public.
- **Theft:** The loss of an item insured under **Your Policy** which has been taken by a third party with the intention of depriving **You** of it.
- **Transition Area:** A defined marshalled area in which an athlete stores their **Cycle** and **Cycling Accessories** during a **Competitive Cycling Event**.
- **Trip:** Any planned holiday or leisure **Trip** which begins and ends in the **United Kingdom** within the maximum **Trip** length shown on the **Certificate of Insurance**.
- **Unattended:** When the **Cycle** is not being used or held in accordance with the security requirements of this **Policy**, by **You** or a member of **Your Family**. **United Kingdom** – England, Scotland, Wales and Northern Ireland.
- **Unoccupied:** When an **Insured Location** has not been lived in by **You** or a **Family** member for more than 30 days in a row.
- **Value**
  - For new items, the normal undiscounted new replacement price (including VAT) from a reputable dealer on the date of the **Theft, Accidental Damage** or **Malicious Damage**.
  - For used or pre-owned items, the market price on the date of the **Theft, Accidental Damage** or **Malicious Damage** for an equivalent item, considering its function, quality, age and condition before the incident.
  - For rare or vintage items, the amount shown in a valuation (no more than 3 years old on the date of the incident) from a reputable source.
  - In all cases this should reflect any upgrades and alterations from the manufacturer's standard specification.
- **Wear and Tear:** A decrease in **Value** over time caused by age, natural deterioration, normal use, depreciation, exposure to light, lack of maintenance, or gradual damage over a period of time.
- **We/Us/Our:** Collinson Insurance.
- **Worldwide:** Anywhere in the world excluding any country or region where the Foreign Office has advised against all travel or all but essential travel. (For a complete list please refer to the Foreign Office website [www.fco.gov.uk](http://www.fco.gov.uk).)
- **You/Your:** The person shown as the Insured on the **Certificate of Insurance**.

## Cycle Cover

The following sections provide cover for **Your Cycles**. The sections only apply to **Your Policy** if shown as insured on the **Certificate of Insurance**.

### Section 1 – Theft of Cycles

You are covered for:	Exclusions:
<p><b>We will pay for Theft of Cycles</b> occurring within the <b>Geographical Limits</b> during the <b>Period of Insurance</b>. At <b>Our</b> option, <b>We</b> will:</p> <ul style="list-style-type: none"> <li>For items purchased from new, either: <ul style="list-style-type: none"> <li>Replace the item like-for-like, or if not available, the manufacturer's closest equivalent. or</li> <li>Pay for the cost of a new replacement item.</li> </ul> </li> <li>for used or pre-owned items: <ul style="list-style-type: none"> <li>Pay for the cost of a replacement item of a similar <b>Value</b>, function, quality, age and condition as the <b>Cycle</b> at the time immediately prior to the <b>Theft</b>.</li> </ul> </li> </ul> <p>The maximum amount <b>We</b> will pay under this section for any one claim will not exceed the <b>Sum Insured</b> shown on the <b>Certificate of Insurance</b> for each <b>Cycle</b>.</p>	<p><b>We will not pay for:</b></p> <ol style="list-style-type: none"> <li>Any <b>Theft</b> where the security requirements outlined in 'Cycle Cover – Security Requirements for Cycles' have not been followed.</li> <li>Any <b>Theft</b> not involving the use or threat of force and/or violence.</li> <li><b>Theft</b> of batteries, unless it is attached to the <b>Cycle</b> using a security fitting and there is evidence of force or violence, or the <b>Cycle</b> is stolen at the same time.</li> <li><b>Theft</b> by someone <b>You</b> entrusted the <b>Cycle</b> to.</li> <li><b>Theft</b> by a <b>Family</b> member.</li> <li>Any claim arising from the use of the <b>Cycle</b> for Commuting or Competitive Cycle Events unless included on <b>Your Certificate of Insurance</b>.</li> <li><b>Theft</b> of <b>Cycles</b> from airline luggage, or when left with a postal or courier service.</li> </ol>

## Section 2 – Accidental & Malicious Damage of Cycles

You are covered for:	Exclusions:
<p><b>We will pay for Accidental Damage or Malicious Damage to a Cycle occurring within the Geographical Limits during the Period of Insurance.</b></p> <p>At <b>Our</b> option, <b>We</b> will:</p> <ul style="list-style-type: none"> <li>For all items, where an economical repair is possible, either: <ul style="list-style-type: none"> <li>Arrange for and pay the cost of repairing the item. or</li> <li>Reimburse <b>You</b> for the cost of repairs <b>We</b> have authorised in writing.</li> </ul> </li> <li>For items purchased from new, that are beyond economical repair. Either: <ul style="list-style-type: none"> <li>Replace the item like-for-like, or if not available the manufacturer's closest equivalent. or</li> <li>Pay for the cost of a new replacement item.</li> </ul> </li> <li>For used or pre-owned items, that are beyond economical repair: <ul style="list-style-type: none"> <li>Pay for the cost of a replacement item of a similar <b>Value</b>, function, quality, age and condition as the <b>Cycle</b> at the time immediately prior to the <b>Accidental or Malicious Damage</b>.</li> </ul> </li> </ul> <p>The maximum amount <b>We</b> will pay under this section for any one claim will not exceed the <b>Sum Insured</b> shown on the <b>Certificate of Insurance</b> for each <b>Cycle</b>.</p>	<p><b>We will not pay for:</b></p> <ol style="list-style-type: none"> <li>Any <b>Accidental Damage</b> or <b>Malicious Damage</b> where the security requirements outlined in 'Cycle Cover – Security Requirements for Cycles' have not been followed.</li> <li><b>Accidental Damage</b> to batteries when removed from the <b>Cycle</b>.</li> <li>Any <b>Accidental Damage</b> caused by an electrical or battery fire.</li> <li>Cosmetic damage that doesn't affect the operation of the <b>Cycle</b> including superficial scratches and dents.</li> <li>Any damage to tyres and inner tubes unless the <b>Cycle</b> is damaged at the same time.</li> <li><b>Wear and Tear</b>.</li> <li>Any claim arising from the use of the <b>Cycle</b> for <b>Commuting</b> or <b>Competitive Cycle Events</b> unless included on <b>Your Certificate of Insurance</b></li> <li>Any damage caused by or during any cleaning, repair, attempted repair or restoration of the <b>Cycle</b>.</li> <li>Any damage caused by pets belonging to or under the control of <b>You</b> or a <b>Family</b> member.</li> <li>Any damage caused by insects or vermin.</li> <li>Any damage where the <b>Cycle</b> has not been used or maintained in accordance with the manufacturer's instructions.</li> <li>Any damage where the <b>Cycle</b> has been entrusted to a postal or courier service.</li> <li>Any claim resulting from <b>Mechanical Breakdown</b>.</li> </ol>



## Section 3 – Cycling Accessories

You are covered for:	Exclusions:
<p><b>We will pay for Theft of, or Accidental Damage or Malicious Damage to Cycling Accessories</b> occurring within the <b>Geographical Limits</b> during the <b>Period of Insurance</b>.</p> <p>At <b>Our</b> option, <b>We</b> will:</p> <ul style="list-style-type: none"> <li>For all items, where an economical repair is possible, either: <ul style="list-style-type: none"> <li>Arrange for and pay the cost of repairing the item. or</li> <li>Reimburse <b>You</b> for the cost of repairs <b>We</b> have authorised in writing.</li> </ul> </li> <li>For items that are beyond economical repair, either: <ul style="list-style-type: none"> <li>Replace the item like-for-like, or if not available the manufacturer's closest equivalent. or</li> <li>Pay for the cost of a new replacement item.</li> </ul> </li> </ul> <p>The maximum amount <b>We</b> will pay under this section for any one claim will not exceed the <b>Sum Insured</b> shown on the <b>Certificate of Insurance</b> for <b>Cycling Accessories</b>.</p>	<p><b>We will not pay for:</b></p> <ol style="list-style-type: none"> <li>Any <b>Theft, Accidental Damage or Malicious Damage</b> where the <b>Cycling Accessory</b> has been left <b>Unattended</b> away from the <b>Insured Location</b> unless either: <ol style="list-style-type: none"> <li>It is attached to the Cycle using a security fixing or mounting and there is evidence of force or violence. or;</li> <li>It has been secured out of sight in a locked storage location such as a locked room, locked cupboard, locked drawer, locked luggage compartment or inside a locked vehicle.</li> </ol> </li> <li>Cosmetic damage that doesn't affect the operation of the <b>Cycling Accessory</b> including superficial scratches and dents.</li> <li><b>Wear and Tear.</b></li> <li>Any claim arising from the use of the <b>Cycling Accessory</b> for <b>Commuting</b> or <b>Competitive Cycle Events</b> unless included on <b>Your Certificate of Insurance</b>.</li> <li>Any damage caused by or during any cleaning, repair, attempted repair or restoration of the <b>Cycling Accessory</b>.</li> <li>Any damage caused by pets belonging to or under the control of <b>You</b> or a <b>Family</b> member.</li> <li>Any damage caused by insects or vermin.</li> <li>Any damage where the <b>Cycling Accessory</b> has not been used or maintained in accordance with the manufacturer's instructions.</li> <li>Any damage where the <b>Cycling Accessory</b> has been entrusted to a postal or courier service.</li> <li><b>Theft of Cycling Accessories</b> from luggage checked in with an airline, or when entrusted to a postal or courier service.</li> </ol>

## Section 4 – Commuting

You are covered for:	Exclusions:
Cover provided under Section 1 – Theft of Cycles, Section 2 – Accidental & Malicious Damage of Cycles and Section 3 – Cycling Accessories is extended to include cover when the <b>Cycle</b> and or <b>Cycling Accessory</b> is used <b>Commuting</b> to and from <b>Your</b> or <b>Your Family</b> members usual place of work.	None.

## Section 5 – Competitive Cycle Events

You are covered for:	Exclusions:
<p>Cover provided under Section 1 – Theft of Cycles, Section 2 – Accidental &amp; Malicious Damage of Cycles and Section 3 – Cycling Accessories is extended to include:</p> <ul style="list-style-type: none"> <li>Cover when the <b>Cycle</b> is used for <b>Competitive Cycling Events</b>.</li> <li>Cover when the <b>Cycle</b> and/or <b>Cycling Accessories</b> are left <b>Unattended</b> in a <b>Transition Area</b> during an organised event.</li> </ul> <p>Race fees – <b>We will</b> pay <b>You</b> back <b>up to £500</b> during the <b>Period of Insurance</b> for entrance fees for <b>Competitive Cycling Events</b> that <b>You</b> or a <b>Family</b> member can't take part in due to:</p> <ul style="list-style-type: none"> <li>Illness.</li> <li>Injury</li> <li>Unexpected cancellation of the event.</li> <li>Major damage or burglary at <b>Your</b> home or work needing <b>Your</b> attendance.</li> <li>Unforeseen cancellation of previously agreed leave with the UK armed forces.</li> <li>Unavoidable and necessary duty with the UK emergency services.</li> </ul>	<p><b>We will not pay for:</b></p> <ol style="list-style-type: none"> <li>Any claim where the <b>Cycle</b> and/or <b>Cycling Accessories</b> have been left <b>Unattended</b> in a <b>Transition Area</b> for more than 24 hours.</li> <li>Any claim for race fees where: <ol style="list-style-type: none"> <li><b>You</b> are unable to provide evidence of the entry fee paid.</li> <li><b>You</b> are unable to provide evidence of cancellation of the event.</li> <li><b>You</b> cannot provide evidence that <b>Your</b> or <b>Your Family</b> members can't take part.</li> <li><b>You</b> have received a full or partial refund or a credit note has been given.</li> <li><b>You</b> notify <b>Us</b> more than 28 days after the date of the event.</li> <li><b>Your</b> or <b>Your Family</b> being unable to take part due to. <ol style="list-style-type: none"> <li>Pre-existing injury.</li> <li>Self-inflicted injury.</li> <li>Pregnancy.</li> <li>Treatment which is not medically necessary (e.g. cosmetic or beauty treatments).</li> <li>Routine dental or medical appointments.</li> </ol> </li> </ol> </li> </ol>

## Security Requirements for Cycles

<b>Approved Locks</b>	<p>The minimum <b>Sold Secure</b> category of lock required for each <b>Cycle</b> will be listed on <b>Your Certificate of Insurance</b>.</p> <p>Security cables supplied with <b>Approved Locks</b> for securing wheels and accessories may not have the same approval as the <b>Approved Lock</b> and should never be relied on to secure the <b>Cycle</b>.</p> <p>In the event of a <b>Theft</b> claim <b>You</b> will be required to provide <b>Evidence of Ownership</b> of the <b>Approved Lock(s)</b>.</p> <p>Please visit <a href="https://soldsecure.com">soldsecure.com</a> for details of locks that meet the required category.</p>
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<b>Cycles at the Insured Location</b>	<p><b>Inside the Insured Location</b></p> <p>The <b>Cycle</b> must be kept in a location that can only be accessed by <b>You</b> and <b>Your Family</b>. All security devices must be working when the <b>Insured Location</b> is <b>Unoccupied</b>. This also applies to <b>Cycles</b> stored in lockable private rooms in communal buildings.</p> <p><b>In an Outbuilding</b></p> <p>The outbuilding must be fully enclosed and made of brick, stone, concrete, timber or metal (including specialist <b>Cycle</b> storage boxes). It must be within the boundaries of the <b>Insured Location</b>.</p> <p>When <b>Cycles</b> are stored in an outbuilding, either:</p> <ul style="list-style-type: none"> <li>• The outbuilding must have a 5-lever mortice deadlock, multi-point locking system or 5 lever padlock, and be kept securely locked at all times. <b>We</b> recommend external hinges and hasps be fixed with concealed or tamper-proof fixings, or be fixed from inside where possible.</li> <li>• <b>Cycles</b> must be secured through the frame by an <b>Approved Lock</b> to an <b>Immovable Object</b> within the outbuilding.</li> </ul> <p><b>In a Communal Area</b></p> <p>If a <b>Cycle</b> is stored in a communal area, for example a resident's cycle shelter or underground car park, the communal area must only be accessible to residents and their guests. <b>Cycles</b> must be secured through the frame by an <b>Approved Lock</b> to an <b>Immovable Object</b>.</p> <p><b>On a Balcony</b></p> <p>If a <b>Cycle</b> is stored on a balcony, either the balcony must not be accessible from the ground outside or the <b>Cycle</b> must be secured through the frame by an <b>Approved Lock</b> to an <b>Immovable Object</b>.</p> <p><b>Other Circumstances</b></p> <p>Any other location and/or security precaution agreed with <b>Us</b> in writing.</p>
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## Security Requirements for Cycles (continued)

<b>Cycles away from the Insured Location</b>	<p><b>Inside a Vehicle</b></p> <p>The <b>Cycle</b> must be inside the vehicle with all doors, windows and openings fully closed. The vehicle must be securely locked with all keys removed. All security devices must be working.</p> <p>The vehicle must have either:</p> <ul style="list-style-type: none"> <li>• An alarm installed by the manufacturer, or</li> <li>• A Thatcham approved alarm installed professionally.</li> </ul> <p><b>Attached to a Vehicle</b></p> <p>The <b>Cycle</b> must be secured through the frame by an <b>Approved Lock</b> to a <b>Cycle</b> rack which is properly and securely fitted to either the roof, rear or towbar of the vehicle.</p> <p>The vehicle must have all doors, windows and openings fully closed. The vehicle must be securely locked with all keys removed. All security devices must be working.</p> <p>The vehicle must have either:</p> <ul style="list-style-type: none"> <li>• An alarm installed by the manufacturer, or</li> <li>• A Thatcham approved alarm installed professionally.</li> </ul> <p><b>Motorhomes Overnight</b></p> <p>If <b>Cycles</b> are inside or attached to a motorhome occupied overnight by <b>You</b> or <b>Family</b>, follow the security requirements above for "Inside a Vehicle" and "Attached to a Vehicle" as much as practical. For example, the alarm may not be fully set if occupied overnight.</p> <p><b>At a Friend or Relatives Home (Overnight or Extended Visit)</b></p> <p>If <b>You</b> or a member of <b>Your Family</b> are visiting a friend or relative overnight or for an extended visit, <b>You</b> may store the <b>Cycle</b> at their home for the duration of the visit (subject to a maximum of 90 consecutive days, or if outside the <b>United Kingdom</b> subject to the maximum <b>Trip</b> length specified on the <b>Certificate of Insurance</b>). The security requirements set out in '<b>Cycles at the Insured Location</b>' will apply.</p> <p><b>Temporary Residence</b></p> <p>If <b>You</b> or a <b>Family</b> member are visiting a friend or relative, <b>You</b> can store the <b>Cycle</b> at their home for the duration of the visit (up to 90 consecutive days in the UK, or the maximum <b>Trip</b> length outside the UK shown on <b>Your Certificate of Insurance</b>). The security requirements in "Cycles at the Insured Location" apply.</p> <p><b>Other Circumstances</b></p> <p>The <b>Cycle</b> must not be left <b>Unattended</b> unless it is secured through the frame by an <b>Approved Lock</b> to an <b>Immovable Object</b>. The <b>Cycle</b> must not be left <b>Unattended</b> for more than 24 hours.</p>
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## General Conditions and Exclusions relating to Cycle Cover

Conditions:	Exclusions:
<p><b>1 Precautions</b>  <b>You</b> must take all practical steps to prevent any <b>Theft</b> or <b>Accidental or Malicious Damage</b> to <b>Cycles</b> and <b>Cycling Accessories</b>.</p> <p><b>2 Parts Used in Repair</b>  <b>We</b> reserve the right to use specialist, refurbished or like for like parts in the repair of <b>Your Cycle</b>.</p>	<p><b>We</b> will not pay for:</p> <p><b>1 Professional Cyclist</b>  Any claim related to the use of the <b>Cycle</b> as a <b>Professional Cyclist</b>.</p> <p><b>2 Business Use</b>  Any claim related to the use of the <b>Cycle</b> in connection with any trade or business.</p> <p><b>3 Gradual Deterioration</b>  Any damage caused by corrosion, rust, wet or dry rot, shrinkage, evaporation, condensation, atmospheric or climatic conditions, dampness, dryness, chipping, marring, scratching or any change in colour or texture.</p> <p><b>4 No Evidence of Ownership</b>  Any claim relating to <b>Cycles</b> or <b>Cycling Accessories</b> for which <b>You</b> cannot provide <b>Evidence of Ownership</b>, additionally for <b>Theft</b> claims where <b>You</b> cannot provide <b>Evidence of Ownership</b> of the <b>Approved Lock</b>.</p> <p><b>5 Not Reported to the Police</b>  Any claim relating to <b>Theft</b> or <b>Malicious Damage</b> for which <b>You</b> cannot provide a crime reference number.</p> <p><b>6 Theft from a Vehicle at the Insured Location</b>  Any claim relating to <b>Theft</b> of a <b>Cycle</b> left <b>Unattended</b> either on or in a vehicle at the <b>Insured Location</b>.</p> <p><b>7 Unoccupied Insured Location</b>  Any claim relating to <b>Theft</b> where the <b>Insured Location</b> has been left <b>Unoccupied</b>.</p> <p><b>8 Maximum Trip Length</b>  Any claim involving a <b>Trip</b> outside the <b>United Kingdom</b> (where the <b>Geographical Limits</b> are shown on the <b>Certificate of Insurance</b> as <b>Worldwide</b>) that has exceeded the maximum <b>Trip</b> length specified on the <b>Certificate of Insurance</b>.</p> <p><b>9 Unexplained Incidents</b>  Any claim relating to unexplained <b>Theft</b>, <b>Accidental Damage</b> or <b>Malicious Damage</b>.</p> <p><b>10 Latent Defects</b>  Any claim attributable to faulty or defective design, materials or workmanship, or latent defect and defects in operation.</p> <p><b>11 Hired, Rented, Loaned or Borrowed Items</b>  Any claim for damage to or loss of items hired in, hired out, rented, loaned or borrowed (except for the costs of hiring a <b>Cycle</b> under <b>Optional Cover – Replacement Cycle Hire</b>).</p>

## Public Liability Cover

This cover only applies to **Your Policy** if shown as insured on the **Certificate of Insurance**.

You are covered for:	Exclusions:
<p><b>We</b> will pay the amount of damages and <b>Claimant's Costs and Expenses</b> which <b>You</b> become legally liable to pay in respect of an <b>Accident</b> occurring during the <b>Period of Insurance</b> which causes:</p> <ol style="list-style-type: none"> <li><b>Bodily Injury</b> to a third party, or</li> <li>Damage to the property of any third party and arising from the ownership, possession or use of a cycle within the <b>Geographical Limits</b>.</li> </ol> <p><b>We</b> will also pay for <b>Defence Costs</b>.</p> <p>The maximum amount <b>We</b> will pay under this Cover for any one claim will not exceed the limit of indemnity shown on the <b>Certificate of Insurance</b> for Public Liability Cover.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"> <li>Any liability arising from <b>Bodily Injury</b> to a <b>Family</b> member.</li> <li>Any Liability in the USA, Canada, their dependencies or trust territories.</li> <li>Any liability for injury or damage caused by an electrical or battery fire.</li> <li>Any liability for damage to property belonging to or in the custody or control of <b>You</b> or a <b>Family</b> member.</li> <li>Any liability arising from <b>Bodily Injury</b> to, or damage to the property of a member of <b>Your</b> cycling club, group or association or to any other participant or competitor in a <b>Competitive Cycling Event</b>.</li> <li>Any claim related to the use of a <b>Cycle</b> as a <b>Professional Cyclist</b>.</li> <li>Any claim related to the use of a <b>Cycle</b> in connection with any trade or business.</li> <li>Any claim involving the ownership, use or occupation of land, buildings or any structure or a motorised vehicle, aircraft, watercraft, firearm or weapon.</li> <li>Any liability arising from pets belonging to or under the control of <b>You</b> or a <b>Family</b> member.</li> <li><b>Defence Costs</b> incurred without <b>Our</b> prior written consent.</li> <li>Any claim arising from the use of the <b>Cycle</b> for <b>Commuting</b> or <b>Competitive Cycle Events</b> unless the relevant section is shown as included on <b>Your Certificate of Insurance</b>.</li> <li>Any liability assumed under a contract or agreement where such liability would not have arisen in the absence of such contract or agreement.</li> <li>Any liability for which an indemnity is available from another source.</li> <li>Any claim made in the courts of a country outside the <b>United Kingdom</b>, the Channel Islands, the Isle of Man or the member countries of the European Union.</li> <li>Any claim involving a <b>Trip</b> outside the <b>United Kingdom</b> (where the <b>Geographical Limits</b> are shown on the <b>Certificate of Insurance</b> as <b>Worldwide</b>) that has exceeded the maximum <b>Trip</b> length specified on the <b>Certificate of Insurance</b>.</li> </ol>

## Personal Accident Cover

This cover only applies to **Your Policy** if shown as insured on the **Certificate of Insurance**.

You are covered for:	Exclusions:
<p><b>We will pay You a benefit if You or a member of Your Family are involved in an Accident whilst using a Cycle which results in death, Loss of Limb, Loss of Sight or Permanent Total Disablement.</b></p> <p>The amount <b>We</b> will pay is shown on <b>Your Certificate of Insurance</b>.</p> <p>The maximum amount <b>We</b> will pay under this Cover in any one <b>Period of Insurance</b> will not exceed the <b>Sum Insured</b> shown on the <b>Certificate of Insurance</b> for Personal Accident Cover.</p>	<p><b>We will not pay for:</b></p> <ol style="list-style-type: none"> <li>Any claim arising from             <ol style="list-style-type: none"> <li>Suicide.</li> <li>Attempted suicide.</li> <li>Intentional self-injury.</li> <li>Deliberate exposure to exceptional danger (except in an attempt to save a human life).</li> </ol> </li> <li>Any claim where <b>Your</b> death, injury or loss does not occur within 180 days of the <b>Accident</b>.</li> <li>Any claim where <b>You</b> cannot prove to <b>Us</b> that the <b>Permanent Total Disablement</b> will continue for 12 months from the date of the <b>Accident</b> and in all probability will continue for the remainder of <b>Your</b> life.</li> <li>Any <b>Accident</b> not involving the use of a <b>Cycle</b>.</li> <li>Any claim related to the use of a <b>Cycle</b> as a <b>Professional Cyclist</b>.</li> <li>Any claim related to the use of a <b>Cycle</b> in connection with any trade or business.</li> <li>Any claim arising from the use of the <b>Cycle</b> for <b>Commuting or Competitive Cycle Events</b> unless the relevant section is shown as included on <b>Your Certificate of Insurance</b>.</li> <li>Any claim involving a <b>Trip</b> outside the <b>United Kingdom</b> (where the <b>Geographical Limits</b> are shown on the <b>Certificate of Insurance</b> as <b>Worldwide</b>) that has exceeded the maximum <b>Trip</b> length specified on the <b>Certificate of Insurance</b>.</li> </ol>

## Replacement Cycle Hire Cover

This cover only applies to **Your Policy** if shown as insured on the **Certificate of Insurance**.

You are covered for:	Exclusions:
<p><b>We will pay for the costs incurred by You for the hire of an alternative Cycle following a valid claim under sections 1-3 of Cycle Cover whilst:</b></p> <ul style="list-style-type: none"> <li>A <b>Cycle</b> is undergoing repair.</li> <li><b>We</b> arrange for the replacement of a <b>Cycle</b>.</li> </ul> <p>The maximum amount <b>We</b> will pay under this Cover in any one claim will not exceed the <b>Sum Insured</b> shown on the <b>Certificate of Insurance</b> for Replacement Cycle Hire Cover.</p>	<p><b>We will not pay for:</b></p> <ol style="list-style-type: none"> <li>Hire costs incurred without <b>Our</b> prior written consent.</li> <li>Hire costs that cannot be evidenced by <b>You</b>.</li> <li>Hire costs that are greater than the <b>Value</b> of the <b>Cycle</b> or cost of repair.</li> </ol>

## Cycle Breakdown Cover

This cover only applies to **Your Policy** if shown as insured on the **Certificate of Insurance**.

You are covered for:	Exclusions:
<p><b>We</b> will pay for and arrange transport for <b>You</b> or a <b>Family</b> member following a cycling <b>Accident</b> (resulting in <b>Accidental Damage</b>), <b>Malicious Damage</b> or irreparable breakdown of a <b>Cycle</b> to the nearest suitable destination:</p> <ul style="list-style-type: none"> <li>• The nearest <b>Cycle</b> repair shop.</li> <li>• The nearest railway station.</li> <li>• The nearest car hire firm.</li> <li>• <b>Your Insured Location</b> or alternative overnight destination.</li> </ul> <p>The maximum amount <b>We</b> will pay under this Cover in any one <b>Period of Insurance</b> will not exceed the <b>Sum Insured</b> shown on the <b>Certificate of Insurance</b> for Cycle Breakdown Cover.</p>	<p><b>We</b> will not pay for:</p> <ol style="list-style-type: none"> <li>1 Any claim within half a mile of <b>Your Insured Location</b>.</li> <li>2 Any claim where the <b>Cycle</b> was not in a roadworthy condition before the incident.</li> <li>3 Any claim where the <b>Cycle</b> cannot be accessed safely by road.</li> <li>4 Any costs incurred by <b>Us</b> due to incorrect location details being provided.</li> <li>5 Any costs incurred by <b>Us</b> due to <b>You</b> or a <b>Family</b> member cancelling assistance after it has been arranged.</li> <li>6 Any claim related to the use of a <b>Cycle</b> as a <b>Professional Cyclist</b>.</li> <li>7 Any claim related to the use of a <b>Cycle</b> in connection with any trade or business.</li> <li>8 Any claim arising from the use of the <b>Cycle</b> for <b>Commuting</b> or <b>Competitive Cycle Events</b> unless the relevant section is shown as included on <b>Your Certificate of Insurance</b>.</li> <li>9 Any claim involving a <b>Trip</b> outside the <b>United Kingdom</b> (where the <b>Geographical Limits</b> are shown on the <b>Certificate of Insurance</b> as <b>Worldwide</b>) that has exceeded the maximum <b>Trip</b> length specified on the <b>Certificate of Insurance</b>.</li> </ol>



## General Policy Conditions

These conditions apply to the whole of **Your Policy** unless otherwise stated. Other conditions may apply to individual Covers or Sections of Cover. Please refer to the Cover wordings for details.

### Law Applicable to Your Policy

This **Policy** is subject to the laws of England and Wales unless **We** agree otherwise.

### Language

All communications relating to this **Policy** will be English.

### Cancelling Your Policy

If **You** wish to cancel **Your Policy**, **You** must notify **Eversure** via their website [www.eversure.com/contact-us](http://www.eversure.com/contact-us).

**You** have the right to cancel **Your Policy** of insurance within 14 days of either the receipt of **Your Policy** documentation, or the start date of **Your Policy**, whichever is the later. Provided no claim has been made and there has been no incident known to **You** prior to cancellation which may give rise to a claim, **We** will refund to **You** any premium **You** have paid.

**You** may cancel the insurance cover after 14 days by informing **Us**. **We** will return to **You** a refund of any premium paid for the remaining **Period of Insurance**, unless **You** have made a claim. Except for public liability cover where **We** will not return any premium.

### Important Note About Cancelling Your Policy

Please refer to **Eversure's** Terms of Business for details of any other fees that may be payable in the event of cancellation.

### Our Right to Cancel

**We** do not have to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice where there is a valid reason for doing so. A cancellation notice will be sent to **you** by email using the contact details provided by **you** when purchasing the **Policy**.

Valid reasons may include but are not limited to:

- a) Where **We** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with **Policy** terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.
- f) **You** do not or are not willing to co-operate in the event of a claim.

Where **Our** investigations provide evidence of fraud or a serious non-disclosure, **We** may cancel the **Policy** immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information, which may result in **Your Policy** being cancelled from the date **You** originally took it out. If **We** cancel the **Policy**, **You** will receive a pro-rata return of premium for the number of complete unexpired months remaining of **Your Policy**. **You** will not be entitled to a pro-rata refund if the reason for cancellation is fraud, failure to co-operate and/or **We** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

## General Policy Conditions (continued)

### Renewal of Your Policy

**Your Policy** will automatically renew at the end of the **Period of Insurance** if **We** receive **your** premium unless **You** tell **Eversure** otherwise or **We** have a valid reason not to renew. **You** can stop the automatic renewal at any time before the expiry date on **Your Certificate of Insurance** by contacting **Eversure**.

If **Eversure** does not receive **Your** renewal premium by the expiry date, **Your** cover will automatically end on the expiry date shown on the **Certificate of Insurance**. **Eversure** will send **you** a renewal notice before the **Period of Insurance** ends.

**We** may vary the terms, conditions and premium rates at renewal. Please inform **Eversure** of any changes that may affect **Your Policy**.

### Fraud

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- a) Fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your Policy**.
- b) Fails to reveal or hides a fact likely to influence the cover **We** provide.
- c) Makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false.
- d) Sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false.
- e) Makes a claim under the **Policy**, knowing the claim to be false or fraudulent in any way.
- f) Makes a claim for any loss or damage **you** caused deliberately or with **Your** knowledge.

If **Your** claim is in any way dishonest or exaggerated, **We** will not pay any benefit under this **Policy** or return any premium to **You**, and **We** may cancel **Your Policy** immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

### Other Insurance

If **You** have any other insurance policies that cover the same damage or liability as **Your Policy**, **We** will only pay **Our** share of any claim.

### Subrogation

Before or after any payment is made by **Us**, **We** can at **Our** option:

- a Negotiate, defend or settle, in **Your** name and on **Your** behalf, any claims made against **You**.
- b Take legal action in **Your** name but for **Our** benefit to get back any payment **We** have made under **Your Policy**.

### Automatic Reinstatement

Upon notification of a claim to **Us**, unless **We** or **You** give written notice to the contrary, the **Sums Insured** will be reinstated to their full amount provided that **You** pay the appropriate additional premium, if such is requested by **Us**, from the date of the loss to the expiry of the **Period of Insurance**.

## General Policy Exclusions

These exclusions apply to the whole of **Your Policy** unless otherwise stated. Additional exclusions apply to individual Covers or Sections within such Cover. Please refer to the Cover wordings for details.

### Excess

**We** will not pay for any **Excess** as shown on the **Certificate of Insurance**.

### Deliberate or Criminal Acts

**We** will not pay for any claim resulting from a criminal, deliberate or wilful act by **You** or any **Family** member or acts committed whilst **You** or they are in a state of insanity.

### Alcohol and Drugs

**We** will not pay for any claim caused by **You** or a **Family** member being under the influence of drugs, solvents, alcohol, or taking any substance except medicines prescribed by a doctor.

### Indirect Loss

**We will not pay for any loss caused as a side effect of Your claim.**

This includes but is not limited to the following:

- a Loss of revenue.
- b Loss of earnings.
- c Additional travel costs.
- d Loss assessor fees.
- e The cost of preparing a claim.
- f Compensation for stress or inconvenience.

### Punitive or Exemplary Damages

**We** will not pay for:

- a Liquidated damages, fines or penalties.
- b Exemplary, punitive or multiplied damages (these are damages in excess of normal compensation awarded to punish **You**).

### War and Terrorism

**We** will not pay for any direct or indirect consequence of war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, **Terrorism**, rebellion, revolution, military force or coup, or confiscation, nationalization, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

### Sanctions

**We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **We** transact business.

### Government or Public Authorities

**We** will not pay claims arising directly or indirectly from nationalisation, confiscation, seizure, destruction, requisition or detention by order of any government, municipal, local, customs or public authority.

## Making a Complaint

**We** and **Eversure** believe **You** deserve courteous, fair and prompt service. If there is any occasion when the service does not meet **Your** expectations, please get in contact with **Eversure**:

Online: [www.eversure.com/contact-us](http://www.eversure.com/contact-us)

Email: [complaints@eversure.com](mailto:complaints@eversure.com)

Write to: Eversure Insurance, Bury House, 1-3 Bury Street, Guildford GU2 4AW.

If **Your** complaint relates to a claim **Eversure** will forward **Your** complaint to the claim handler appointed by **Us** to handle claims under the section of cover **Your** complaint relates to. **Eversure** will notify **You** that this has happened and who will be handling **Your** complaint.

**We** will respond to **Your** complaint within four weeks of receiving it. **Our** response will be **Our** final decision based on the information provided. If there's a delay in **Our** investigations, **We'll** explain the reason and give **You** an estimated timeframe for reaching a decision.

If, for any reason, **You** are still dissatisfied or haven't received a final answer within eight weeks, **You** have the right to escalate **Your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service  
Exchange Tower  
1 Harbour Exchange Square, London  
E14 9SR

Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following this complaints procedure does not stop **You** from taking legal action.

## Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this **Policy**. You may be entitled to compensation from this scheme if **We** cannot meet **Our** liabilities under this **Policy**. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.

## Data Processing Notices

### Eversure's Data Processing Notice

**Eversure** will process any personal information they obtain in the course of providing services to **You** in accordance with the General Data Protection Regulation 2016 (GDPR).

In administering **Your** insurances and where applicable arranging premium finance it will be necessary for **Eversure** to pass such information to insurers and other relevant product or service providers which may also provide them with business and compliance support. **Eversure** may also disclose details to relevant parties, as necessary, to comply with regulatory or legal requirements. **Eversure** will not otherwise use or disclose the personal information they hold without **Your** consent. **You** can view their full legal bases for processing **Your** data by visiting: <https://www.eversure.com/privacy-policy.aspx>

Some of the details **You** may be asked to give **Eversure**, such as information about offences or medical conditions, are defined by the Act as sensitive personal data. Such information is necessary for **Eversure** to perform their contract with **You**, and **You** signify **Your** consent to its being processed by **Eversure** in arranging and administering **Your** insurances. Subject to certain exceptions, **You** will be entitled to have access to **Your** personal and sensitive personal data free of charge. However, **Eversure** reserve the right to charge an administration fee for providing this service, but only where requests are manifestly unfounded or excessive, including repetitive requests or requests for multiple copies.

If at any time **You** wish **Eversure**, or any company associated with **Eversure**, to cease processing any of the personal data or sensitive personal data they hold about **You**, or to cease contacting **You** about products and services, please contact **Eversure** using the details provided in the 'Making Changes to Your **Policy**' section of this document.

### Our Data Processing Notice

#### How we use the information about you

As a data controller, **We** collect and process information about **You** so that **We** can provide **You** with the products and services **You** have requested. **We** also receive personal information from **Your** agent on a regular basis while **Your Policy** is still live. This will include **Your** name, address, risk details and other information which is necessary for **Us** to:

- Meet Our contractual obligations to **You**.
- Issue **You** this insurance **Policy**.
- Deal with any claims or requests for assistance that **You** may have.
- Service **Your Policy** (including claims and **Policy** administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **Your Policy** being cancelled or treated as if it never existed.
- Protect Our legitimate interests.

In order to administer **Your Policy** and deal with any claims, **Your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **Our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **We** will have strict contractual terms in place to make sure that **Your** information remains safe and secure.

**We** will not share **Your** information with anyone else unless **You** agree to this, or **We** are required to do this by **Our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **We** have collected from **You** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **Your** identity. If fraud is detected, **You** could be refused certain services, finance, or employment. Further details of how **Your** information will be used by **Us** and these fraud prevention agencies and databases, and **Your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>

## Processing your data

**Your** data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **You** have with **Us**.
- Is in the public or **Your** vital interest: or.
- For **Our** legitimate business interests.

If **We** are not able to rely on the above, **We** will ask for **Your** consent to process **Your** data.

## How we store and protect your information

All personal information collected by **Us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **Your** personal information during the **Period of Insurance** and after this time so that **We** can meet **Our** regulatory obligations or to deal with any reasonable requests from **Our** regulators and other authorities.

**We** also have security measures in place in **Our** offices to protect the information that **You** have given **Us**.

## How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **We** hold about **You**. If **You** would like a copy of some or all of **Your** personal information, please contact **Us** by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **We** may either make a reasonable charge for this service or refuse to give **You** this information if **Your** request is clearly unjustified or excessive.

**We** want to make sure that **Your** personal information is accurate and up to date. You may ask **Us** to correct or remove information **You** think is inaccurate.

If **You** wish to make a complaint about the use of **Your** personal information, please contact **Our** Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>