

BICYCLE INSURANCE

YellowJersey

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Product: Yellow Jersey Ultimate Bicycle Insurance Policy

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the full policy wording, schedule and any endorsements for complete pre-contractual and contractual information.

WHAT IS THIS TYPE OF INSURANCE?

Bicycle Insurance which is designed to provide cover for loss or damage to you bicycle(s), accessories, helmet and/or clothing as well as cover for legal liabilities, which may arise out of the use of a bicycle.



WHAT IS INSURED?

- ✓ Crash & accidental damage (policy holder & their family members)
- ✓ Crash & accidental damage while courier cycling (annual policies only, named policy holder only)
- ✓ Theft at or away from home
- ✓ Theft from vehicle
- ✓ Malicious Damage
- ✓ £2m third party public liability whilst using bikes listed in your schedule (you and your family, annual policies only)
- ✓ £2m third party public liability whilst using any bike (only you, annual policies only)
- ✓ Worldwide cover, 120 days per trip
- ✓ Cover in transit
- ✓ Family cover
- ✓ Event withdrawal cover (annual only)
- ✓ Racing
- ✓ Theft from triathlon transition
- ✓ Emergency pedal cycle hire
- ✓ Bike box cover
- ✓ Participating in a sportive or charity event
- ✓ Cover whilst training
- ✓ Accessories cover as per your schedule
- ✓ Optional clothing & helmet cover
- ✓ Taxi reimbursement (annual only)
- ✓ Loss of Limb £12,500 (annual only)
- ✓ Loss of Sight in both eyes £12,500 (annual only)
- ✓ Death £12,500 (annual only)
- ✓ Permanent total disablement £25,000 (annual only)
- ✓ Dental treatment up to £750 (annual only)
- ✓ Physiotherapy up to £750 (annual only)
- ✓ Legal expenses to claim against the party at fault if you have suffered personal injury, up to £100,000 per claim



WHAT IS NOT INSURED?

- ✗ The first 10% of all accidental damage, vandalism & theft claims capped at £100, other than courier cycling claims which are capped at £250 (policy excess)
- ✗ Claims for any pre-existing illness or injury
- ✗ Claims for marring, scratching, denting or cosmetic damage
- ✗ Any claims for emergency medical care or repatriation after an accident abroad
- ✗ Public liability cover in the USA or Canada
- ✗ Public liability for business use or courier cycling
- ✗ Injury or personal accident claims from business use or courier cycling
- ✗ Any courier cycling outside of the UK
- ✗ Theft away from the insured location if you have used a lock that does not meet our security requirements*
- ✗ This policy does not cover any loss, damage, cost, or expense arising directly or indirectly from, or in any way related to, the use, ownership, charging, storage, maintenance, or presence of electric bike batteries other than damage to the insured bike and related personal accident cover. This includes, but is not limited to, losses caused by fire, explosion, leakage, overheating, or any other malfunction or failure of electric bike batteries, whether such batteries are installed in an electric bike or stored separately
- ✗ Legal costs and expenses incurred before we accept a claim or without our written agreement
- ✗ Third party liability for non-annual policies
- ✗ Legal liability for any Bodily Injury caused, or contributed to, any other participant whilst participating in an organised event

* Bikes valued £1,500 or more require a Sold Secure Gold or Diamond bicycle lock, bikes valued less than £1,500 require a Sold Secure Silver bicycle lock. Both the frame and wheels need to be securely locked.



ARE THERE ANY RESTRICTIONS ON COVER?

- ! Personal accident cover is excluded for family members under 16, on short term policies, or for any pre-existing condition.
- ! Courier cycling coverage is for the named policy holder only and only applies to annual policies.
- ! Third party liability is excluded for family members under 16 or over 85 years of age.
- ! Pedal cycles left unattended away from the insured location, locked to an immovable object for more than 18 hours.
- ! Pedal cycles left unattended for more than 1 hour within walking distance of your home are not covered for theft, unless stored in an insured location.
- ! Theft or damage to accessories, wheels or helmet & clothing unless the bike is stolen or damaged at the same time.
- ! Trips outside of the UK are restricted to 120 days at a time.



WHERE AM I COVERED?

Theft, malicious damage, accidental damage, bicycle hire, personal accident, taxi reimbursement, and event withdrawal are covered worldwide. Public liability is covered worldwide excluding the USA and Canada. Legal expenses and courier cycling are covered in the UK only.



WHAT ARE MY OBLIGATIONS?

To ensure that all information provided by you represents a fair presentation of the risk, the disclosure of every material circumstance which the insured knows or ought to know or failing that, disclosure which gives us sufficient information to put a prudent insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. To notify us as soon as possible of any change to the information you have previously provided. To notify us as soon as reasonably practicable after the loss.



WHEN AND HOW DO I PAY?

When you purchase this policy, you agree to pay the premium in full. For annual policies, Yellow Jersey may offer a monthly instalment plan through premium financing.



WHEN DOES THE COVER START AND END?

Your cover will take effect on the date stated in your schedule and finish on the end date stated on your schedule. For annual policies we will send a renewal invitation approximately 4 weeks prior to the end of your policy.



HOW DO I CANCEL THE CONTRACT?

You may cancel the insurance, without giving reason, by sending us written notice within 14 days of the commencement date or (if later) within 14 days of you receiving your contractual documentation. We will make a charge equal to the period of cover you have had. We will not refund any premium if you have already made a claim.

If you cancel this insurance after the 14-day cooling off period we refund you the portion of the premium outstanding for the rest of your coverage period. Cancellations outside 14 days will be subject to a £15 administration fee. We will not refund any premium if you have made a claim.