

Cycle Travel Summary of Cover and Key Facts



Section	Cover	Excess	Significant Exclusions or Restrictions
1. Cancellation & Curtailment	Up to £5,000	£60 per person or £100 per family	Any claim for curtailment is excluded which has not been approved by the 24 hour medical emergency services, prior to your return to the UK, Channel Islands or Isle of Man
2. Emergency Medical and Treatment Expenses a) Emergency Medical and Treatment Expenses b) Emergency Dental Treatment c) Cycle Repatriation benefit	Up to £10,000,000 (outside UK) Up to £250 (outside UK) Up to £250 (outside UK)	£60 per person or £100 per family Nil Nil	Any medical costs or expenses are excluded if you are in Australia and you have not enrolled with Medicare Any costs of repatriation are excluded to anywhere over than the UK
3. Hospital Benefit	£20 per 24 hours Up to £500 (outside UK)	Nil	Cover excluded if you are an in-patient at a hospital or clinic which has not been authorised and arranged by the 24 hour medical emergency service
4. Personal Effects, Valuables & Delayed Baggage a) Personal Effects and Valuables Single Article Limit Total Valuables Limit b) Travel Documents c) Delayed Baggage	Up to £5,000 Up to £500 Up to £250 Up to £250 Up to £125 per 24 hours up to £250	£60 per person or £100 per family Nil Nil	Claims for theft of your personal effects and/or valuables are excluded if you have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number Theft from your holiday accommodation is excluded unless there is evidence of violent, visible and forcible entry thereto Claims are excluded arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles and their accessories, motor vehicles, marine equipment, diving equipment, watercraft, surfboards, golf equipment or sports equipment (other than cycling, triathlon and ski equipment) Claims for theft of your personal effects and/or valuables are excluded in an unattended motor vehicle between 8pm and 9am unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry confirmed by a police report, in which case the most we will pay is £100
5. Personal Money	Up to £500 (£250 for children)	£60 per person or £100 per family	Any claims for loss or theft of personal money is excluded if you have not notified the police within 24 hours of its discovery by you and obtained a written report, which includes the crime reference number Claims are excluded for loss or theft of personal money that is not on your person; or not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation
6. Travel Delay and Holiday Abandonment a) Travel Delay b) Holiday Abandonment	Up to £250 (£50 after 12 hours and each 12 hours thereafter) Up to £5,000 (after 24 Hrs)	Nil £60 per person or £100 per family	Any claims for compensation are excluded if you have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of your holiday, the scheduled departure time and the actual departure time of your flight, rail journey or sailing, if applicable
7. Missed Departure	Up to £600 (UK & European Holidays) Up to £1,000 (outside UK & Europe)	£60 per person or £100 per family	Any claim relating to internal flights is excluded
8. Personal Accident Loss of Limbs or Sight Permanent Total Disablement Death Benefit (aged 18 -65) Death Benefit (aged under 18 or over 65)	Maximum Benefit £20,000 £20,000 £20,000 £10,000 £5,000	Nil	Any claim for a benefit is excluded as a result of participating in a hazardous sport & leisure activity Any claim for permanent total disablement is excluded if at the date of the accident you are over the statutory age of retirement and not in full time paid employment

Cycle Travel Summary of Cover and Key Facts

Section	Cover	Excess	Significant Exclusions or Restrictions
9. Personal Liability	Up to £2,000,000	Nil	<p>The first £200 of each and every claim is not covered in respect of loss or damage to temporary holiday accommodation</p> <p>Any claims are excluded arising directly or indirectly from participant to participant liability during an acceptable sports and leisure activity, other than; cycle sportives, cycle touring, cycling and triathlon training holidays, road based time trials, use of electric bicycles, leisure cycling, mountain biking and road cycling outside of the UK.</p> <p>Any claims are excluded arising directly or indirectly whilst using the cycle for any racing or competition other than road based time trials</p>
10. Winter Sports (Annual Policies Only)			<p>No cover is provided under this section for policies with a term of less than 365 days</p>
<ul style="list-style-type: none"> a) Ski Equipment <ul style="list-style-type: none"> i) Owned ii) Hired b) Ski Hire c) Ski Pack d) Piste Closure e) Delay due to Avalanche 	<ul style="list-style-type: none"> Up to £350 per person Up to £300 per person £30 per 24 hours up to £300 £20 per day up to £200 £30 per 24 hours up to £300 Up to £300 	<ul style="list-style-type: none"> £60 per person or £100 per family £60 per person or £100 per family Nil Nil Nil Nil 	<p>Cover is restricted to a total of 17 days winter sports cover in total per year</p> <p>You are not covered for ski equipment which is owned by you if it is over five years old</p> <p>There is no cover, where you have been offered a reasonable alternative destination due to piste closure in your pre-booked wintersports resort</p>
11. Cycle Cover			
<ul style="list-style-type: none"> a) Cycle Hire b) Cycle/Triathlon Race Fee Cancellation Cover c) Cycle Breakdown 	<ul style="list-style-type: none"> £50 per 24 hours up to £500 Up to £500 any one trip Up to £200 	<ul style="list-style-type: none"> Nil Nil Nil 	<p>Cycle hire claims are excluded where hire costs are in excess of the cycle replacement value/repair costs or where the costs of hire are greater than a normal charge through a recognised supplier</p> <p>Cycle/Triathlon race fee cancellation claims are excluded where you are unable to confirm cancellation of the event or your failure to attend</p> <p>Cycle breakdown claims are excluded for any costs other than the taxi fare to transport you and your cycle to your intended overnight destination.</p> <p>Cycle breakdown claims are restricted to one claim per trip</p>
12. Gadget Cover			
<ul style="list-style-type: none"> a) Single article limit laptops (including Macbooks) b) Single article limit all other items c) Unauthorised calls, texts or data use 	<ul style="list-style-type: none"> Up to £2,000 max 5 Gadgets Up to £2,000 Up to £1,000 Maximum any one occurrence £100. 	<ul style="list-style-type: none"> £50 per claim £50 per claim Nil 	<p>Gadget claims arising whilst you are not on an overseas holiday are excluded</p> <p>Cover is excluded for Items purchased from an on-line auction site unless from a VAT registered supplier</p> <p>Gadget cover is restricted to no more than one claim per insured peril during any single period of insurance and to no more than one replacement per period of insurance per item, up to the amount specified in this summary of cover.</p> <p>Claims arising from electronic equipment purchased outside of the UK, the Isle of Man and the Channel Islands are excluded</p> <p>Claims for repairs or replacements not carried out by UK repairers or retailers approved by us are excluded</p>

Cycle Travel Summary of Cover and Key Facts

IMPORTANT INFORMATION

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. Further information about the scheme is available from the FSCS website at www.fscs.org.uk or by contacting them at; Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Tel: **0800 678 1100 or 020 7741 4100**

Cancellation of your policy

Your right to cancel

If you decide that for any reason, this policy does not meet your insurance needs then please return it to Yellow Jersey Cycle Insurance within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no travel has taken place and no claims have been made or are pending, we will then refund your premium in full. Thereafter you may cancel the insurance cover at any time by informing Yellow Jersey Cycle Insurance in writing however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Complaints Procedure

Complaints relating to the sale of the policy contact Yellow Jersey Cycle Insurance, Orion House, 854 Brighton Road, Purley Surrey, CR8 2BH, Tel: 0333 003 0046, Email: support@YellowJersey.co.uk. If **your** complaint about the sale of **your** policy cannot be resolved within 1 working day, Yellow Jersey Cycle Insurance will pass it to: Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, Tel: 0345 218 2685, Email: customerrelations@ukgeneral.co.uk

Complaints relating to claims contact Direct Group, Customer Relations, PO Box 1193, DONCASTER, DN1 9PW, Tel: 0344 854 2072 , Email: Customer.relations@directgroup.co.uk

In all correspondence please state the scheme name Yellow Jersey Cycle Insurance and quote scheme reference 06159A

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than £2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0300 123 9 123, email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

Published 01/03/2016