



YELLOW JERSEY CYCLE TRAVEL INSURANCE COVER SUMMARY

CYCLE TRAVEL INSURANCE

This section is intended to provide a summary of the main coverage and exclusions of the policy and is not personalised to your specific individual needs. You should refer to the main sections of the policy wording, your statement of fact and schedule for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation to ensure you have provided the correct details, chosen the correct level of cover and fully understand your obligations pre-contract and throughout your policy period. Please contact us if you have any questions, or to amend the details we hold.

Section	Cover	Excess	Significant Exclusions
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.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
3.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 other than the UK
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 clothing 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 & 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

Section	Cover	Excess	Significant Exclusions
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) a) Ski equipment i) Owned ii) Hired b) Ski Hire c) Ski Pack d) Piste Closure e) Delay due to Avalanche	<p>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</p>	<p>£60 per person or £100 per family £60 per person or £100 per family Nil Nil Nil Nil</p>	<p>No cover is provided under this section for policies with a term of less than 365 days</p> <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 a) Cycle Hire b) Cycle/Triathlon Race Fee Cancellation Cover c) Cycle Breakdown	<p>£50 per 24 hours up to £500 Up to £500 any one trip Up to £200</p>	<p>Nil Nil Nil</p>	<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 a) Single article limit laptops (including Macbooks) b) Single article limit all other items c) Unauthorised calls, texts or data use	<p>Up to £2,000 max 5 Gadgets Up to £2,000 Up to £1,000 Maximum any one occurrence £100.</p>	<p>£50 per claim £50 per claim Nil</p>	<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>

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 possible if you are involved in an accident or any incident occurs but no later than 28 days after the event.

WHEN AND HOW DO I PAY?

The insurance can be purchased on an annual or a short-term basis. For short-term policies this can only be paid in full at the start of the insurance period on-line using a credit or debit card. We do not currently accept American Express.

For annual policies we offer the option to pay by loan agreement (otherwise known as premium finance). When paying via this method, you pay for month one and any add-ons immediately and spread the balance over 10 months via direct debit with a small charge, below is a representative example:

On a balance of £250, you will pay 10 monthly instalments of £27.50
Total amount payable £275. Representative APR 26.21%
You must be aged 18 or over. A flat rate of 10% interest applies subject to a £10 minimum charge for credit

We also need to let you know that once the 14 day cooling off period is over you are unable to cancel annual insurance policies. If you have chosen to spread the cost using 'paying by loan agreement', you will be required to complete the whole year of payments. If you require insurance for less than a year, we do offer short term policies, so please double check you are purchasing insurance for the correct period.

WHEN DOES MY 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. We do not offer automatic renewals, 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?

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 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 less any charge Yellow Jersey apply as per their T&C's. After 14 days you may cancel the insurance cover at any time by informing Yellow Jersey 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:

- Where we reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

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 and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

HOW DO I MAKE A COMPLAINT?

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints procedure below:

Complaints regarding:

1. SALE OF THE POLICY

Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ | Tel: 0333 003 0046 | Email: support@YellowJersey.co.uk

If your complaint about the sale of your policy cannot be resolved by the end of the third working day, Yellow Jersey 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

2. CLAIMS

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 and quote scheme reference 06159B

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.

MEDICAL SCREENING QUESTIONS - PLEASE READ CAREFULLY

Any claims for travel outside the United Kingdom arising directly or indirectly from any medical condition which would require you or any of your travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS are excluded

FOR TRIPS TAKEN WITHIN THE UNITED KINGDOM, CHANNEL ISLAND, OR ISLE OF MAN, WHICHEVER IS YOUR AREA OF RESIDENCE

Please note that if **your trip** is being taken within the **United Kingdom, Channel Island, or Isle of Man**, (whichever is your area of residence) **you** do not need to call us to discuss any medical conditions **you** may have. However, please be aware that certain conditions and exclusions are applicable to all sections of this insurance (particularly General Exclusion No. 2, which applies to **you** or anyone else upon whom **your trip** depends)

FOR TRIPS TAKEN OUTSIDE THE UNITED KINGDOM, CHANNEL ISLAND, OR ISLE OF MAN, WHICHEVER IS YOUR AREA OF RESIDENCE

Please read and answer the following two questions in respect of you or your travelling companions.

QUESTION 1 - Have **you** or any of **your** travelling companions ever suffered from, been investigated for, treated for or diagnosed with;

- Any cancer or malignant condition?
- Any lung, heart-related or circulatory condition (including angina or hypertension)?

NO

YES

No cover is available under this policy for any claim which is directly or indirectly linked to the medical condition(s) which caused **you** to answer 'Yes' to either of the questions on the left.

QUESTION 2 - Do **you** or **your** travelling companions have any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past 12 months?

NO

YES

Full cover is available. If **your** answers to any of these questions change to 'Yes' during the **period of insurance**, please contact us on 0333 003 0046.

Please also pay attention to the sections titled General Conditions Which Apply to All Sections of this Insurance and General Exclusions Which Apply to All Sections of this Insurance (particularly General Exclusion 2, details of which can be found on page 8 of this policy document).