

GROUP EVENT BICYCLE & EVENT FEE COVER

SCHEDULE OF COVER

Policy Number	YJMB0000111
Policy Holder	Freebird Events Ltd
Insured Address	49 Jute Road, York, UK, YO26 5ES
Effective from	17.01.2019
Expiry date	16.01.2020

Cover for:

Opted-in participants' bicycle(s) up to £5,000 and race fee entry cost, less any refunds

Bicycle Cover Excess	£150
Maximum Limit	£5,000 Included
Race Cover	Included
Theft from Transition	Included (24 hours limit)
Race Fee Cover Excess	£0
Maximum Limit	£400

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Section	Standard Benefits	Description	Significant Exclusions or Restrictions
Pedal Cycles	Up to £5,000	Covered for Theft from Transition & Accidental Damage.	The first £150 of any Theft or Accidental Damage claim Maximum sum insured per Pedal Cycle is £5,000 subject to bicycle value Accessories are not covered Cosmetic damage and wear and tear
Worldwide All Risk	Included	All sections of cover under this policy are extended to include claims occurring anywhere in the world	
Race Entry Fee	Up to £400	We will pay a non refundable race fee should you be unable to attend the event due to a sudden and unexpected event	Costs in excess of £400 Non refundable portion, less any refunds covered only
Accessories, Helmet & Clothing	Not Insured		Not Insured

IMPORTANT INFORMATION

Financial Services Compensation Scheme

Tradewise Insurance Company Ltd are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit.

Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk.

Complaints Procedure

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.

2. CLAIMS - Direct Group, Customer Relations, PO Box 1193, Doncaster, DN1 9PW | Tel: 0333 003 0600 | Email: customer.relations@directgroup.co.uk. In all correspondence please state the scheme name Yellow Jersey.

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.

