

# **GROUP EVENT PEDAL CYCLE & EVENT FEE COVER**

## **SCHEDULE OF COVER**

<b>Policy Number</b>	YJMB0000113
<b>Policy Holder</b>	CSM Active Ltd
<b>Insured Address</b>	CSM Active, 62 Buckingham Gate, London, SW1E 6AJ
<b>Effective from</b>	6 <sup>th</sup> March 2019 at 00:01
<b>Expiry date</b>	5 <sup>th</sup> March 2020 at Midnight

### **Cover for:**

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

<b>Pedal Cycle Cover Excess</b>	£0
<b>Maximum Limit Worldwide</b>	£5,000 Included
<b>Race Cover</b>	Included
<b>Theft from Event</b>	Included (24 hours limit)
<b>Race Fee Cover Excess</b>	£0
<b>Maximum Limit</b>	£150

## GROUP EVENT PEDAL CYCLE & EVENT FEE COVER

Section	Standard Benefits	Description	Significant Exclusions or Restrictions
<b>Pedal Cycles</b>	Up to £5,000	Covered for theft from the event area & accidental damage	Maximum sum insured per pedal cycle is £5,000, subject to pedal cycle value Accessories Cosmetic damage and wear and tear Malicious damage Theft if you have not complied with your security requirements
<b>Worldwide All Risk</b>	Included	All sections of cover under this policy are extended to include claims occurring anywhere in the world	
<b>Race Entry Fee</b>	Up to £150	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 £150 Non refundable portion, less any refunds covered only
<b>Accessories, Helmet &amp; Clothing</b>	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](http://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](mailto: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](mailto: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](mailto: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.