

RCC RIDER INSURANCE POLICY WORDING

CONTENTS

Cover Summary	2
Definitions	3
Section A – Property	4
Section B – Personal Accident	5
Section C – Travel Reimbursement	6
General Exclusions	6
Complaints Procedure	6
Cancellations.....	7
Guidance Notes.....	7
Several Liability Notice.....	7
Financial Services Compensation Scheme	7
Fraud Prevention And Detection	7
Data Protection Notice.....	8

RCC RIDER INSURANCE POLICY WORDING

This document is a legally binding contract of insurance between Rapha Racing Limited (**you**) and **us**. This insurance is governed by English law. **We** agree to insure **your members** under the terms, conditions and exceptions contained in this policy wording and outlined in the policy **schedule**. **Your members** are insured during the **period of insurance** for which **you** have agreed to pay a premium as long as **they** remain fully paid-up Rapha Cycling Club **members**.

COVER SUMMARY

This section is intended to summarise **your** Rider Insurance Policy's main coverage and exclusions and is personalised to **your** specific needs. **You** should refer to the main sections of the policy wording and **schedule** for complete pre-contractual and contractual information.

Please take the time to carefully check **your** documentation to ensure **you** fully understand **your** obligations pre-contract and throughout **your** policy period. Don't hesitate to contact **us** if **you** have any questions or to amend the details **we** hold.

SECTION A - PROPERTY

DESCRIPTION OF COVER	SUM INSURED	EXCESS
One (1) claim in a twelve (12) month period	up to a maximum of £1,000	
Bicycle Helmet	£250	£50
Bicycle Luggage	£500	£50
Bicycle Gadget	£500	£50

SECTION B - PERSONAL ACCIDENT

DESCRIPTION OF COVER	SUM INSURED	EXCESS
One (1) claim in a twelve (12) month period	up to a maximum of £1,000	
Fractures of: (a) hip or pelvis (b) leg(s) (c) collar-bone(s), arm(s) (d) skull (including cheekbone and jaw) (e) shoulder blade(s) (f) bone(s) in the foot or hand (excluding toes and fingers) (g) spine	£300 £300 £300 £300 £300 £300 £1,000	Nil
Dislocation of: (a) knee, ankle, wrist, elbow, collarbone (excluding toes and fingers) (b) any other dislocation requiring general anaesthetic or traction (c) spine or hip(s)	£100 £100 £1,000	Nil
Permanent facial scarring: (a) new permanent facial scars between 3cm and 9cm (b) new permanent facial scars longer than 10cm	£500 £1,000	Nil
Emergency Dental Fees	£300	£60
Physiotherapy Fees	£300	£60

SECTION C - TRAVEL REIMBURSEMENT

DESCRIPTION OF COVER	SUM INSURED	EXCESS
One (1) claim in a twelve (12) month period	up to a maximum of £100	
Travel Reimbursement	£100	Nil

CLAIMS

Remember that it is a condition of **your** policy that **your members** must provide all information and assistance **we** may require during **our** investigations. Failure to do so may result in unnecessary delays and expenses being incurred or **their** claim not being paid.

To submit a claim, please click [**HERE**](#)

DEFINITIONS

The following words or phrases highlighted by the use of bold print have the same meaning whenever they appear in this document, the **schedule** and endorsements:

Accident	A sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the period of insurance whilst using or riding a pedal cycle and which causes them injury or damages their pedal cycle .
Bicycle Helmet	A member's bicycle helmet is a protective item of clothing specifically designed to protect their head in a cycling accident .
Bicycle Luggage	A box or bag specifically designed to fit the member's entire pedal cycle for transportation.
Excess	Each member shall pay the first amount of every loss as outlined in the schedule ; this may apply to one or more sections in a single claim.
Gadget	Any electronic device used in connection with the member's pedal cycle , including but not limited to <i>mobile phones, GPS cycling computers or GPS sports watches</i> .
Injury	An identifiable violent, external, visible physical injury to a member from external means caused by an accident during the period of insurance , solely and independently of any other cause.
Medical Practitioner	Any suitably qualified medical practitioner registered by the General Medical Council in the United Kingdom (or foreign equivalent); or in respect of dental treatment only, a dental practitioner who is registered with the British Dental Association (or foreign equivalent); other than: <ul style="list-style-type: none"> — The member, a member's immediate family, a member's employee, or any person with whom the member has a contract for services.
Member	A fully paid-up member of the Rapha Cycling Club who has agreed to abide by your terms of business.
Pedal Cycle	Any bicycle, tricycle, tandem or trailer cycle (powered by human pedalling and/or an electric battery with an output not exceeding 250w and 15.5mph/25kmph)
Period of Insurance	Cover applies only during the period this policy is in force, as shown on the schedule and after a member signs up for the Rapha Cycle Club. The cover also only applies to paid-up members from the time they leave their residence until they return to their residence .
Replacement Cost	The lesser of the current recommended retail price (RRP) or market price that the gadgets, helmets or bicycle luggage was last advertised or the maximum value of any crash replacement.
Residence	The member's permanent place of residence, i.e. their home. The cover is extended to temporary dwellings in the member's country of domicile, such as a holiday cottage/home, guesthouse, hotel or like, for a maximum period of 60 days at any one time during the period of insurance .
Schedule	The document showing your details, the operative time and cover provided.
Terrorism	An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that: <ul style="list-style-type: none"> a) Is committed for political, religious, ideological or similar purposes; and b) Is intended to influence any government or to put the public, or any section of the public, in fear; and c) <ul style="list-style-type: none"> i. involves violence against one or more persons; or ii. involves damage to property; or iii. endangers life other than that of the person committing the action; or iv. creates a risk to health or safety of the public or a section of the public; or v. is designed to interfere with or to disrupt an electronic system.
They/Them/Their	Your members.
United Kingdom	England, Scotland, Wales, the Channel Islands, the Isle of Man and Northern Ireland.
We/Us/Our	The insurers named in the guidance notes of this policy wording.
You/Your	Rapha Racing Ltd, the insured person named on the schedule whose business is registered in the United Kingdom .

SECTIONS OF COVER

SECTION A – PROPERTY

WHAT IS COVERED

Your **member's** **gadgets, helmets & bicycle luggage** up to the individual limits shown below. A **member** can make one (1) claim, incorporating multiple benefits, in a twelve (12) month period, up to a maximum limit of £1,000; each section has an individual **excess**. We will pay for the lesser of repair or **replacement cost** where items are damaged due to an **accident** only where a **member's** **pedal cycle** is also damaged, or a **member** needs medical treatment and/or a **pedal cycle** was being transported in **bicycle luggage**.

✓	Bicycle Helmet	£250
✓	Bicycle Luggage	£500
✓	Bicycle Gadget	£500

CONDITIONS APPLICABLE TO THIS SECTION

1. In the event of a claim, the **member** must provide **us** with a copy of **their** proof of purchase for any items claimed to show they were purchased new within three (3) years of the **accident**.
2. In the event of a mobile phone claim under this section, the **member** must demonstrate that the device was being used to track or record the cycling activity at the time of the **accident** with GPX files or similar.
3. Where a crash replacement is available for a **member's** **gadget, helmet or bicycle luggage**, we will pay up to the value of the crash replacement.

WHAT IS NOT COVERED

- ✗ the **excess or excesses outlined in the schedule**
- ✗ any of the general exclusions
- ✗ any items lost or stolen
- ✗ if the damage does not prevent the item from being used
- ✗ if the damage is covered under warranty
- ✗ damage caused in an **accident** without a reasonable explanation
- ✗ if a **member** is unable to provide proof of purchase and confirmatory identification of the item, e.g. a serial number
- ✗ any marring, scratching, denting or cosmetic damage
- ✗ a **member** is unable to satisfy **us** that damage was caused as a result of an **accident**
- ✗ a **member** is unable to provide **us** with the location details of **their accident**
- ✗ any costs incurred by **your member** which **we** have not authorised
- ✗ the full **replacement cost** of a **gadget, helmet or bicycle luggage** if a crash replacement/repair scheme is available
- ✗ damage if the **member** does not own the **gadgets, helmets or bicycle luggage**
- ✗ damage if **gadgets, helmets or bicycle luggage** is not purchased new by the **member** within three (3) years of the **accident**
- ✗ claims for a **bicycle helmet** where the **member** was not wearing the item

SECTION B – PERSONAL ACCIDENT

WHAT IS COVERED

We will pay **your member** the amount appropriate to the benefits shown below for an **injury** sustained in an **accident** while using **their pedal cycle**. A **member** can make one (1) claim, incorporating multiple benefits, in a twelve (12) month period, up to a maximum limit of £1,000.

- ✓ Physiotherapy expenses incurred by **your member** that are reasonable and necessary and completed within three (3) months from the date of an **accident** for all **injuries** arising from the same **accident**. We will pay a maximum of £60 per appointment for up to five (5) appointments.
- ✓ If **your member** fractures **their**:

(a) hip or pelvis	£300
(b) leg	£300
(c) collarbone, arm	£300
(d) skull (including cheekbone and jaw)	£300
(e) shoulder blade	£300
(f) bone(s) in the foot or hand (excluding toes and fingers)	£300
(g) spine	£1,000
- ✓ If **your member** dislocates **their**:

(a) knee, ankle, wrist, elbow, collarbone (excluding toes and fingers)	£100
(b) any other dislocation requiring general anaesthetic or traction	£100
(c) spine or hip	£1,000
- ✓ If **your member** suffers facial scarring not present before the **accident** for:

(a) a new permanent facial scar between 3cm and 9cm	£500
(b) a new permanent facial scar longer than 10cm	£1,000
- ✓ Emergency dental treatment costs and expenses are covered up to £300. Costs must be reasonably and necessarily incurred to immediately relieve pain and repair **your member's** natural teeth arising from an **accident**.

WHAT IS NOT COVERED

- ✗ the **excess or excesses outlined** in the **schedule**
- ✗ any of the general exclusions
- ✗ any physiotherapy or dental costs without written proof from a **medical practitioner** confirming that **your member** received treatment
- ✗ any physiotherapy or dental costs incurred more than three (3) months after the **accident**
- ✗ any cosmetic, elective or aesthetic dental treatment or the cost of any repairs to or replacement of dentures, dental appliances, crowns or precious metals
- ✗ fractures unless they are across the entire width of the bone; or, require surgical treatment under anaesthetic; or require complete immobilisation in a cast for at least six weeks
- ✗ if an **injury** arises from sickness, disease or disorder of any kind
- ✗ all claims arising out of unreasonable failure to seek or follow medical advice
- ✗ any medical or surgical procedure performed on **your member** for any gradually developing bodily deterioration, whatever the cause of that deterioration
- ✗ any claim caused or contributed to by a previous facial scar suffered by a **member** not caused by the **accident**

SECTION C – TRAVEL REIMBURSEMENT

WHAT IS COVERED

- ✓ **Your member** is covered for the cost of taking a taxi or train to **their residence** if **they** have an **accident** or irreparable mechanical breakdown to **their pedal cycle, which** occurs more than ten (10) miles from **their residence**. A **member** can make one (1) claim in a twelve (12) month period up to a maximum of £100

CONDITIONS APPLICABLE TO THIS SECTION

1. In the event of a claim, the **member** must provide **us** proof that **they** have had an **accident** or irreparable mechanical breakdown eg, photographic proof, gpx file

WHAT IS NOT COVERED

- ✗ if **your member** cannot provide a receipt for **their** journey
- ✗ any of the general exclusions
- ✗ if **your member** has a puncture which **they** can repair at the scene
- ✗ if **your member** is within ten (10) miles of **their residence** or onward destination
- ✗ Any claim where proof of an **accident** or irreparable breakdown has not been provided

GENERAL EXCLUSIONS

We will not pay any element of any claim directly or indirectly caused or contributed to by:

- ✗ claims submitted more than twenty-eight (28) days after an **accident**
- ✗ any **accident** whilst **your member** was NOT using **their pedal cycle**
- ✗ where a **member** is under (18) or over eighty-five (85) years of age at the time the **period of insurance** commences
- ✗ whilst a **pedal cycle** is being used outside of the **member's** country of domicile
- ✗ any act of fraud or dishonesty, as determined by **us**
- ✗ if the **accident** occurred before the **period of insurance**
- ✗ professional cycling of any kind
- ✗ suicide, attempted suicide or deliberate **injury** to **themselves** or putting **themselves** in unnecessary danger (unless trying to save human life)
- ✗ being under the influence of drugs, solvents or alcohol, except those prescribed by a registered doctor, or medicines (not including those prescribed for drug addiction)
- ✗ engaging in any criminal act
- ✗ natural disasters
- ✗ financial default
- ✗ any epidemic or pandemic
- ✗ any act of **terrorism**
- ✗ any pollution or threat of pollutant release
- ✗ any pre-existing condition where the **member** has sustained **injury** within the twelve (12) months before the **period of insurance**
- ✗ a disability or condition where the **member** has received or required medical or psychiatric treatment or counselling in the twenty-four (24) months before the **period of insurance**
- ✗ a claim for a fracture where osteoporosis has been diagnosed to a **member** before the date of an **injury**
- ✗ a **member's** exposure to Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS-related illness

COMPLAINTS PROCEDURE

We intend to give **you** and **your members** the best possible service. If **you** or **they** have any questions or concerns about this insurance or the handling of a claim, please get in touch with Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ | Tel: 0333 003 0600 | Email: support@YellowJersey.co.uk.

If it is impossible to reach an agreement, **members** have the right to appeal to the Financial Ombudsman Service. **Members** 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 statutory consumer rights. Contact the local authority Trading Standards Service or Citizens Advice Bureau for further information about statutory rights.

CANCELLATIONS

Your Rights to Cancel this Policy before the Cooling Off Period

If this policy does not meet **your** requirements and **you** wish to cancel this insurance, **you** must notify Yellow Jersey fourteen (14) days from the commencement of the **period of insurance** specified in the **schedule** or within fourteen (14) days from receipt of the policy documents, whichever period is later. If a **member** has not claimed during this cooling-off period, **we** will refund the premium **you** have paid **us**.

Your Rights to Cancel this Policy after the Cooling Off Period

If **you** wish to cancel this policy after the cooling-off period has expired, **you** may provide **us** with thirty (30) days written notice. This policy has been arranged on a 100% minimum & deposit basis, which means that no return premium shall be due regardless of whether a claim has been made.

Our Rights to Cancel this Policy

We may cancel this policy by sending sixty (60) days written notice to **your** last known address. **We** will only do this for a valid reason, for example; failure to pay the premium; non-cooperation or failure to supply information or documentation upon request; or a risk change occurs, so **we** can no longer provide **you** with insurance coverage.

If **we** cancel this policy, provided **you** have not made a claim, **we** will refund the premium **you** have paid to **us**, less the amount of premium related to the period for which **you** have been covered under this policy.

GUIDANCE NOTES

This insurance is underwritten by AWP P&C SA and administered in the UK by AWP Assistance UK Ltd, trading as Allianz Assistance. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the **United Kingdom** and is subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who, for any reason, does not satisfy all or part of its obligations.

FINANCIAL SERVICES COMPENSATION SCHEME

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot 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.

FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud **we** draw to **your** attention in accordance with Data Protection Legislation, the fact that **we** may at any time record and monitor telephone calls for the purpose of detecting fraud & deception. **We** may also pass **your** details through any number of data sharing/fraud prevention Agencies such as Hunter and CIFAS.

Your Insurance cover details may be added to the Claims and Underwriting Exchange Register, run by the Insurance Database Services Ltd and the Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers. It is a condition of **your** policy that **you** must tell **us** about any incident (such as **accident** or theft) whether or not it gives rise to a claim as soon as possible. **We** will pass information relating to it on to these Agencies. If **you** or anyone acting on **your** behalf gives **us** false or inaccurate information and **we** suspect fraud, all benefits under this policy will be void. The matter will be recorded with the above Agencies and pursued in accordance with the law.

We may share information about **you** with **our** associated and subsidiary companies. Other organisations may also use and search these records in their effort to combat fraud and undertake credit searches.

The **company** wishes to make it clear that the vast majority of honest Policyholders suffer as a result of a few. **Our** aim is to provide the best possible service to the genuine customer. Through the use of these systems and certain interview techniques, **we** are able to address fraud in such a manner that enables **us** to keep premiums competitive.

DATA PROTECTION NOTICE

We care about **your** personal data and the data provided to **us** about **your members**. The summary below and **our** full privacy notice explain how Allianz Assistance protects **your** privacy and uses **your and your members'** personal data. **Our** full privacy notice is available at www.allianz-assistance.co.uk/privacy-policy-and-cookies/. If a printed version is required, please write to Legal and Compliance Department, Allianz Assistance, 102 George Street, Croydon CR9 6HD.

How will we obtain and use your and your members' personal data?

We will collect **your and your members'** personal data from a variety of sources including:

- Data that **you or your member** provide to **us**; and
- Data that may be provided about **you or your member** from certain third parties
- **We** will collect and process **your and your members'** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:
- Entering into or administering contracts with **you or your member**;
- Informing **you or your member** of products and services which may be of interest to **you or your member**.

Who will have access to your and your members' personal data?

We may share **your and your members'** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you or your member**.
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you or your member** make a complaint about the product or service that **we** have provided to **you or your member**.

We will not share information about **you or your member** with third parties for marketing purposes unless **you or your member** have specifically given **us** **your and your members'** consent to do so.

How long do we keep your and your members' personal data?

- **We** will retain **your and your members'** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your and your members'** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your and your members' personal data be processed?

- **Your and your members'** personal data may be processed both inside and outside the European Economic Area (EEA).
- Whenever **we** transfer **your and your members'** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

What are your and your members' rights in respect of your and your members' personal data?

You or your member have certain rights in respect of **your and your members'** personal data. **You or your member** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you or your member**, or withdraw **your and your members'** consent where **you or your member** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you or your member** or a new insurer; and
- File a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you or your member contact us?

If **you or your member** would like a copy of the information that **we** hold about **you or your member** or if **you or your member** have any queries about how **we** use **your and your members'** personal data, **you or your member** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD