

SCHEDULE OF COVER

Policy Holder	London Marathon Events Limited
Policy Number	YJALMB0000153
Insured Address	190 Great Dover Street, London, England, SE1 4YB
Policy Effective dates	07/08/2023 to 04/06/2024

We agree to insure **your participants** under the terms, conditions and exceptions contained in the policy wording and outlined in this schedule. **Your participants** are insured for losses that occur during the **period of insurance** for which **they** have opted-in under the terms as outlined below. For complete terms, please refer to the accompanying policy wording. Cover for **your participants** for event withdrawal is effective from the time **they** opt into your group policy until the event. Cover for **your participants** for all other covers is only effective from; 24 May 2024 at 00:01 and end at 23:59 on 27 May 2024

SUMMARY OF COVER

SECTION	WE WILL COVER	EXCESS	WE WILL NOT COVER
Accidental Damage	<ul style="list-style-type: none"> ✓ pedal cycles up to £5k ✓ £500 for accessories ✓ £500 for helmet & clothing 	Pedal Cycles 10% of the value of the claim, minimum excess £200	<ul style="list-style-type: none"> ✗ pedal cycles with a value greater than £5k ✗ claims where your participant cannot provide evidence of ownership ✗ scratches, denting or cosmetic damage
	Theft		<ul style="list-style-type: none"> ✓ pedal cycles up to £5k ✓ £500 for accessories ✓ £500 for helmet & clothing
Personal Accident	<ul style="list-style-type: none"> ✓ loss of limb £10k ✓ loss of sight £10k ✓ death £10k ✓ permanent total disablement £25k ✓ physio £500 ✓ dental £500 	No Excess	<ul style="list-style-type: none"> ✗ any pre-existing conditions ✗ any physiotherapy or dental costs incurred more than 3 months after the accident ✗ any physiotherapy or dental costs without written advice from a medical practitioner advising that they receive private treatment rather than utilising care provided by the National Health Service
Public Liability	<ul style="list-style-type: none"> ✓ liability costs incurred up to £2m for loss or injury whilst using a pedal cycle 	No Excess	<ul style="list-style-type: none"> ✗ anyone other than your participant
Pedal Cycle Hire	<ul style="list-style-type: none"> ✓ hire costs up to £75 per day, with a total limit of £300 if they cannot use their pedal cycle for the event due to accidental damage, theft or delay 	No excess	<ul style="list-style-type: none"> ✗ any costs if your participant has not made reasonable attempts to agree the hire costs with us first ✗ associated costs if your participant refuses a hire bicycle available to them
Event Withdrawal	<ul style="list-style-type: none"> ✓ if your participant needs to withdraw due to unforeseen circumstances up to £200 	No Excess	<ul style="list-style-type: none"> ✗ if your participant changes their mind ✗ pre-existing conditions ✗ they cannot provide medical justification within 72hrs of the injury ✗ if you cancel the event or reschedule the event ✗ government intervention
Legal Expenses	<ul style="list-style-type: none"> ✓ legal expenses up to £100k if another party injures your participant or damages their property during the period of insurance 	No Excess	<ul style="list-style-type: none"> ✗ legal costs & expenses incurred before we accept a claim or without our written agreement ✗ a contract ✗ defending any claim other than appeals against them ✗ an accident that happens before the start of the policy ✗ fines, penalties or compensation awarded against them ✗ a group litigation order

REFUNDS

- **Refund within the initial 14-day period**
Your participants may cancel their cover under your group policy, without giving reason, by sending **us** written notice within 14 days of the date **they** opted in or (if later) within 14 days of **them** receiving **their** contractual documentation. **We** will make a charge equal to the period of cover **they** have had. **We** will not refund any premium if **they** have made a claim.
- **Refund after the initial 14-day period**
Whilst **your participants** may cancel this cover after the 14-day cooling-off period, no refund of **their** opt-in costs will be payable.
- **Refund by us**
We may cancel a **participant's** cover by sending **them** 7 days' notice to **their** last known address. **We** will refund in full, so long as **they** have not made a claim. If **they** have made a claim, there will be no refund.

CLAIMS

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

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

HOW WE WILL SETTLE PEDAL CYCLE CLAIMS

We won't pay more than the amount it would have cost **us** to replace or repair using **our** own suppliers.

We do not have to use any **pedal cycle** dealer or distributor nominated or selected by **your participants**. However, if **their** preferred **pedal cycle** dealer or distributor will match the prices available to **us**, and work with **us** directly, **we** will consider **their** request.

They must accept that **we** may appoint a specialist, including carbon restoration experts, to investigate, repair and restore any **pedal cycle** claim on **our** behalf. **They** must retain any damaged **pedal cycles** for inspection unless **we** have advised otherwise.

The most **we** will pay will be the **value** of the **pedal cycle**.

Where there is a partial loss **we** will pay the proportionate **value** of the damaged item(s) being claimed for rather the full **pedal cycle** replacement cost as new. For a bespoke build, this may be restricted to the **value** for the individual damaged part.

COMPLAINTS PROCEDURE:

It is **our** intention to give **your participants** the best possible service. If **they** have any questions or concerns about this insurance or the handling of a claim, **they** should contact **us** via the details below:

Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ | Tel: 0333 003 0600 | Email: support@yellowjersey.co.uk.

If it is not possible to reach an agreement, **they** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **they** are insured in a business capacity and have an annual turnover of less than £2million and fewer than ten staff. **They** 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 **their** statutory rights as a consumer. For further information about **their** statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.