

SCHEDULE OF COVER

Policy Holder	Caledonian Concepts (Scotland) Ltd, Loch Ness Marathon Ltd
Policy Number	YJALMB0000140
Insured Address	Alder House, Cradlehall Business Park, Inverness, IV2 5GH
Effective from	21.09.2023
Expiry date	20.09.2024

We agree to insure your participants under the terms, conditions and exceptions in the policy wording outlined in this schedule. Your participants are insured for losses during the period of insurance for which they have opted-in under the terms outlined below. For complete terms, please refer to the accompanying policy wording.

SUMMARY OF COVER

SECTION	WE WILL COVER	EXCESS	WE WILL NOT COVER
Entry Fee Cover	<p>✓ The non-refundable entry cost of the event, up to £500, if your participant has to withdraw to due unforeseen circumstances, less any booking fees applicable.</p>	10% of the entry cost	<p>✗ any pre-existing conditions</p> <p>✗ claims submitted more than 14 days after the date of loss</p> <p>✗ any refunds due from the organiser at the date of loss</p> <p>✗ booking fees</p> <p>✗ costs if the organiser or promoter cancels or delays the event for any reason</p> <p>✗ costs if your participant is unable to attend a rescheduled date for the event</p> <p>✗ costs if your participant is unable to provide a doctor's report for an injury or illness within 72hrs of the withdrawal</p> <p>✗ any change in personal or business circumstance</p>
Accidental Damage (Cycle Events Only)	<p>✓ Accidental damaged sustained to the pedal cycle whilst partaking in event, up to £5,000.</p>	10% of the value of the claim, minimum excess £250	<p>✗ Pedal cycles with a value above £5,000.</p> <p>✗ claims submitted more than 14 days after the date of loss</p> <p>✗ accessories, helmet and clothing</p> <p>✗ claims without photographic evidence showing the damage, date and location of loss</p> <p>✗ claims where your participant cannot provide evidence of ownership</p> <p>✗ scratches, denting or cosmetic damage</p> <p>✗ damage whilst stored in the transition area</p>

REFUNDS

- Refund within the initial 14-day period**
 Your participants may cancel their cover under your group policy and receive a 100% refund of their opt-in costs, 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. However, we will not refund any of their opt-in costs 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 if the event is cancelled or postponed by the organiser or governing body**
 If the event has been cancelled by the organiser, or a cancellation has been enforced by a governing body, we will refund 75% of your participants' group policy opt-in cost. They must request the refund by emailing support@yellowjersey.co.uk within 14 days of the date of the event cancellation, otherwise no refund will be paid. For the avoidance of doubt, the date of cancellation shall begin on the day that OSB sends participants a written notification via email declaring that an event is cancelled.
- 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.