



INSURANCE BOOKLET

Lizzie Deignan
Cycleplan Ambassador



CONTENTS

Section.....	Page Number(s)
Important Features.....	3
Claims	5
Important Information	7
Definitions	8
Section 1 - Bicycles and Accessories	11
Section 2 - Public Liability	13
Section 3 - Personal Accident and Loss of Earnings ..	14
Section 4 - Replacement Cycle Hire	15
General Conditions	22
General Exclusions	23
Complaints Procedure	24

Thank you for choosing Cycleplan.

Cycleplan is a trading name of Ripe Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, we have still had to use some words that have a special meaning these are listed and explained in 'definitions'. From now on wherever a word with a definition is used it will be printed in bold type.

The next few pages give **You** a summary of the main policy benefits and terms and conditions, known as the **Policy** Summary (KeyFacts) and therefore does not contain the full terms which can be found further in this insurance booklet.

IMPORTANT FEATURES

EFFECTED WITH ACCELERATE UNDERWRITING LTD ON BEHALF OF ROYAL AND SUN ALLIANCE PLC BY RIPE INSURANCE SERVICES LTD, THE ROYALS, ALTRINCHAM ROAD, MANCHESTER M22 4BJ.

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this **Policy** shall become void and all claims hereunder shall be forfeited.

We must draw **Your** attention to a number of important features of this Insurance:

- This part of the document provides details of **Your Policy** and the terms and conditions that apply. The **Policy** is a legal contract between **You** and **Us**. The **Policy** wording and **Insurance Schedule** make one document and must be read together. Please keep them together
- The contract is based on the information **You** gave **Us** when **You** applied for the insurance
- **Your Policy** is in two parts – this **Policy** wording and the **Insurance Schedule**:

POLICY	SCHEDULE
<ul style="list-style-type: none">• Exactly what is covered and what isn't• How to make a claim and how We will settle that claim• Our obligations to You• The terms and conditions You must comply with	<ul style="list-style-type: none">• The sections of the Policy that apply to you and the dates from which cover is in force• The various limits and sums insured that apply to Your cover• Any special terms that apply to Your Policy• Your premium• Your Policy number

Our part of the contract is that **We** will provide the cover set out in this **Policy** wording:

- for those sections which are shown on **Your Insurance Schedule**
- for the insurance period set out on the same **Insurance Schedule**.

Your part of the contract is:

- **You** must pay the premium as shown on **Your Insurance Schedule** for each insurance period
- **You** must comply with all the terms and conditions set out in this **Policy**.

If **You** do not meet **Your** part of the contract, **We** may turn down a claim, increase the premium or **You** may find that **You** do not have any cover.

IMPORTANT FEATURES:

- **Insurance Booklet:** You should read this document carefully in conjunction with the **Insurance Schedule**. It gives details of what is and is not covered by the insurance and the Conditions and Exclusions of the cover
- **Conditions and Exclusions:** Conditions and exclusions will apply to individual sections of the insurance while general exclusions and conditions will apply to the whole insurance
- **General Security Requirements:** You will need to ensure You meet the general security requirements on page 12 as part of this contract
- **Limits:** All sections have limits on the amount We will pay under that section. Some sections also include inner limits for example for one item
- **Excesses:** Claims under certain sections will be subject to an **Excess**. Where there is an **Excess**, You will be responsible for paying the first part of a claim
- **Reasonable Care:** You are required to take all reasonable care to protect yourself and **Your Bicycle** and **Accessories** and to act as though You are not insured
- **Complaints:** This insurance includes a complaints procedure which tells You what steps You can take if You wish to make a complaint
- **'Cooling Off' Period:** This insurance booklet contains a 'cooling off' period as detailed in 'Your right to cancel'

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet Your requirements please return it within 14 days from receipt of documentation.

Please note that this insurance is only available to individuals who are non-professional cyclists and resident in the **United Kingdom**.

CLAIMS

HOW TO MAKE A CLAIM

If an event giving rise to a claim under this insurance occurs **You** shall:

Notify Davies Group as follows:

- a. Within 30 days of the date of the incident occurring
- b. Within 7 days of the date of loss for any claim in respect of riot, civil commotion, strikers or locked out workers.

Give details of **Your** claim by either:

- Telephone: +44 (0)333 400 7387
- Post: Cycleplan Claims Department, Davies Group, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.cycleplan@davies-group.com

No claim shall be payable unless the terms of this condition have been complied with.

CLAIMS CONTROL

1. If an event giving rise to a claim under this insurance occurs **You** shall:
 - (a) take immediate action to minimise the loss, destruction, damage, injury, illness or disease
 - (b) pass every letter, claim, writ, summons and process to **Us** immediately upon receipt.
2. **We** shall have sole control of all claims procedures and settlements
3. No admission, offer, promise, payment, or indemnity shall be made or given by **You** or on **Your** behalf without **Our** written consent
4. On the happening of an event which gives rise to a claim **We** or any person authorised by **Us** may without thereby incurring any liability or diminishing any of **Our** rights under this insurance enter, take or keep possession of the premises where the event occurred and may take possession of or require to be delivered to them any property insured and deal with such property for all reasonable purpose and in any manner
5. If **You** or anyone acting on **Your** behalf does not comply with **Our** requirements or hinders or obstructs **Us** in carrying out any of the above mentioned acts then all benefit under this insurance shall be forfeited
6. Salvage - Following a valid claim, **We** may, without incurring any further liability and without diminishing **Your** right to rely on any condition of this insurance, take and keep possession of any of the **Bicycle** and/or **Accessories** insured under Section 1 and to deal with salvage in a reasonable manner, but **You** may not abandon any property insured to **Us**
7. **We** may at any time at **Our** sole discretion pay to **You** the maximum sum payable hereunder or any lesser sums for which any claim or claims can be settled. **We** shall not be under any further liability except for payment of costs and expenses which may have been incurred prior to such payment provided that in the event of a claim or series of claims resulting in **Your** liability to pay a sum in **Excess** of the Sum Insured or **Limit of Indemnity Our** liability for such costs and expenses shall not exceed an amount being in the same proportion as **Our** payment to **You** bears to the total payment made by **You** or on **Your** behalf in settlement of the claim or claims.

CLAIMS CONDITIONS

These are the claims conditions **You** will need to keep to as **Your** part of this contract. If **You** do not, a claim may be rejected or payment could be reduced. In some circumstances **Your Policy** might be invalid.

1. If an event giving rise to a claim under this insurance occurs **You** shall:
 - a. ensure the Police are notified in respect of **Malicious Damage** &/or **Theft** incidents as soon as reasonably practicable and certainly within 24 hours of discovery. A crime reference number must also be obtained
 - b. provide **Us** with all proofs and information in relation to a claim that **We** may reasonably require together with (if required) a statutory declaration of the truth of the claim and any connected matters
 - c. Where appropriate, **You** shall allow all medical records, notes and correspondence referring to the claim or related pre-existing conditions to be made available on request, in accordance with all statutory provisions relating to access medical records, to the medical adviser appointed by **Us** or on **Our** behalf (at **Our** own expense) and such medical adviser shall be allowed, so often as may be deemed necessary, to make an examination of **You**
2. If at the time of any loss, damage or liability arising hereunder there is any other insurance covering the same loss, damage or liability **We** will pay only **Our** rateable proportion
3. All claims arising under this insurance shall be governed by the law of England and Wales whose Courts alone shall have jurisdiction in any dispute arising hereunder
4. In the event of claims in respect of Third Party Property **Damage**:
 - a. **You** shall substantiate that the damage occurred
 - b. The claim shall be presented in the first instance to the Third Party's own insurers with a request that payment shall be made under any other insurance which may be in operation. If no such insurance shall be in force or if such request be refused, **You** must obtain written confirmation of such from the Third Party and submit it with full information to **Us**

- c. There is satisfactory evidence of the damage being **Your** responsibility and that settlement shall be considered without legal liability or negligence being proven
5. In the event of claims in respect of Personal **Accident**:
 - a. Written notice must be given to **Us** within 30 days (or as soon as reasonably thereafter) of becoming aware of any **Accident** which causes or may cause disablement or death within the meaning of this insurance and, if applicable, **You** must as early as possible, place yourself under the care of a duly qualified Medical Practitioner
 - b. If the consequence of an **Accident** shall be aggravated by any condition of physical disability that **You** had which existed before the **Accident** occurred, the amount of any compensation payable under this Insurance in respect of the consequences of the **Accident** shall be the amount which it is reasonably considered could have been payable if such consequences had not been so aggravated
6. Once **We** have accepted the claim for disablement **We** will pay benefits, at the completion of **Your** treatment and upon receipt of satisfactory evidence of **Your** Medical Expenses or return to work after Temporary Total Disablement
7. All Temporary Total Disablement benefits shall cease on **Your** death
8. The maximum weekly benefit shall not exceed 75% of **Your** income, less benefit from any other insurance or benefits paid to **You** by an employer. Proof of net income may be required from an independent and qualified third party. In the event that the weekly benefit exceeds the aforesaid limit then any claim shall be evaluated upon 75% of **Your** Income
9. Odd days of benefit will be payable at one seventh of the weekly benefit. Weekly benefit will only be payable in respect of complete days of disablement
10. During the currency of the claim **You** must continue to pay any relevant premium(s) and Insurance Premium Tax as originally stated in the **Insurance Schedule** if and when they fall due
11. Benefits shall not be payable for more than one of the events in the "Insurance Benefits" section in respect of the same occurrence
12. After the happening of any one of events in the "Insurance Benefits" section there shall thereafter be NO further liability under the Insurance in respect of **You**
13. Benefits shall not be payable under more than one of the events for disablement resulting from any further occurrence whilst there is an existing entitlement for benefits
14. Benefits shall not be payable unless **You** shall as soon as possible after the happening of any occurrence obtain and follow proper medical advice from a legally qualified Practitioner
15. Benefits shall not be payable for any period after **You** have resumed cycling except for subsequent unrelated occurrences
16. Benefits shall not be payable for that part of the benefit payable under Loss of Income for which department of social welfare benefits or other benefits can be claimed
17. Benefits shall not be payable if **You** or **Your** dependents are entitled to receive any compensation or benefits as a result of the **Bodily Injury** suffered, from any source whatsoever
18. **We** will at **Our** own expense have the right and opportunity in case of death where it is not forbidden by law

IMPORTANT INFORMATION

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible. Failure to advise **Us** of a change to **Your** answers may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

KEEPING US INFORMED

This **Policy** is based on the information **You** have given **Us** about **You**. It is important **You** let us know within 30 days of changes that affect what **You** have told **Us**.

If **You** fail to disclose all relevant information or make a misrepresentation, **We** may void the **Policy** or reduce the value of any claim payment.

YOUR RIGHT TO CANCEL

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to Cycleplan within 14 days of issue. On condition that no claims have been made or are pending a full refund will be available.

There after **You** may cancel the **Policy** at any time by informing Cycleplan. At **Our** discretion, **We** will provide you with a pro rata refund of premium less any cancellation administration fee applied by Cycleplan and disclosed to **You** in **Your** Terms of Business Agreement with them. There will be no return of premium whereby a loss has been reported under this **Policy**. There will also be no return of premium where the premium refund due is less than £10.

OUR RIGHT TO CANCEL

We may at any time cancel any insurance document by sending 14 days notice to **You** at **Your** last known address. Provided the premium has been paid in full **You** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

GOVERNING LAW

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK in which **Your** main residence is situated.

DATA PROTECTION ACT

Your information will be held by **Us** in accordance with data protection legislation (including the General Data Protection Regulation from 25th May 2018), for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

Under the General Data Protection Regulation **You** have a right of access to see personal information about **You** that is held in **Our** records, whether electronically or manually.

REINSTATEMENT OF THE SUM INSURED

In the event of partial loss, theft or damage to the property insured the sum insured will be automatically reinstated from the date of the damage unless **You** have written to **Us** or **We** have written to **You**, to the contrary. In accordance with the automatic reinstatement of the sum insured **You** will undertake to pay the necessary premium as **We** may require for such reinstatement from that date.

In the event of a total loss or constructive total loss of **Your Bicycle(s)** the sum insured will not automatically reinstate unless **You** have written to **Us** to advise of a replacement bicycle. We will reinstate the sum insured and **You** will undertake to pay the necessary premium as **We** may require for such reinstatement from that date.

DEFINITIONS

This part of the **Policy** sets out the words which have a special meaning. Each word is listed with the meaning explained below and is printed in **Bold Type** whenever it appears in the **Policy, Insurance Schedule** and endorsements.

Abandonment

When a **Bicycle** is left in a location other than **Your Home** for more than 12 hours at any one time or at a train station, bus station, coach station or **Your** permanent place of employment for more than 24 hours at any one time.

Accessories

Equipment temporarily added to the **Bicycle** in addition to the manufacturers original specification, including helmets, shoes, jerseys or vests, base layers, gilets, glasses & goggles, jackets, shorts, trousers, wetsuits, backpacks, helmet mounted cycling cameras, cycling computers, cycling GPS unit, lights, spare wheels, cycle luggage, cycling tools, cycling armour & guards, locks.

Accident

An external, sudden, unexpected, unusual specific event occurring at a definable time and place.

Accidental Damage

Damage caused to the **Bicycle** accidentally by violent and external means, including vandalism.

Approved Lock

A nominated lock which is specified in the 'Sold Secure' list of cycle locks or any Thatcham approved lock which is appropriate to the Insured Value of the **Bicycle**.

- Insured Value under £500 require a Thatcham approved or Sold Secure Bronze rated lock
- Insured Value under £1000 require a Thatcham approved or Sold Secure Silver rated lock
- Insured Value under £1500 require a Thatcham approved or Sold Secure Gold rated lock
- Insured Value over £1500 require a Sold Secure Gold rated lock.

Bicycle

Any bicycle plus fixed items such as electric bike batteries, aftermarket pedals or lights. Which are **Your** property and for which **You** are legally responsible. Including tricycle, tandem, trailer cycle, unfaired recumbent tricycle or push scooter. The bicycle must be driven by human pedal power or electric battery with an output not exceeding 250w/15.5 mph.

Bodily Injury

Injury to the body caused by accidental, violent, visible and external means.

Competition

An organised contest from which a winner is selected.

Endorsement(s)

Any terms and conditions made separately to the terms of the **Policy** and specified on **Your Insurance Schedule**.

Evidence of Ownership

Original sales purchase or till receipt or other evidence which clearly demonstrates ownership. This may include but is not limited to bank/ credit card statement, dealer valuation including a photograph of the **Bicycle**. The evidence should clearly show date, price paid and details of the **Bicycle, Accessories** and **Approved Lock**.

Excess

The first part or amount **You** will be responsible for paying in the event of a claim.

Family

Parents, spouse, partner, son, daughter or siblings (aged over 16 years) that permanently live with **You**.

Forcible and Violent Entry or Exit

Evidence of visible damage to the fabric of the building or motor vehicle where entry or exit was gained.

Damage caused to an **Immovable Object** or **Approved Lock**.

Home

Location stated in **Your Insurance Schedule** where **Your Bicycle** is usually kept:

It can also include:

- Any temporary residence such as **Your** holiday home or a guest house, boarding house, hotel, motel in which **You** are a resident for up to 28 days.
- Any other address that **You** reside at for more than 28 days in any one year may be covered provided **You** advise Cycleplan and they accept by an **Endorsement**.

Home Storage Location

If **You** live in a private dwelling:

- Inside the home built of stone, brick or concrete
- Inside an outbuilding, garage, shed or purpose-built immovable bike storage box built from brick, stone, concrete, wood or metal, which is attached to or within the boundaries of **Your Home**. Any outbuilding, garage, shed or bike storage box must be fully enclosed and securely locked at all times.

If **You** live in a communal building such as a flat or house share:

- Inside a self-contained flat or lockable private room
- On the balcony of a self-contained flat or lockable private room, providing the balcony is not accessible from the ground outside the building
- A communal hallway within the main building which **You** permanently reside.
- Inside an underground car park situated beneath **Your** main residence which can only be accessed by private residents.
- Inside a communal storage area which is either an outbuilding, garage, shed or purpose-built immovable bike storage box built from brick, stone, concrete, wood or metal, which is attached to or within the boundaries of **Your Home** and which can only be accessed only by private residents. Any outbuilding, garage, shed or bike storage box must be fully enclosed and securely locked at all times.

Immovable Object

- Solid object fitted onto or into concrete, stone, brick or metal which is not capable of being undone, removed with, or lifted under or over the **Bicycle**.
- A purpose built **Bicycle** or roof rack which is fitted securely to a motor vehicle.
- At train stations, a **Bicycle** rack provided by the train station specifically for the purpose of securing **Bicycles** within the jurisdiction of the transport police.
- At campsites, a solid part of a caravan or temporary holiday **Home** which is not capable of being undone, removed with or lifted under or over the **Bicycle**.

Indemnity Basis

Value of **Bicycle** less a deduction for wear and tear.

Indemnity Value

The value of the article immediately prior to the loss or damage.

Insurance Schedule

Sets out the specific terms, values and **Endorsements** applicable to the cover and should be read together with the **Policy**.

Malicious Damage

The intentional damage caused by a third party.

New for Old

We will pay the cost of a comparable replacement for the lost or damaged **Bicycle** and **Accessories** providing the article was new at the time of purchase and the **Bicycle** and/or **Accessories** are no more than 3 years old.

Period of Insurance

The period effective as detailed in **Your Insurance Schedule**.

Policy

The policy wording (along with the **Insurance Schedule**) which forms part of the legal contract between **You** and **Us**.

Territorial Limit

The territory detailed in **Your Insurance Schedule**. Where Europe is shown, then cover shall apply anywhere within the **United Kingdom** plus anywhere within the European Union up to a limit of 30 days, any one trip, subject to a maximum of 90 days in any one **Period of Insurance**.

If Worldwide is shown, then cover shall apply anywhere within the **United Kingdom** plus anywhere in the world up to a limit of 45 days in total, in any one **Period of Insurance**.

Theft

Unauthorised taking, keeping or using of the **Bicycle** by another person with the intention of permanently depriving **You** of it.

United Kingdom

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

United Kingdom Resident

Means domiciled in the U.K.

We, Us and Our

Royal & Sun Alliance Insurance PLC. St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

You and Your

The person named in the **Insurance Schedule** who is a **United Kingdom Resident**.

SECTION 1 - BICYCLES AND ACCESSORIES

Provides cover for **Theft** or damage to **Bicycles**.

WHAT IS COVERED

1. **Theft** of **Your Bicycle** from **Your Home**
2. **Theft** of **Your Bicycle** while away from **Your Home**
3. **Theft** of **Your Bicycle** from a motor vehicle
4. **Accidental Damage** to **Your Bicycle**
5. **Malicious Damage** to **Your Bicycle**

Occurring within the Territorial Limits.

We agree to pay for repair or replacement, up to the limit stated in **Your Insurance Schedule**, of the **Bicycle** owned by **You** (not hired, loaned or entrusted to **You**), that has been stolen or sustained **Accidental Damage** or **Malicious Damage**.

We will pay for the cost of replacement as new providing the damaged **Bicycle** was not more than 3 years old at the date of loss and provided it was new when **You** purchased it. If the **Bicycle** was more than 3 years old or was not new at the time of purchase, then **We** will deal with the claim on an **Indemnity Basis**.

We reserve the right to specify a supplier of **Our** choice for the repair or replacement of the **Bicycle** or at **Our** discretion offer cash settlement.

Cover is extended to include **Theft** from **Your Home** and **Accidental Damage** to **Accessories** where **You** have paid the appropriate premium and **Accessories** cover is shown on **Your Insurance Schedule**.

WHAT IS NOT COVERED

1. The amount of the **Excess**
2. Any claim to **Accessories** where **Accessories** cover is not shown on **Your Insurance Schedule**
3. Any claim to **Accessories** unless accompanied by a claim to the **Bicycle**. This does not apply to electric **Bicycle** batteries
4. **Theft** from **Your Home** unless:
 - a. The **Bicycle** is kept inside the **Home Storage Location** and any security devices such as door locks are in operation.
 - b. **Theft** from the **Home Storage Location** involves **Forcible and Violent Entry or Exit**
 - c. The security requirements are complied with
5. **Theft** at **Home** from any garage, outbuilding, shed or purpose-built immovable bike storage box made from wood or metal, where the external doors do not meet the security requirements defined, or the **Bicycle** is not secured through the frame and any quick release wheels by an **Approved Lock** to an **Immovable Object** within the building. Such **Theft** must show evidence of **Forcible and Violent Entry or Exit** and **Evidence of Ownership** for the lock is provided
6. **Theft** at **Home** from any underground car park, communal hallway or communal storage area unless the **Bicycle** has been secured to an **Immovable Object** with an **Approved Lock** through the frame and any quick release wheels and **Evidence of Ownership** for the lock is provided
7. **Theft**, **Accidental Damage** or **Malicious Damage** following **Abandonment** or any unexplained **Theft**
8. **Theft** away from **Home** unless the **Bicycle** is attended or has been secured to an **Immovable Object** with an **Approved Lock** through the frame and any quick release wheels and unless at an organised **Competition** where the **Bicycle** is left in a bike rack being used at the **Competition**, the **Competition** option has been selected and the additional premium paid. Marshalls or similar officials must be on location at the bike rack areas
9. **Theft** from any motor vehicle unless
 - a. The **Bicycle** is inside the vehicle or secured by an **Approved Lock** through the frame and any quick release wheels to a roof or **Bicycle** rack attached to the motor vehicle, and
 - b. The motor vehicle is securely locked and any security devices are in operation, and
 - c. **Theft** is a result of **Forcible and Violent Entry or Exit**
10. **Theft** from any motor vehicle between the hours of 9pm and 6am unless the vehicle is fitted with a Thatcham category 1 alarm/immobiliser or category 2 immobiliser or category 3 steering lock. If category one or two is not factory fit it must be fitted by a member of the Vehicle Security Installation Board with evidence provided in the event of a claim
11. Any claim caused by wear and tear, wet or dry rot, atmospheric conditions, frost, insects, vermin, fungus, domestic pet, or any gradually operating cause
12. Marring, scratching denting or any cosmetic change which does not impair the function of the **Bicycle**.
13. Claims where the **Bicycle** has suffered damage as a result of a manufacturing fault which is still covered under a manufacturer's warranty
14. **Theft** of tyres unless the **Bicycle** was stolen or damaged at the same time.
15. Any claim of a **Bicycle** from whom it is entrusted to, other than a member of **Your Family**

16. Any claim whilst the **Bicycle** is being used for **Competition**, including racing, unless the **Competition** option has been selected, the additional premium paid for and the **Endorsement** is shown on **Your Insurance Schedule**
17. Any claim whilst the **Bicycle** is outside the UK unless the Europe or Worldwide option has been selected, the premium paid for and the **Endorsement** is shown on **Your Insurance Schedule**
18. Subject to a Europe or Worldwide option being selected, **We** will not pay for any claim to the **Bicycle** and **Accessories** in transit which has not been reported to the carrier and a written report obtained. In the case of an airline a Property Irregularity Report will be required
19. Any claims to a **Bicycle** that is engaged for use in trade or business purposes (excluding commuting to and from work), hire, reward, courier use and carriage of paying passengers
20. **Theft** or **Malicious Damage** where a crime reference number cannot be provided
21. **Accidental Damage, Theft** or **Malicious Damage** to any faired recumbent **Bicycle**
22. Any claim where **Evidence of Ownership** cannot be provided for the **Bicycle, Accessories** or the **Approved Lock**.

GENERAL SECURITY REQUIREMENTS

These are the general security requirements which **You** will need to keep to as your part of this contract. If you do not a claim may be rejected or payment could be reduced. In some circumstances **Your Policy** might be invalid.

1. General security requirements at the **Home**

Theft, Accidental / **Malicious Damage** to the **Bicycle** insured whilst at the **Home** shall only be covered in circumstances where the **Bicycle** is:

- a. Kept inside the **Home Storage Location** and any security devices are in operation
- b. Stored within a private garage, private outbuilding, privately accessed shed or purpose-built immovable bike storage box built from brick, stone, concrete, wood or metal within the boundaries of the **Home** and **You** have complied with the following security requirements:
 - All external doors must be secured by a minimum of a 5 lever mortice deadlock to BS3621 standard or a 5 lever or closed shackle padlock or;
 - The **Bicycle** must be secured through the frame and any quick release wheels by an **Approved Lock** to an **Immovable Object** within the building
- c. At a **Home Storage Location** described as an underground car park, communal hallway or communal storage area the **Bicycle** must be secured through the frame and any quick release wheels by an **Approved Lock** to an **Immovable Object** within the building
- d. At the **Home Storage Location** described as a balcony which is not accessible from the ground outside the building, the **Bicycle** must be secured through the frame and any quick release wheels to an **Immovable Object** on the balcony

2. General security requirements where the **Bicycle** is away from the **Home**

Theft, Accidental / **Malicious Damage** of the **Bicycle** whilst away from the **Home** shall only be covered in circumstances where:

- a. the **Bicycle** is not left unattended; or
- b. the **Bicycle** is left unattended, but secured to an **Immovable Object** by an **Approved Lock** through the frame and any quick release wheels or locked within a cycle storage locker within the boundaries of a train station, bus station or coach station
- c. any access to the **Bicycle** is effected by forcible and violent entry. This does not apply to electric **Bicycle** batteries.
- d. the **Bicycle** is not left unattended within the boundaries of a train station, bus station, coach station or **Your** permanent place of employment for more than 24 hours and subject to (b) and (c).

3. General security requirements for motor vehicles where the **Bicycle** is in or on a motor vehicle

Theft whilst the **Bicycle** is in or on a motor vehicle shall only be covered in circumstances where:

- a. All doors, windows and other openings of the motor vehicle and **Bicycle** rack are left closed, securely locked and properly fastened
- b. Access to the **Bicycle** must have been effected by forcible and violent entry
- c. Any security devices installed in the motor vehicle and **Bicycle** rack are in operation
- d. The **Bicycle** is stored inside the vehicle, or is secured through the frame and any quick release wheels by an **Approved Lock** to the roof or **Bicycle** rack attached to the motor vehicle
- e. If the **Bicycle** is left in or locked on to the motor vehicle between the hours of 9pm and 6am the motor vehicle must be fitted with a Thatcham category 1 alarm/immobiliser or category 2 immobiliser or category 3 steering lock, and if any such Category 1 and 2 device is not factory fitted, it must have been installed by a member of the Vehicle Security Installation Board and evidence of such must be provided in the event of a claim
- f. When **You** are outside the UK where it is impossible to comply with the Thatcham security requirements, **Theft** shall only be covered if the motor vehicle is fitted with a factory fitted alarm or immobiliser and evidence of its existence must be provided in the event of a claim
- g. Any motor vehicle used must have valid motor insurance, and where applicable a valid MOT certificate and road tax.

SECTION 2 - PUBLIC LIABILITY

Provides indemnity for mental injury, death, disease or **Bodily Injury** to any person or damage to third party property.

WHAT IS COVERED

We will indemnify **You** up to the limit stated in the **Insurance Schedule** (which is inclusive of all costs and expenses) against legal liability for accidental:

1. Mental injury, death, disease or **Bodily Injury** to any person
2. Damage to property belonging to others

which arises from **Your** use or ownership of a **Bicycle** within the **Territorial Limits**.

The total amount payable includes reasonable defence costs and expenses incurred by **You** with **Our** written consent in connection with any liability insured under this **Policy**.

WHAT IS NOT COVERED

1. The amount of the **Excess**
2. Liability to any of your employees
3. Liability to a member of **Your** immediate family (spouse, children, parents, siblings and their families)
4. Any property belonging to **You** or in **Your** care, custody or control
5. Any wilful, malicious or unlawful act
6. Liability where **You** are entitled to indemnity from another more specific source
7. Any liability arising from a contract or agreement unless **You** would have been liable in the absence of such contract or agreement
8. Punitive, exemplary or aggravated damages
9. Liability arising out of the ownership or use of land or buildings, animals, firearms or weapons
10. Liability directly or indirectly resulting from the pursuit of trade, business or profession
11. Liability arising out of the ownership, possession or use of motor vehicles, aircraft or watercraft
12. Liability arising out of the influence of intoxicating liquor or drugs
13. If **You** are under 16 or over 85
14. Any liability not involving the use of a **Bicycle**
15. Any liability whilst using the **Bicycle** for **Competition**, including racing, unless the **Competition** option has been selected, the additional premium paid for and the **Endorsement** is shown on **Your Insurance Schedule**.
16. The use of the **Bicycle** for trade or business purposes (excluding commuting to and from work), hire, reward, courier use or carriage of paying passengers
17. **Bodily Injury** or property damage occurring outside of the Territorial Limits specified in the **Insurance Schedule**
18. In respect of any judgement award or settlement made within countries which operate under the laws of the United States of America or Canada or any order made anywhere in the world to enforce such judgement award or settlement wither in whole or in part.

SECTION 3 - PERSONAL ACCIDENT & LOSS OF EARNINGS

Provides cover for BODILY INJURY permanent disablement, physiotherapy, loss of income, broken bones, hospitalisation and emergency dental expenses.

DEFINITIONS

For the purposes of this section the following definition applies. Each word is listed with the meaning explained below and is printed in CAPITALS whenever it appears in this section.

BODILY INJURY

Identifiable physical injury or death.

WHAT IS COVERED

If, at any time **You** are involved in an **Accident** whilst using a **Bicycle** within the **Territorial Limits**, **You** suffer a BODILY INJURY, which occurs solely, directly and independently of any other cause, then subject to the terms and conditions set out below, including in particular the exclusions, **We** shall pay the benefits as stated in **Your Insurance Schedule** subject to the applicable percentage detailed in insurance benefits below.

Insurance benefits

- BODILY INJURY sustained by **You** which within 12 calendar months results in:
- The benefits payable will be the following percentage of the sum insured specified in the **Insurance Schedule**.

Accidental Death

Benefit	Percentage
• Death of You aged 18 years and over	100%
• Death of You aged less than 18 years	20%

Permanent Disablement

Benefit	Percentage
• Total and irrecoverable loss of use of all sight in both eyes and/or total and irrecoverable loss of use of both hands or both feet or of one hand and one foot	100%
• Total and irrecoverable loss of use of one hand or one foot together with total and irrecoverable loss of all sight in one eye	50%
• Total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of use of one hand or one foot	25%
• Total and permanent disablement (other than disablement in respect of eye(s), hand(s) and foot/feet), from engaging in or attending to any profession, business or occupation whatsoever provided always that the benefits shall not be payable until such disablement has continued for a period of 12 calendar months	100%

Physiotherapy

Benefit	Percentage
• Non National Health expenses incurred by You	75%

- This insurance is subject to the **Excess** specified in the **Insurance Schedule**.

Loss of Earnings

- The sum insured specified in the **Insurance Schedule** or 75% of earnings whichever is the less
- Total disablement from engaging in or attending **Your** usual profession, business or occupation. Insurance is only provided if **You** were engaged full time in that activity up to the time of the injury. **Your** entitlement to benefits under this section does not commence until after the expiry of the period of days specified in **Your Insurance Schedule**. The amount of benefit shall be lesser of the percentage of Net Income Lost specified in the **Insurance Schedule** and the maximum amount specified for this benefit in the **Insurance Schedule**.
- The maximum benefit period is 52 weeks
- This insurance is subject to the **Excess** period specified in the **Insurance Schedule**.

Broken Bones

- The sum insured specified in the **Insurance Schedule** if as a result of having sustained BODILY INJURY **You** fracture one or more of the bones listed below which necessitates a cast applied by a hospital or clinic
- Arm (Humerus, Radius, Ulna) or Wrist (Carpals), Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella).

Hospitalisation

- The sum insured specified in the **Insurance Schedule** if, solely as a result of having sustained BODILY INJURY, **You** are required to stay in hospital for a period in **Excess** of 24 hours from the time of the original admission following the **Bodily Injury** for a maximum of 25 days.

Emergency Dental Expenses

- Up to the sum specified in the **Insurance Schedule** if, solely as a result of having sustained BODILY INJURY, **You** require emergency dental treatment to sound, whole teeth.

WHAT IS NOT COVERED

1. Any **Accident** unless directly resulting from the use of the **Bicycle**
2. Any **Accident** unless directly resulting from the use of the **Bicycle** and when not being used for trade or business purposes (excluding commuting to and from work), hire, reward, courier use or carriage of paying passengers
3. Any **Accident** whilst the **Bicycle** is being used for **Competition**, including racing, unless the **Competition** option has been selected, the additional premium paid for and the **Endorsement** is shown on **Your Insurance Schedule**
4. Any pre-existing defect, infirmity or sickness at the time of an **Accident** or which has not been disclosed by **You** at the time of application for this Insurance and each renewal thereafter
5. **You** engaging in air travel except as a passenger in a properly licensed multi-engined aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern
6. All claims arising out of unreasonable failure to seek or follow medical advice
7. Contracting a sexually transmitted disease, pregnancy, childbirth, miscarriage, abortion or infertility treatment and also medical operations or treatments which are not medically necessary, including cosmetic or beauty treatments
8. Any medical or surgical procedure performed on **You** for any gradually developing bodily deterioration whatever the cause of that deterioration
9. If the injury arises from sickness, disease or disorder of any kind.

SECTION 4 – REPLACEMENT CYCLE HIRE

Provides indemnity for hire of **Bicycle** following a loss under section 1 (**Bicycles** and **Accessories**).

WHAT IS COVERED

The reasonable cost of the hire of an alternative **Bicycle** from an approved cycle dealer whilst awaiting the repair or replacement of **Your Bicycle** when the subject of an approved claim under this policy.

WHAT IS NOT COVERED

1. Any cost of hire which have not been agreed with **Us** and where **Our** prior authority has not been obtained
2. Any costs which are greater than normal through an approved **Bicycle** dealer
3. Any costs which exceed the limit as specified on **Your Insurance Schedule** for the term of **Your** insurance
4. Any costs which exceed the value of **Bicycle** immediately prior to the loss, or repair costs, whichever is the lesser
5. Any costs that cannot be validated with evidence of expenditure
6. Any costs incurred by anyone other than **You**.

GENERAL CONDITIONS

These are the conditions of the insurance **You** will need to meet as **Your** part of this contract. If **Your** do not a claim may be rejected or payment could be reduced. In some circumstances **Your** policy might be invalid.

1. The due observance and fulfilment of all terms and conditions of this Insurance by **You**, or anyone acting on **Your** behalf insofar as they relate to anything to be done or complied with by **You** or anyone acting on **Your** behalf shall be a condition precedent to **Our** liability to make any payment under this Insurance
2. **You** shall reimburse to **Us** any expenses not covered by this insurance, which are incurred by **Us** on **Your** behalf
3. If **You** or any person acting on **Your** behalf shall make any claim or statement knowing the same to be false or fraudulent as regards the amount or otherwise, then this Insurance shall become void and all claims hereunder shall be forfeited
4. Subrogation - In the event that a third party is deemed liable for part or all of any claim, **We** may exercise **Our** right of subrogation. **You** shall, at **Our** request and **Our** expense, agree to and permit **Us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **Our** rights under this clause without **Our** prior written permission. **We** will pay any costs or expenses involved in exercising **Our** right of subrogation
5. Under Insurance - A proportionate reduction in any claims settlement will be made should **You** under insure (i.e. the Insured Value **You** have chosen is less than the **Indemnity Value** of the **Bicycle**).

GENERAL EXCLUSIONS

The following exclusions apply to the whole of this **Policy**. Any other exclusions are shown in the Sections to which they apply.

This **Policy** does not provide cover for any **Accidental Damage**, loss or **Theft** or any legal liability of whatsoever nature, directly or indirectly caused, contributed to, by or happening through or in the consequence of:

1. Any act of fraud or dishonesty by **You** or anyone acting on **Your** behalf
2. War, invasion, acts of foreign enemies, hostilities (whether or not War has been declared), civil War, rebellion, revolution, insurrection, military or usurped power
3. Any actual or threatened act of any person acting individually or on behalf of or in connection with any organization with activities directed towards the overthrowing or influencing of any government de jure or de facto, and/or any actual or threatened act of any person acting individually or on behalf of or in connection with any organization with activities directed towards influencing the general public or any part thereof. In any action, suit or other proceedings where **We** allege that by reason of the exclusion any loss is not covered by this insurance the burden of proving that such loss is covered shall be upon **You**
4. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel
5. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
6. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds
7. Acquired Immune Deficiency Syndrome (AIDS) or its pathogenic agents
8. Suicide or attempted suicide, intentional self-injury or deliberate exposure to unusual danger (except in an attempt to save life), or **Your** own criminal act, **You** being under the influence of alcohol or drugs, or suffering from mental sickness, nervous anxiety, depression, emotional disorders or stress related conditions or complaints (even if the mental sickness, nervous anxiety, depression or stress related conditions or complaints arose out of a physical **Accident** or **Bodily Injury**)
9. Failure or fear of failure or inability of any equipment or any computer program, whether or not **You** own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date
10. Consequence of or in any way involving reckless disregard and/or wilful breach of duty of any kind
11. Any claims brought against the **You** in any country or jurisdiction outside of the **United Kingdom**
12. Directly or indirectly relating to asbestos including but not limited to mental injury or fear of suffering **Bodily Injury**, death, disease or illness
13. Claims arising out of the discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water, but this exclusion does not apply if such discharge, dispersal, release or escape is caused by a sudden unexpected and unintended happening. It is further agreed that expenses for the prevention of any contamination or pollution shall also form part of this exclusion and shall not be recoverable under this Insurance
14. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind
15. Loss due to confiscation, detention by Customs or other authority.

SANCTION LIMITATION AND EXCLUSION CLAUSE

We shall not provide cover nor shall they be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

COMPLAINTS PROCEDURE

Our commitment to customer service

We are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right. We take all complaints seriously and following the steps below will help Us understand Your concerns and give You a fair response.

HOW TO COMPLAIN

- Please quote Your policy number and claim reference (if applicable) in all correspondence so that Your concerns may be dealt with speedily.
- If You are unhappy with any element of the cover we provide or any aspect of Our service or have a cause for complaint, please, in the first instance, contact Cycleplan.
- If You are still unhappy after Cycleplan has reviewed, then contact:

Subject	Contact
A claim	<p>Please contact Davies Group Customer Relations:</p> <ul style="list-style-type: none">• Post – Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN• Phone – 01782 339128 <p>Details of the Davies Group internal complaint-handling procedures are available on request.</p>
All other matters	<p>Please contact the Managing Director at Accelerate Underwriting Ltd:</p> <ul style="list-style-type: none">• Post - 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB• Email - complaints@accelerate-underwriting.com <p>Details of the Accelerate internal complaint-handling procedures are available on request.</p>

Alternatively, You can ask Cycleplan to refer the matter on for You.

COMPLAINTS PROCESS

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep You informed of progress
- Do everything possible to resolve Your complaint
- Use the information from Your complaint to proactively improve Our service in the future.

Once Your complaint is reviewed, a final decision will be issued in writing within 8 weeks of the date Your complaint is received.

IF YOU ARE STILL NOT HAPPY

If You are still unhappy after Our review, or You have not received a written offer of resolution within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, Exchange Tower, Harbour, Exchange Square, London E14 9SR
- Telephone: 0800 0234567 (for landline users) or 0300 1239123 (for mobile users)
- Website: www.financial-ombudsman.org.uk

You have the right to refer Your complaint to the Financial Ombudsman, free of charge, but You must do so within six months from the date of the final response letter. If You do not refer Your complaint in time, the Ombudsman will not have our permission to consider Your complaint and so will only be able to do so in very limited circumstances. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the Claim.

For this type of insurance 90% of **Your** Claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.

Accelerate Underwriting Limited is an Appointed Representative of Resolution Underwriting Partnership Limited, who are authorised and regulated by the Financial Conduct Authority (FRN 308113) in respect of general insurance business and is registered in England No. 05104119. Registered Office: Number One, 1 Vicarage Lane, Stratford, London, E15 4HF.

Calls may be monitored and recorded for quality assurance purposes.



SPECIALIST CYCLING INSURANCE

The Royals, Altrincham Road, Manchester M22 4BJ

Tel: 08000 92 92 68

email: admin@cycleplan.co.uk

www.cycleplan.co.uk

11977 17/09/18



Cycleplan® is a registered trademark and trading name of Ripe Insurance Services Limited which is Authorised and Regulated by the Financial Conduct Authority. No. 313411.

Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.