

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411
Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.

This document provides a summary of the main **Policy** benefits and terms and conditions. Where a word appears in **Bold** type the definition can be found in the insurance booklet under Definitions. The full terms and conditions of the cover and other important information are included in **Your Policy** documents.

What is this type of insurance?

This insurance can protect non-professional cyclists against the risks associated with owning or riding a **Bicycle** including **Theft** and **Accidental Damage** to **Bicycles**, personal accident and public liability.



What is insured?

All **Our** policy covers are optional, so **You** can pick and choose the cover that **You** need. The below policy options are available:

- ✓ **Theft, Accidental Damage** and **Malicious Damage** to **Bicycles** and **Accessories**
- ✓ **Your** legal liability for accidental **Bodily Injury** to a third party or **Accidental Damage** to third party property
- ✓ Personal accident to provide compensation in the event of death, permanent disablement, broken bones, hospitalisation or the need for physiotherapy
- ✓ Loss of earnings as a result of an **Accident** whilst using a **Bicycle**
- ✓ Replacement cycle hire following a claim for your **Bicycle**
- ✓ Competitive use to extend your normal cover for when you have entered a **Competition**



What is not insured?

The policy does not provide cover for:

- ✗ **Theft** where the security requirements have not been met
- ✗ Any claim where **Evidence of Ownership** cannot be provided for the **Bicycle, Accessories** or **Approved Lock**
- ✗ **Theft** from **Your Home** unless the **Bicycle** is kept inside the **Home Storage Location** and any security devices such as door locks are in operation and such **Theft** shows evidence of **Forcible and Violent Entry or Exit**
- ✗ The use of the **Bicycle** for trade or business purposes (excluding commuting to or from work), hire, reward, courier use or carriage of paying passengers.
- ✗ Any **Accident** whilst the **Bicycle** is being used for **Competitions**, including racing, unless the **Competition** option has been selected, the additional premium paid for and the **Endorsement** is shown on **Your Insurance Schedule**
- ✗ Public liability is not available to anyone under the age of 16 and over the age 85



Where am I covered?

- ✓ Please refer to the **Territorial Limit** in **Your Insurance Schedule**
- ✓ Where Europe is shown then cover shall apply anywhere within the European Union for up to 30 days in any one trip up to 90 days in any one period of insurance
- ✓ Where Worldwide is shown then cover shall apply anywhere in the world up to a limit of 45 days in anyone period of insurance



What are my obligations?

- **You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** policy.
- Please tell **Us** immediately about changes to the information set out in the application form, Statement of Fact or **Your** schedule



Are there any restrictions on cover?

- ! Certain limitations may apply to **Your** policy e.g.
- The **Excess** (the amount **You** have to pay on any claim)
 - Monetary limits for certain covers
 - Clauses which may exclude certain losses or damage

You must ensure when using an **Approved Lock** it is sufficient for the insured value of **Your Bicycle**:

- Under £500 require a Thatcham approved or Sold Secure Bronze rated lock
- Under £1000 require a Thatcham approved or Sold Secure Silver rated lock
- Under £1500 require a Thatcham approved or Sold Secure Gold rated lock
- Over £1500 require a Sold Secure Gold rated lock

General Security Requirements:

1. General security requirements at the **Home**
 - a. kept the **Bicycle** 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 padlock or closed shackle padlock
 - 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 **Home Storage Location** described as an underground carpark, communal hallway or communal storage area accessed by private residents only, 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 by an **Approved Lock** to an **Immovable Object** on the balcony
2. General security requirements where the **Bicycle** is away from the **Home**
 - 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
 - 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).



When and how do I pay?

- **You** can pay in full either by direct debit or credit card.
- Alternatively monthly payments are also available, if **You** have selected this option **You** will be informed by **Your** credit provider the date and amounts of each payment.



When does the cover start and end?

From the starting date (shown on **Your** schedule) for 12 months – and then for the period specified when **You** renew and pay **Your** premium.



How do I cancel the contract?

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.