

Bicycle Legal Expenses Insurance

Insurance Product Information Document

Company: Administered by Arc Legal Assistance Ltd (305958) and underwritten by Royal & Sun Alliance Insurance Ltd (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority

Product: Ripe Insurance Services Cycleplan Uninsured Loss Recovery

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.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

What is this type of insurance?

This policy is designed to cover the cost of professional fees charged by a solicitor following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and not specifically excluded.



What is insured?

Personal Injury

- ✓ Pursuing a civil claim following a road accident involving the insured bicycle and resulting in the death of or bodily injury to an insured person.

Uninsured Loss Recovery

- ✓ A road accident involving the insured bicycle and resulting in uninsured losses being incurred by an insured person.

Pothole Damage

- ✓ Professional fees incurred in pursuing a relevant local authority for damage caused to an insured bicycle on a public highway as a consequence of a pothole.



What is not insured?

- ✗ Any Personal Injury claims arising from a stress or psychology related condition, or any injury or illness not caused by a sudden or specific incident.
- ✗ Professional Fees incurred in pursuing a relevant local authority for damage caused to an Insured Bicycle on a public highway as a consequence of a pothole.
- ✗ Claims where there are no prospects of success.
- ✗ Claims where we consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
- ✗ Claims that arose before the commencement of this insurance.
- ✗ A dispute which relates to any compensation or amount payable under a contract of insurance.
- ✗ Any professional fees incurred in defending or pursuing new areas of law or test cases.



Are there any restrictions on cover?

- ! The maximum amount payable per claim is £50,000.
- ! The maximum amount payable per period of insurance is £50,000.
- ! Where it may cost us more to handle a claim than the amount in dispute we may at our option pay to you the amount in dispute which will then constitute the end of the claim under the policy.



Where am I covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



When does the cover start and end?

This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



How do I cancel the contract?

If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.

You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.