

Cycling Legal Solutions



Insurance Product Information Document

Company: ARAG plc

Product: Cycling Legal Solutions

ARAG plc is registered in England (Company No. 02585818). Registered Office: ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

Cycling Legal Solutions provides an accident response service and protects you against legal costs to claim back losses that are not covered by your cycle insurance policy if your cycle is damaged by an accident that is not your fault. Cover applies for solicitors and barrister's fees, court costs and your opponent's costs if the court awards costs against you. You can also access a free 24/7 personal legal advice helpline.



What is insured?

Examples of the losses you have a legal right to claim back from the insurer of the person at fault include;

the excess payable under your comprehensive cycle insurance policy,
your vehicle repair costs if they are not covered by your cycle insurance policy,
compensation for personal injury if you and/or anyone on your cycle is injured,
alternative travel costs if you use public transport because cycle cannot be ridden,
compensation for damage to personal property that is in or on your cycle.

If you are not protected against legal costs to recover your losses, you could instruct a lawyer to work for you under a "no-win no-fee" agreement, but they would take a success fee from your damages. Cycling Legal Solutions allows you to keep 100% of your damages and is available for smaller claims where "no-win no-fee" agreements will not be available.



What is not insured?

Claims that do not have a 51% chance or more of success.

Your cycle being damaged before your cover starts.

Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.



Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay is £50,000 for all claims arising from the same accident.
- ! We will choose your lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued.



Where am I covered?

You are covered for accidents in the United Kingdom, Channel Islands and Isle of Man; including up to 45 days in any one period of insurance, Norway, Switzerland and countries in the European Union.



What are my obligations?

- You must report your claim to us as soon as possible after the accident and during the period of insurance, using the 'phone number shown in your policy.
- You must co-operate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle it.



When and how do I pay?

The person who sells your Cycling Legal Solutions policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your cycle insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your cycle insurance.



When does cover start and end?

Cover starts and ends at the same time as your cycle insurance policy.



How do I cancel the contract?

Where your premium for Cycling Legal Solutions has been included within your cycle insurance premium, it cannot be cancelled independently from your cycle insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for Cycling Legal Solutions, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.