

Miss Ceit Stewart
34 Nicolson Road
Stornoway
HS1 2NY

Dear Ceit

Your annual bicycle insurance is due for renewal on 31/12/2019. We've prepared a renewal quote based on your current policy which will cost **£60.80** for the year. Renewing customers pay 25% less than new customers*, but hurry, this discount will expire when the renewal date passes.

Due to the increasing cost of repairs, claims frequency and inflation, our new business rates have increased since you purchased your current policy. However, as a renewing customer, you benefit from our 25% discount on the premium that is charged to new customers.

WE DON'T AUTO RENEW, SO YOU NEED TO ACT.

Renewing your cover is easy.

1. Simply [click here](#) to log into your account
2. Once logged in click "renew" to review and amend your cover if necessary
(If you need to add another bike, we offer a 60% multi-bike discount and family cover as standard)
3. Select which payment option suits you best, and you're done!

PLEASE DON'T FORGET TO READ ALL INFORMATION AND CHECK IT'S CORRECT.

Enclosed in this document is a statement of facts and our terms of business. If you would like printed versions of your documents, they are available on request free of charge. Our terms of business detail our services as an insurance broker separate to those of the insurer. Please make sure you take extra care when looking at the sections; our service, our product range, the range of insurers used and your responsibilities.

For future reference, all information is available within the customer area of our website, where you can make changes to your policy and personal information. You can log in to your account [here](#).

The legal bit

At Yellow Jersey, we source and arrange products but do not offer advice or make recommendations when arranging your insurance. This policy is suitable for any eligible cyclist wishing to insure their bicycle(s), accessories, helmet and clothing against theft and accidental damage, in addition to legal liabilities which may arise out of the use of a bike, for the period of one year, with the option to renew at the end of the insurance period.

The Essential level of cover is suitable for cyclists who want cover for their bikes while riding within the UK, and for bicycles with a maximum value of £1000. This cover excludes claims while racing or taking part in mass participation events such as sportives, and while traveling outside of the UK. You must make your own decision as to whether this policy is suitable for your specific needs.

Last year your total annual or annualised premium** was £63.03.

Questions

If you have any questions please send an email to support@yellowjersey.co.uk or call 0333 003 0046, Mon to Fri 9am to 5.30pm.

Thank you again for choosing Yellow Jersey,



Ryan Georgiades
Managing Director

*The renewal discount cannot be used in conjunction with any other discount.

**An annualised premium includes any adjustments you may have made during the year. For example; if the annual premium at the start of a policy was £300, but six months in a second bike was added, there would be an additional premium of £50. This represents an annual equivalent cost of £100. The total amount paid for last year's Insurance in the example was £350. The total annualised premium for the example is £400.



STATEMENT OF FACT

The information shown in this document is a record of the information you have provided to us and is the basis of your insurance contract. The information has been used when calculating the price paid and terms applied. Please advise us immediately if any of the information is incorrect.

Period of Insurance	31/12/2019 to 30/12/2020
Reason for Issue	Renewal Invite
Policy Level	Essentials
Name	Miss Ceit Stewart
Address	34 Nicolson Road Stornoway HS1 2NY
Contact Info	Email: deleted@planinsurance.co.uk Mobile: 0
Your Date of Birth	05/07/1993

Are you a resident in the UK? Yes

Have you ever been convicted of a criminal offence which you are required to disclose under the Rehabilitation of Offenders Act at the date of this insurance application? No

Please state the number of claims you have made in the last 3 years in relation to any cover you are now requesting: 0

Have you ever had a policy cancelled, voided or renewal refused? No

Bicycle(s) on Cover

No. 1 | Make: Whyte carnaby | Value: £599 | Type: Hybrid / Flat Bar / Commuter bicycle

ADDITIONAL COVER REQUESTED

Additional DNA+ Kits	0
Value of All Fixed Accessories	£250
Value of Additional Wheelsets	£0
Value of Helmet & Clothing	£0

A current schedule of insurance can be found by logging in into the customer area at yellowjersey.co.uk, [login here](#).

