

Mr Stuart Balfour
6 Nettlingflat Cottages
Heriot
EH38 5YF

Dear Stuart

Your annual bicycle and annual travel insurance are both due for renewal soon.

Your bicycle insurance is due on 06/01/2020 and we've prepared a renewal quote based on your current policy which will cost **£308.22** for the year. Our bicycle insurance renewals benefit from a 25% discount* but hurry, this 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.

Your annual travel insurance is due for renewal on 06/01/2020 and again we've prepared a renewal quote based on your current policy which will cost **£193.90** for the year.

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" for the bicycle insurance, review and amend your cover if necessary.
(If you need to add another bike, we still offer a 60% multi-bike discount and family cover as standard).
3. Select which payment option suits you best, and you're done for your first renewal.
4. Now repeat the same steps for the travel insurance.
5. Both policies are processed separately so you will have to put your card details in twice.

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

Enclosed in this document is a statement of facts for both policies and our terms of business. 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.

All information about your current policies is available in the customer area. 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, additional wheelsets, 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 Ultimate level of cover is suitable for cyclists who want cover for their bikes while racing, while traveling for periods of up to 120 days worldwide, and/or for bicycles worth more than £3000. You must make your own decision as to whether this policy is suitable for your specific needs.

This Travel Insurance policy is suitable for any eligible person wishing to purchase travel insurance to cover emergency medical care and repatriation should they injure themselves while cycling, including while cycle racing, outside of the UK.

In addition, this policy is suitable for any eligible person wishing to purchase travel insurance to cover the following whilst on their trip; cancellation and curtailment, emergency medical treatment, personal effects, valuable and delayed baggage, travel delay and holiday abandonment, missed departure, personal accident, personal liability, cycle hire, cycle breakdown, cycle race/event fee cancellation, gadgets and personal money. This policy provides no cover for any claim occurring directly or indirectly as a result of a pre-existing medical condition. You must make your own decision as to whether this policy is suitable for your specific needs.



It is always a good idea to shop around, but be careful to compare like for like cover.

Last year your total annual or annualised bicycle premium** was £344.00.

Last year your total annual or annualised travel premium** was £164.81.

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 Geogiades
Managing Director

*The renewal discount cannot be used in conjunction with any other discount. We are unable to offer a 25% discount on travel renewals

**An annualised premium includes any adjustments you may have made during the year, for example;

- The example annual premium at the start of a policy was: £300
- Six months in, a bike is added at an additional premium of: £50 – (this represents an annual equivalent cost of £100)
- Total amount paid for last year's Insurance: £350
- Total annualised premium for the example is: £400

BICYCLE INSURANCE 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	06/01/2020 to 05/01/2021
Reason for Issue	Renewal Invite
Policy Level	Ultimate
Name	Mr Stuart Balfour
Address	6 Nettlingflat Cottages Heriot EH38 5YF
Contact Info	Email: deleted@planinsurance.co.uk Mobile: 0
Your Date of Birth	13/05/1997
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: De Rosa Protos | Value: £5000 | Type: Road / Racing 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](#).



TRAVEL INSURANCE 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	06/01/2020 to 05/01/2021
Reason for Issue	Renewal Invite
Name	Mr Stuart Balfour
Address	6 Nettlingflat Cottages Heriot EH38 5YF
Contact Info	Email: deleted@planinsurance.co.uk Mobile: 0
Who requires cover? Where are you travelling?	Individual Europe incl. Egypt & Morocco
Person(s) on Cover	PLEASE REFER TO THE SCHEDULE OF PERSONS ON COVER
What is the maximum trip duration? (annual policies only)	90 days

Have you or any of your travelling companions ever suffered from, been investigated for, treated for or diagnosed with;
- Any cancer or malignant condition?
- Any lung, heart-related or circulatory condition (including angina or hypertension)?

Answer: No

Do you or your travelling companions have any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past 12 months?

Answer: Yes

IMPORTANT

You have agreed to the following:

- No cover is available under this policy for any claim which is directly or indirectly linked to the medical condition(s) which caused you to answer 'Yes' to either of the questions above.
- I have never been convicted of a criminal offence which is required to be disclosed under the rehabilitation of offenders' act at the date of this insurance application.
- I have never had a policy cancelled, voided or renewal refused.
- My trip has not yet started.
- My trip will start and end in my country of residence.
- Where single trip is selected the dates selected above cover the full duration of my trip.

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



SCHEDULE OF PERSON(S) ON COVER

No. 1 | Name: Stuart Balfour | DOB: 13/05/1997

