

IMPORTANT NOTICE FOR ALL RENEWALS

From May 7th 2021, we released new and improved policy terms for our three bicycle insurance tiers.

Every day our team look for ways to improve our policy and offer you the very best cover. We want to present our insurance contract clearly and concisely and remove any jargon or ambiguity.

Why the change?

We often get questions from customers asking us to clarify parts of the wording, so we have tried our best to re-word or add additional information to help customers find what they need the first time. Secondly, we want to pay more claims! We decline a small percentage of claims, often for avoidable reasons, like not adhering to security requirements. We have used the learnings of handling claims in-house to make our wording even more user-friendly and added example pictures and common scenarios. We think it's a significant step forward and a move away from old fashioned insurance wordings, which can be challenging to read.

You can find your new policy wording by clicking the relevant link below,

- [New Essentials Bicycle Insurance Policy Wording](#)
- [New Performance Bicycle Insurance Policy Wording](#)
- [New Ultimate Bicycle Insurance Policy Wording](#)

What has changed?

We have a new easy to read layout and improved the clarity in the sections below, be sure to give them a read.

- 1) How we settle claims
- 2) How to value your bikes
- 3) Security criteria and our new handy security guide
- 4) Permitted insured locations where you can leave your bikes for prolonged periods, e.g. sheds, garages, balconies or purpose-built pedal cycle storage units

Are there any significant differences?

We have highlighted the significant differences below:

- 1) Locking your bike outside your home

Previously, bikes were not covered for theft if you locked them up outside your home. However, we know that it might be inconvenient if you need to wash a bike after a muddy ride or you nipped to the shops on the way home from work. We have revised the wording to allow you to leave a bike locked up within walking distance to your home for up to an hour.

- 2) Storing a bike over £1,500 in a wooden shed at home

We know many of you keep bikes in a shed, and shed security standards can vary hugely, leading to many questions. To remove ambiguity, we now request any bike over £1,500, kept in a wooden shed at home, be locked to an immovable object using a Sold Secure Gold rated lock, with any external security also in place.



3) Garage doors

We get several questions a day on garage doors. Garages are convenient places to leave bikes, but the quality of the door depends on the type and manufacturer. To simplify, we now require the following:

- Any electric garage door must be approved by “Secure by Design”, the official police security initiative. If it is not, you will need to take extra security steps (either installing a door defender or locking your bike to an immovable object with an approved lock.)
- If you have a non-electric ‘up and over’ garage door, this needs to be secured by a door defender or deadbolts. Otherwise, you must lock your bike(s) to an immovable object with an approved lock within the garage.

4) Taxi reimbursement has improved

We felt our old roadside recovery product was a bit clunky. If you are an Ultimate or Performance customer, and you have a mechanical issue that cannot be fixed on the side of the road, you can now take a taxi home, rather than just a taxi to the nearest shop or train station.

5) Theft from a vehicle now included on Essentials

The previous wording excluded theft from a vehicle but covered theft if it was on a car rack. We didn’t think that made sense. We’re now including theft from within a vehicle on Essentials, too, subject to the security requirements, of course.

As always, please get in touch if you have any feedback or questions. Our cycle-friendly support team are available Monday to Friday from 9 am – 5 pm on 0333 003 0046 or support@yellowjersey.co.uk.

Thank you for choosing Yellow Jersey.

Kind regards,



Ryan Georgiades
Managing Director