

Mr Noel Ruthven  
30 Lockett Gardens  
M3 6BJ

Dear Noel

Your annual bicycle insurance is due for renewal on 06/02/2022. We've prepared a renewal quote based on your current policy which will cost £181.07 for the year.

This quote includes a 25%\* loyalty discount on your quote. If you were new to us today, it would cost you 241.43 .  
**Please note that this discount will also expire on 06/02/2022.**

If you've been lucky enough to add to your fleet this year, you can add this to your policy at renewal and get 60% off that too. Remember that you are able to log in and adjust your policy all year round too.

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

Renewing your cover is easy.

1. Simply [use this link](#) to log into your account
2. Once logged in select "renew policy" 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

## AN AWARD WINNING 5 STAR SERVICE



We took all of our claims in house in 2019, and feedback from customers who have had to claim through us has been exceptional. This is a testament to our dedicated claims team who have been working tirelessly over the past 2 years to bring you the very best claims experience.

If you need to claim on your policy, you will be able to speak to a knowledgeable cyclist who will look to repair or replace your bike as quick as humanly possible through our extensive trade network. We were delighted to have been awarded "Claims Team of the Year" at the 2021 Insurance Times Claims Excellence Awards. Should you need to claim, you will be dealing with very best.

Read what Andrea and Paolo has to say about a recent claim with our team:



**AN** Andrea  
3 reviews GB



Updated 11 Jun 2021

## Fantastic genuine service

Having had my pride and joy stolen Kien offered a brilliant service and I can not fault. Kien was most helpful, professional and informative throughout the process. Kien showed a genuine care to help to resolve the claim as quickly and efficiently as possible guiding me throughout the process. The whole process was quick and payment into my account for the loss was smooth.

I was initially worried about claiming for the loss of my bike as you hear many horror stories about claims being rejected. However, this was not an issue as I did have the receipts, photos and proof of purchase needed to make my claim even if I had to ring the the shop to get the details. Luckily they had my purchase on file.

Word of warning please make sure you keep all bike receipts and accessory receipts in case you need to claim as this information needs to be provided to validate your claim. Makes life easier if to hand and prevents any dissatisfaction if your claim is rejected. It does say this is needed in the policy.

So glad I chose Yellow Jersey to insure my bike.

Kien you were fantastic! You made the whole experience less stressful.

Thank you so much

And remember, that claiming on your policy will **not** affect your renewal price the following year.

## 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](#).

**PA** Paolo  
10 reviews GB



23 Apr 2021

## I had an accident with my bike

I had an accident with my bike, caused by poorly visible road works. My bike frame cracked. YJ got my bike repaired, and also paid for the rental of a replacement bike for a competition in Italy. Through YJ I also was offered legal advice to sue the company carrying on the road works. There was no risk from my side, as YJ would cover legal fees anyway. The case was handled very professionally and in the end the solicitors found an agreement with the other side and I got a fair compensation for the accident. Overall a great experience, I'd highly recommend the insurance. I also have a travel insurance with them - excellent service also on this.



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. This cover excludes claims while racing or taking part in mass participation events such as sportives, and while travelling 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 £241.43. Please note, if you adjusted your policy last year, your renewal will be taking into account any adjustments made.

## QUESTIONS

If you have any questions please send an email to [support@yellowjersey.co.uk](mailto:support@yellowjersey.co.uk) or call 0333 003 0046, Mon to Fri 9am to 5pm.

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.

<b>Period of Insurance</b>	06/02/2022 to 06/02/2023
<b>Reason for Issue</b>	Renewal Invite
<b>Policy Level</b>	Essentials
<b>Name</b>	Mr Noel Ruthven
<b>Address</b>	30 Lockett Gardens M3 6BJ
<b>Contact Info</b>	Email: deleted@planinsurance.co.uk Mobile: 0
<b>Your Date of Birth</b>	17/01/1980

**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: «MakeModel» | Value: £3900 | Type: Mountain bicycle

### ADDITIONAL COVER REQUESTED

Value of All Fixed Accessories	£250
Value of Additional Wheelsets	£0
Value of Helmet & Clothing	£Not Covered

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

