

Ms Krysta Rafalska  
15 Berlin Road  
Hastings  
TN35 5LH

Cover From: 07/11/2024 to 06/11/2025

Dear Krysta

Thank you for choosing Yellow Jersey Essentials for another year.

Please find below a statement of facts, schedule of insurance and our terms of business. You will also receive a policy summary document and the policy wording. If you would like printed versions of your documents, they are available on request free of charge.

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

Yellow Jersey's 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](#).

**Refer a friend**

Share your unique code YJ126679 with friends and they'll save £10 off their annual bicycle insurance. For every person that signs up, you'll get £10 credit towards your annual renewal. Credit can be used in conjunction with the 25% renewal discount we give to every customer, even if they've made a claim.

**Feefo**

You will soon receive an email from the independent review company, Feefo. We value all feedback, so please take a moment to let them know about your Yellow Jersey experience.

**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. 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.

**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, Monday to Friday, 9.00am to 5.00pm.

Thank you again for choosing Yellow Jersey,



Ryan Georgiades  
Managing Director



# 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>	07/11/2024 to 06/11/2025
<b>Reason for Issue</b>	New Policy
<b>Policy Level</b>	Essentials
<b>Name</b>	Ms Krysta Rafalska
<b>Address</b>	15 Berlin Road Hastings TN35 5LH
<b>Contact Info</b>	Email: deleted548449@planinsurance.co.uk Mobile: 0
<b>Your Date of Birth</b>	25/05/1978

**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

**Including myself, no family members covered under this policy have been declared bankrupt or had any County Court Judgements made against them in the last five years?** 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

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## Bicycle(s) on Cover

No. 1 | Make: Black Mountain | Model: Kapel | Value: £499 | Type: Road / Racing bicycle | Electric: No | Purchased: New

No. 2 | Make: obea | Model: mx park 2022 | Value: £440 | Type: Road / Racing bicycle | Electric: No | Purchased: New

No. 3 | Make: liv | Model: alight 3 city disk | Value: £550 | Type: Road / Racing bicycle | Electric: No | Purchased: New

No. 4 | Make: t | Model: t | Value: £1500 | Type: Road / Racing bicycle | Electric: No | Purchased: New

## ADDITIONAL COVER REQUESTED

Additional DNA+ Kits	0
Value of All Fixed Accessories	£250
Value of Helmet & Clothing	Not Covered



## SCHEDULE OF INSURANCE

<b>Policy Number</b>	YJAL365E012094
<b>Reason for Issue</b>	Renewed Policy
<b>Policy Holder</b>	Ms Krysta Rafalska
<b>Insured Address</b>	15 Berlin Road Hastings TN35 5LH
<b>Effective From</b>	07/11/2024 at 00:00
<b>Expiry Date</b>	06/11/2025 at 23:59
<b>Premium</b>	£248.05 including IPT
<b>Additional DNA+ Kits Purchased</b>	£0.00 including VAT
<b>Discount Saving</b>	£124.03
<b>Total of All Charges</b>	£124.02 including all applicable taxes

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<b>Additional DNA+ Kits Purchased</b>	0
<b>Value of All Fixed Accessories</b>	£250
<b>Value of Helmet &amp; Clothing</b>	Not Covered
<b>Public Liability</b>	£2,000,000
<b>Family Cover</b>	Included
<b>Personal Accident</b>	Included
<b>Territorial Limit</b>	United Kingdom only
<b>UK Legal Expenses</b>	£100,000

