

# BICYCLE INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Yellow Jersey

Product: Prudential RideLondon event insurance policy

Yellow Jersey is a trading style of The Plan Group Ltd, authorised and regulated by the Financial Conduct Authority (FCA) no. 307249

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the full policy wording, schedule and any endorsements for complete pre-contractual and contractual information.

### WHAT IS THIS TYPE OF INSURANCE?

Bicycle Insurance designed to provide cover for loss or damage to your pedal cycle, accessories, helmet and/or clothing as well as cover for personal accident and/or legal liabilities which may arise out of the use of a bicycle during the policy event. Cover is additionally provided for the event entry fee should you be unable to participate due to a sudden and unexpected event. Optional extra cover is available for travel expenses.



### WHAT IS INSURED?

- ✓ Crash & accidental damage (including while participating in the event)
- ✓ Theft at or away from home
- ✓ Theft from a vehicle
- ✓ Vandalism
- ✓ £2m third party public liability
- ✓ Cover for bicycle damage in transit
- ✓ Event booking fee protection up to £100
- ✓ Emergency bike hire up to £500
- ✓ Loss of limb £10,000
- ✓ Loss of sight £10,000
- ✓ Death £10,000
- ✓ Permanent total disablement £25,000
- ✓ Dental treatment up to £500
- ✓ Physiotherapy up to £500
- ✓ Cover for accessories up to £500
- ✓ Cover for clothing & helmet up to £500
- ✓ Optional additional cover for travel expenses up to £1,000
- ✓ Legal expenses to claim against the party at fault if you have suffered personal injury, up to £100,000 per claim



### WHAT IS NOT INSURED?

- ✗ The first £100 of accidental damage, vandalism or theft claims relating to the pedal cycle
- ✗ The first £50 of accidental damage, vandalism or theft claims relating to pedal cycle accessories, and helmet and clothing cover
- ✗ Claims for any pre-existing illness or injury
- ✗ Public Liability or Personal Accident claims for anyone over 85 years of age
- ✗ Any accidental damage, theft, personal accident or third party liability claims outside of the policy period
- ✗ Theft away from the insured location if you have used a lock that does not meet our security requirements\*

\*Bikes valued £1,500 or more require a Sold Secure Gold bicycle lock, bikes valued less than £1,500 require a Sold Secure Silver bicycle lock



## ARE THERE ANY RESTRICTIONS ON COVER?

- ! Individual pedal cycle value is capped at £15,000.
- ! Personal accident cover is excluded for anyone over 85 years of age, or for any pre-existing condition.
- ! Permanent total disablement benefit is excluded for anyone over the age 65.
- ! Third party liability is excluded for anyone over 85 years of age.
- ! Pedal cycles left unattended away from the insured location, locked to an immovable object for more than 12 hours.
- ! Theft or damage to accessories, wheels or helmet & clothing unless the pedal cycle is stolen or damaged at the same time.
- ! Cover is restricted to the UK.



## WHERE AM I COVERED?

All elements of cover are restricted to the UK.



## WHAT ARE MY OBLIGATIONS?

To ensure that all information provided by you represents a fair presentation of the risk, the disclosure of every material circumstance which the insured knows or ought to know or failing that, disclosure which gives us sufficient information to put a prudent insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. To notify us as soon as possible of any change to the information you have previously provided. To notify us as soon as possible if you are involved in an accident or any incident occurs but no later than 28 days after the event.



## WHEN AND HOW DO I PAY?

The premium for this insurance policy can only be paid online in full at the start of the insurance period using a credit or debit card.



## WHEN DOES THE COVER START AND END?

Event booking fee protection begins immediately after purchasing the policy. The remaining cover included with the policy will take effect on Friday 02 August 2019 at 00:01 and end at 23:59 on Monday 05 August 2019.



## HOW DO I CANCEL THE CONTRACT?

You may cancel the insurance, without giving reason, by sending us written notice within 14 days of the commencement date or (if later) within 14 days of you receiving your contractual documentation. The premium will be returned in full, and there is no cancellation charge.

Whilst you may cancel this insurance after the 14-day cooling off period, no refund of premium will be payable.