

# BICYCLE INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Yellow Jersey

Product: Prudential RideLondon event bicycle 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 you bicycle, 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



#### 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



## 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 bike is stolen or damaged at the same time.
- ! Cover is restricted to the UK.



## WHERE AM I COVERED?

This insurance covers you in the UK for all risks, which means all sections of cover under this policy are extended to include claims occurring anywhere 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?

Your cover 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. We will make a charge equal to the period of cover you have had, subject to a minimum charge of £10 plus the Insurance Premium Tax (IPT). We will not refund any premium if you have already made a claim.

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