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# LET THE GOOD TIMES ROLL



YellowJersey

[yellowjersey.co.uk](http://yellowjersey.co.uk)



# YELLOW JERSEY | PRUDENTIAL RIDE LONDON EVENT WEEKEND INSURANCE POLICY WORDING

This document is a legally binding contract of Insurance between **you** and **us**. Complete pre-contractual and contractual information about the product is provided in the **schedule** and the statement of facts.

We agree to insure **you** under the terms, conditions and exceptions contained in this policy wording, the **schedule**. **You** are insured for any liability, loss or damage that occurs during any **period of insurance** for which **you** have paid, or agreed to pay a premium. This insurance is governed by English law.

Please check that the contract is suitable for **your** needs. We rely on the information **you** gave **us** being correct and complete. If it is not correct or complete **you** may not be covered by this insurance. **You** must tell **us** about changes in the information **you** gave **us** immediately. For a summary of cover please refer to the product summary document.

## IMPORTANT CLAIMS INFORMATION

We will pay the cost of repair or pay the cost of replacement as new or at **our** discretion will arrange for repair or replacement to be effected. **Our** liability shall not exceed the lower of the **sum insured** detailed on **your schedule** or the **value** of the **pedal cycle(s) or accessories, helmets and/or clothing** less any excess as indicated under the claims excess section.

**You** must accept that **we** may appoint a specialist, including carbon restoration experts, to investigate any claim on **our** behalf.

**You** must retain any damaged property for inspection unless **we** have advised otherwise.

In the event of theft, attempted theft, vandalism or malicious acts **you** must notify the police immediately and obtain a crime reference number.

**You** may be asked to supply the following items in the event of a theft claim; the remains of an **approved lock**, a purchase receipt for the **approved lock** and all keys for the **approved lock**.

Claims submitted more than 28 days after the incident taking place will not be accepted.

If **you** underinsure **your pedal cycle**, **we** will proportionately reduce any claims settlement (i.e. the insured **value** **you** have chosen is less than the **value** of the **pedal cycle**).

## IF YOU HAVE ANY QUESTIONS CALL OUR CLAIMS LINE MON-FRI BETWEEN 9-5: 0333 003 0600

Upon settlement of a claim for loss or damage where the **pedal cycle** has been recovered or is deemed a total loss **we** have the right to take and keep possession of any part or the entire **pedal cycle** and deal with the salvage in a reasonable manner, but **you** shall not abandon any **pedal cycle** to **us**. In the instance of a **pedal cycle** being recovered it is **your** responsibility to notify **us**.

## IMPORTANT POLICYHOLDER ADVICE IF YOU ARE INVOLVED IN AN ACCIDENT - REMEMBER THE FOLLOWING:

- Always exchange details with the other drivers/cyclists, including names, addresses, registration numbers and insurer names and policy numbers.
- Obtain witness details, including those of passengers in any vehicle involved.
- If **you** have a camera available, and it is safe to do so, take photos of the vehicle positions before they are moved and the vehicle damage, as they may assist with establishing liability.
- Do not discuss whose fault the **accident** was or accept any responsibility.
- If anybody is injured or **you** do not exchange details at the scene, then report the matter to the police within 24 hours.
- Do not answer directly any correspondence received from any representatives of the other parties involved.
- Ensure your claim is submitted to Yellow Jersey Claims within 28 days.
- All incidents, no matter how minor they may seem should be reported.

## GO TO THE YELLOW JERSEY WEBSITE TO SUBMIT A CLAIM: <https://www.yellowjersey.co.uk/claims/>

A team of experienced handlers will manage **your** claim and provide appropriate professional advice to progress **your** claim as swiftly as possible with minimum inconvenience to all involved. Remember that it is a condition of **your** policy to provide all information and assistance **we** may require during the course of **our** investigations. Failure to do so may result in unnecessary delays and expense being incurred or **your** claim not being paid.

## CANCELLATION

**You** have a right to cancel up to 14 days from the date **you** receive the policy document at the start of your insurance provided that no **insured person** has travelled, cover has not already commenced and no claim under this policy has been made. Should **you** decide to exercise **your** cancellation right, **you** will be entitled to a full refund of premium less £10 charged by Yellow Jersey as per their own terms of business to cover administrative expenses. To cancel **your** policy, please contact Yellow Jersey, Tel: +44 (0) 333 003 0046 | Email: [support@yellowjersey.co.uk](mailto:support@yellowjersey.co.uk)

**We** may cancel the insurance by sending **you** 7 days' notice to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** (as long as **you** have not made a claim).

## COMPLAINTS PROCEDURE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the complaints procedure below:

Complaints regarding:

1. SALE OF THE POLICY - Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ | Tel: 0333 003 0046 | Email: [support@YellowJersey.co.uk](mailto:support@YellowJersey.co.uk).

2. CLAIMS - Direct Group, Customer Relations, PO Box 1193, Doncaster, DN1 9PW | Tel: 0333 003 0600 | Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk). In all correspondence please state the scheme name Yellow Jersey.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than £2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR | Tel: 0300 123 9 123 | Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## COVER SUMMARY

This section is intended to provide a summary of the main coverage and exclusions of the YELLOW JERSEY | PRUDENTIAL RIDE LONDON EVENT WEEKEND INSURANCE POLICY and is not personalised to your specific individual needs. You should refer to the main sections of the policy wording, your statement of fact and schedule for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation to ensure you have provided the correct details, chosen the correct level of cover and fully understand your obligations pre-contract and throughout your policy period. Please contact us if you have any questions, or to amend the details we hold.

Section	Cover	Excess	Significant Exclusions
Pedal cycles	are covered for theft, malicious damage & accident damage (including during the event), up to a maximum total sum insured of £15,000 per pedal cycle.	Excess per claim is £100.	Theft or malicious damage of wheels and/or power meter devices when away from the insured location unless the pedal cycle itself is stolen or damaged.
Pedal cycle accessories	are covered up to £500.	Excess per claim is £50.	Accidental damage to accessories unless the pedal cycle is damaged at the same time. Theft or malicious damage of accessories when away from the insured location unless the pedal cycle is stolen or damaged.
Helmet and clothing	are covered up to £500.	Excess per claim is £50.	Any damage to helmet and clothing unless the pedal cycle itself is damaged at the same time. Theft or malicious damage of helmet and clothing when away from the insured location.
Cycle hire	covers one claim, up to £500 per period for the cost of hiring an alternative pedal cycle from a reputable dealer whilst awaiting repair or replacement of your pedal cycle.	Nil	
Event booking fee protection	covers one claim, up to £100 per period of insurance for a non-refundable event booking fee should you be unable to participate due to a sudden and unexpected event.	Nil	Any pre-existing condition.
Public liability	up to £2,000,000.	Nil	Cover for persons over age 85.
Personal accident	up to the amounts below subject to conditions outlined in the policy wording: 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	Nil	Cover for persons over age 85.
<i>(Optional Extra)</i> Travel Expenses	Up to £1,000 to cover the cost of hotel and travel expenses should you be unable to participate due to a sudden and unexpected event.	Nil	Any pre-existing medical conditions. Event cancellation due to terrorism or force majeure.

## 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.

# DEFINITIONS

The following words or phrases have the same meaning whenever they appear in this document, the **schedule** and **endorsements**. These words are highlighted by the use of bold print.

**Abandonment, Abandoned** - when a **pedal cycle** is left in a location other than the **insured location** for more than 12 consecutive hours or a transition area awaiting use during the **event** for more than 48 hours.

**Accident / accidental** - a sudden and unexpected event which happens by chance during the **period of insurance**.

**Accessories** – **pedal cycle** related equipment owned by **you** and used in conjunction with the **pedal cycle** disclosed on the **schedule** which are not essential to its operation, including but not limited to, saddle bags, bike computers, bottle cages, bottles, clip on tri bars and additional wheels owned by **you** and not disclosed as part of the **pedal cycle**.

**Adult** - person who has reached the age of 18 years.

**Approved Lock** - a lock which at the time of purchase by **you** was specified in the Master Locksmiths Association (MLA) 'Sold Secure' list of **pedal cycle** locks and which at the time of the purchase by **you** was appropriate to the **value of your pedal cycle**.

**Bodily injury** - death or identifiable physical injury resulting solely and independently from an **accident**.

**Commencement Date** - the date **your** cover starts as shown on the **schedule**.

**Common Carrier** - a person or company that transports goods or people for any person or company and that is responsible for any possible loss of the goods during transport.

**Endorsement(s)** - any terms and conditions additional to this insurance and specified on the **schedule**.

**Event** – Prudential RideLondon-Surrey 100 - 2019

**Evidence of Ownership** - original purchase receipt, showing the date, price paid, details of the **pedal cycle** and **approved lock** including name and address of seller(s), or other evidence which clearly demonstrates ownership.

**Family** – parents, spouse, partner, son, daughter or siblings, who permanently live with **you**.

**Forcible and Violent Entry** –  
a) entry evidenced by visible damage to the fabric of the building or vehicle at the point of entry  
b) damage caused to an **immovable object** or **approved lock**.

**Helmets and Clothing** – any specialist triathlon or cycling articles of clothing including wetsuits, eyewear, footwear or headgear.

**Immovable Object** -  
a) An object which cannot be undone or removed unless using extreme force.  
b) An object from which the **pedal cycle** cannot be lifted, either over or under, without having broken the **approved lock**.  
c) A properly fixed motor vehicle **pedal cycle** rack which is locked to the vehicle.  
d) A **pedal cycle** rack supplied expressly for the purpose of securing **pedal cycles** which cannot be undone or removed unless using extreme force, including those found at rail stations, city centres and places of work.

**Insured Location** - the location stated in the **schedule** where the **pedal cycle** is usually kept which shall mean:

- A house built of brick, concrete or stone and roofed with slate, tiles or a multi layered roof.
- An outbuilding or garage built of brick, concrete or stone and roofed with slate, tiles, corrugated steel, asbestos or multi layered roof, which is attached to or within the boundaries of a private house and is privately accessed.
- A privately accessed shed which is securely locked at all times, within the boundaries of the property in which **you** normally reside.
- A **self-contained** flat within a brick, concrete or stone building with a slate, tiled or multi layered roof.
- A **self-contained** lockable private room in either **your** normal place of work or the halls of residence of a university in which **you** normally reside.
- A communal room or hallway in a brick, concrete or stone building with a slate, tiled or multi-layered roof, in which **you** normally reside or is **your** normal place of work.
- A communal outbuilding built of brick, concrete or stone and roofed with slate, tiles, corrugated steel, asbestos or multi-layered roof within the boundaries of the building in which **you** normally reside, including but not limited to underground car parks.
- Cover is extended to any temporary residence such as a holiday cottage/home, guesthouse, hotel or like for a maximum period of 5 days at any one time during the period of insurance, providing **your** section of the temporary residence is **self-contained** and lockable.

**Insured Person** - the person named in the **schedule** as the insured.

**Loss of Limb(s)** - physical severance or complete and irrecoverable loss of use of one or both hands at or above the wrist or of one or both feet at or above the ankle.

**Loss of Sight** - complete and irrecoverable **loss of sight** in both eyes.

**Malicious Damage** - the intentional damage caused by a third party.

**Overnight** – a continuous period in excess of six hours during the hours of darkness

**Pedal Cycle(s)** – any bicycle, tricycle, tandem or trailer cycle powered by human pedalling and/or battery which is not subject to the requirements of the Road Traffic Act and as disclosed on the **schedule**, including all components, equipment upgrades, or cycle related equipment which form part of the **pedal cycle** and are essential to its operation and which are owned by **you** or for which **you** are legally responsible.

**Period of Insurance** - the period for which this policy is in force as shown on the **schedule**.

**Permanent Total Disablement** - disablement which entirely prevents the **insured person** from attending to any remunerative occupation and which after a period of 12 months from the date of disablement is, in the opinion of a medical referee, beyond possibility of improvement.

**Schedule** - the document showing the details of the **insured person**, the cover provided and any **endorsements** that apply.

**Self-contained** - no shared facilities and a separate lockable entrance under **your** sole control.

**Sportive Event** – non-competitive organised **pedal cycle** event that is not a race.

**Sum Insured** - the amount set out on the **schedule**.

**Territorial Limits** – **United Kingdom** only.

**Terrorism** - an act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:

- Is committed for political, religious, ideological or similar purposes; and
- Is intended to influence any government or to put the public, or any section of the public, in fear; and
- i. involves violence against one or more persons; or  
ii. involves damage to property; or  
iii. endangers life other than that of the person committing the action; or  
iv. creates a risk to health or safety of the public or a section of the public; or  
v. is designed to interfere with or to disrupt an electronic system.

**Travel expenses** – Non-refundable costs, made to registered businesses, associated with travelling to the **event** such as train or airline costs and or hotel / accommodation costs.

**Unattended** - whilst the **pedal cycle** is not being used or held by **you** or an **adult** who is entrusted with its safe keeping.

**United Kingdom, UK** - England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland.

**Unoccupied Insured Location** - an **insured location** as defined in a) a house and d) as **self-contained** flat, which is a furnished dwelling, but has not been lived in for more than 30 consecutive days.

**Value** - may be defined by using one of the following circumstances:

- The price in GBP which **you** paid to purchase a new or second hand **pedal cycle** including the sum of any parts which **you** purchased and which form part of **your pedal cycle** (including VAT).
- The price in GBP which **you** paid to purchase new or second hand **pedal cycle accessories, bike boxes, helmets and clothing** (including VAT).
- For vintage or antique **pedal cycles and accessories**, which are of particular worth due to their age, style or collectability, the sum shown in any valuation **you** provide to **us**, provided that such valuation is less than three years old and has been provided by a vintage cycle retailer or other suitably qualified valuation expert.
- The undiscounted replacement cost for a **pedal cycle** which when purchased as new benefited from a significant and one-off discount.
- For custom builds the price paid for the sum of the parts excluding labour costs.

**We/Us/Our** - the insurers named in the **schedule** of insurance.

**You/Your** - the **insured person** named on the **schedule** who is a resident of the **United Kingdom**.

# SECTION 1: THEFT, MALICIOUS DAMAGE AND ACCIDENT DAMAGE

## 1. Theft or malicious damage from the insured location

### What is Covered

We will at our option, repair to its prior level of functionality or replace, any part, or, if beyond economic repair, replace the damaged part or all of the **pedal cycle** with the same or a similar article of like kind, functionality and quality up to the **sum insured** shown in the **schedule** subject to the **value** of the **pedal cycle**. We may use specialist suppliers for repair or replacement chosen by us.

Accessories, helmets and clothing are covered up to the **sum insured** as shown in the **schedule** and subject to the **value**.

### What is not Covered

1. The first £100 of any claim.
2. Theft or **malicious damage** when a **pedal cycle** is permanently stored outside and not inside **insured location c)** or **g)**.
3. Theft or **malicious damage** when a **pedal cycle** is stored outside, on the public highway, in third party storage.
4. Theft or **malicious damage** from the **insured location** unless involving **forcible and violent entry** and you have complied with Security Requirement 1.
5. Theft or **malicious damage** when the **pedal cycle** is locked to an **immovable object** by an **approved lock** unless the key and a receipt for the purchase of the **approved lock** demonstrating the make and model, or the remains of the **approved lock** are provided in support of any claim.
6. Theft or **malicious damage** from an **unoccupied insured location**.
7. Unexplained theft or **malicious damage**.
8. Theft of any accessories, helmets and/or clothing from the **insured location** as described in f) communal hallway and g) communal outbuilding, unless the **pedal cycle** itself is stolen at the same time.
9. Theft or **malicious damage** when your **pedal cycle** is secured by a lock which is only approved for use with a **pedal cycle** with a lower **value** than your **pedal cycle**.

## 2. Theft or malicious damage when away from the insured location

### What is Covered

We will at our option, repair to its prior level of functionality or replace, any part, or, if beyond economic repair, replace the damaged part or all of the **pedal cycle** with the same or a similar article of like kind, functionality and quality up to the **sum insured** shown in the **schedule** subject to the **value** of the **pedal cycle**. We may use specialist suppliers for repair or replacement chosen by us.

Accessories, helmets and clothing are covered up to the **sum insured** as shown in the **schedule** and subject to the **value**.

Loss by an airline after 21 days from the date the incident was reported to the airline.

### What is not Covered

1. The first £100 of any claim.
2. Theft or **malicious damage** unless you have complied with Security Requirement 2.
3. Theft or **malicious damage** when the **pedal cycle** is locked to an **immovable object** by an **approved lock** unless the key and a receipt for the purchase of the **approved lock** demonstrating the make and model, or the remains of the **approved lock** are provided in support of any claim.
4. Theft or **malicious damage** following **abandonment**.
5. Theft or **malicious damage** by a person or persons to whom the **pedal cycle** is entrusted.
6. Theft or **malicious damage** when loaned or hired out by you to any person.
7. Unexplained theft or **malicious damage**.
8. Loss by a **common carrier** other than an airline.
9. Any **malicious damage** claims for marring, scratching, denting or cosmetic changes.
10. Any accessories, helmets and/or clothing, unless the **pedal cycle** itself is stolen or damaged at the same time
11. Theft of **pedal cycle** wheels and or power meter devices unless stolen at the same time as the entire **pedal cycle**.
12. Theft or **malicious damage** when your **pedal cycle** is secured by a lock which is only approved for use with a **pedal cycle** with a lower **value** than your **pedal cycle**.

## 3. Theft or malicious damage when from a vehicle

### What is Covered

We will at our option, repair to its prior level of functionality or replace, any part, or, if beyond economic repair, replace the damaged part or all of the **pedal cycle** with the same or a similar article of like kind, functionality and quality up to the **sum insured** shown in the **schedule** subject to the **value** of the **pedal cycle**. We may use specialist suppliers for repair or replacement chosen by us.

Accessories, helmets and clothing are covered up to the **sum insured** as shown in the **schedule** and subject to the **value**.

### What is not Covered

1. The first £100 of any claim.
2. Theft or **malicious damage** when you have not complied with Security Requirement 3.
3. When access to the vehicle has not been made by **forcible and violent entry**.
4. Theft or **malicious damage** when loaned or hired out by you to any person.
5. Unexplained theft or **malicious damage**.
6. Theft or **malicious damage** following **abandonment**.
7. Theft or **malicious damage** when the **pedal cycle** is secured by a lock which is only approved for use with a cycle with a lower **value** than the **pedal cycle**.

## 4. Accidental damage

### What is Covered

We will at our option, repair to its prior level of functionality or replace, any part, or, if beyond economic repair, replace the damaged part or all of the **pedal cycle** with the same or a similar article of like kind, functionality and quality up to the **sum insured** shown in the **schedule** subject to the **value** of the **pedal cycle**. We may use specialist suppliers for repair or replacement chosen by us. We may use carbon repair specialists to evaluate structural damage.

Accessories, helmets and clothing are covered up to the **sum insured** as shown in the **schedule** and subject to the **value**.

### What is not Covered

1. The first £100 of any claim.
2. When **accident** damage is sustained in transit when handed to a recognised transport provider, unless securely packaged and a receipt obtained.
3. **Accidental** damage when loaned or hired out by you to any other person.
4. Any **accidental** damage following **abandonment**.
5. Any **accidental** damage claims for marring, scratching, denting or cosmetic changes.
6. Any **accidental** damage claims for a **pedal cycle** frame unless there are visible signs of structural damage.
7. Any gradually operating cause including but not limited to damage caused by wear and tear, wet or dry rot, atmospheric or climatic conditions, frost, insects, vermin, corrosion, rust, dust, contamination, change in colour of finish, chemical reaction, marring, scratching, denting, cosmetic changes, dampness, dryness, shrinkage or evaporation.
8. Mechanical or electrical breakdown or defect or electronic malfunction.
9. Failure to use or maintain the **pedal cycle** in accordance with the manufacturer's instructions.
10. Faulty or defective design, materials or workmanship or latent defect and defects in operation.
11. Any accessories, helmets and/or clothing, unless the **pedal cycle** itself is damaged at the same time.



# SECURITY REQUIREMENTS APPLICABLE TO SECTION 1

Wherever an **approved lock** is required to be used the lock will need to have been tested by Sold Secure and the **value** of the **pedal cycle** will determine the level of the **approved lock** you will need:

**Pedal cycle(s)** up to the **value** of £1,500 require a Sold Secure Silver-rated lock.

**Pedal cycle(s)** exceeding a **value** of £1,500 require a Sold Secure Gold rated lock.

## 1. SECURITY REQUIREMENTS AT THE INSURED LOCATION

**Malicious damage**, or theft of the **pedal cycle** whilst at the **insured location** shall only be covered in circumstances where the **pedal cycle** is:

- a) At an **insured location**; as described in a), d), e), and h), the **pedal cycle** DOES NOT need to be secured through the frame by an **approved lock** to an **immovable object**, however any home security devices must be in operation and all final exit doors and accessible windows must be locked.
- b) At an **insured location** as described in b) and c) **you** have complied with the following security requirements:
  - i. all external doors must be secured by a minimum of a 5-lever mortice deadlock to BS3621 standard or a CEN Grade 3 closed shackle padlock, or
  - ii. the **pedal cycle** must be secured through the frame by an **approved lock** to an **immovable object** within the building.
- c) At an **insured location** as described in f) and g) the **pedal cycle** must be secured through the frame by an **approved lock** to an **immovable object** within the building.

## 2. SECURITY REQUIREMENTS WHERE THE PEDAL CYCLE IS AWAY FROM THE INSURED LOCATION

**Malicious damage** or theft of the **pedal cycle** whilst away from the **insured location** shall only be covered in circumstances where:

- a) The **pedal cycle** is not left **unattended**; or
- b) The **pedal cycle** is left **unattended**, but secured to an **immovable object** by an **approved lock** through the frame and any access to the **pedal cycle** is affected by **forcible and violent entry**.
- c) The **pedal cycle** is not **abandoned**.

## 3 SECURITY REQUIREMENTS FOR VEHICLES WHERE THE PEDAL CYCLE IS IN OR ON A VEHICLE

Theft whilst the **pedal cycle** is in or on a vehicle shall only be covered in circumstances where:

- a) All doors, windows and other openings of the vehicle are left closed, securely locked and properly fastened.
- b) Access to the **pedal cycle** and/or **accessories** must have been affected by **forcible and violent entry**.
- c) Any security devices installed in the vehicle are in operation.
- d) The **pedal cycle** is stored out of sight, (wherever possible).
- e) The **pedal cycle** is secured to a roof or bike rack using the key operated locking mechanism of the rack and where the rack is secured to the vehicle and left for no longer than 1 hour.
- f) The **pedal cycle** is secured to a roof or bike rack through the frame to the rack by an **approved lock** and where the rack is secured to the vehicle and left for no longer than 12 consecutive hours.
- g) Any vehicle used must have; a valid motor insurance; a valid MOT certificate (where applicable); current road tax (where applicable); and all windows and locks that are capable of rendering the vehicle secure.
- h) The **pedal cycle** is not **abandoned**.

# SECTION 2: REPLACEMENT PEDAL CYCLE HIRE

## What is Covered

We will pay up to £500 for you to make arrangements for the hire of an alternative **pedal cycle** of like kind at a reasonable cost. Hire must be from a recognised reputable **pedal cycle** dealer. We will cover these hire costs if **your pedal cycle** is damaged or stolen during the **period of insurance**, or **your pedal cycle** fails to arrive at the event due to a delay by a **common carrier**.

## What is not Covered

1. Where the costs of hire are greater than a normal charge through a recognised supplier.
2. Costs incurred for hiring a **pedal cycle** that is of a greater **value** than **your pedal cycle**.
3. Where evidence of expenditure cannot be provided.
4. Where costs are incurred by anyone other than **you**.
5. Any hire costs outside of the **period of insurance**.

## SECTION 3: PERSONAL ACCIDENT

### What is Covered

We will pay the amount shown below if at any time whilst **you** are using a **pedal cycle** within the **territorial limits**, suffer **bodily injury** following an **accident**.

The amounts we will pay under this section are:

- a) **Loss of Limb** £10,000.
- b) **Loss of Sight** £10,000.
- c) **Death** £10,000.
- d) **Permanent Total Disablement** £25,000.
- e) **Dental Treatment** – we will pay **you** up to £500 for the costs and expenses that are reasonably and necessarily incurred for the repair of **your** natural teeth arising from an **accident** during the **event**.
- f) **Physiotherapy sessions** – if **you** sustain a **bodily injury** during the **event**, we will pay **you** the costs and expenses up to £500 of physiotherapy fees that are reasonably and necessarily incurred for all **bodily injuries** arising from the same **accident** if notified to **us** within 28 days of the **accident**.

Benefits under this section shall be payable to **you** or **your** nominees, and shall be limited to a maximum of £25,000 per person.

### What is not Covered

1. Any **accident** not involving the use of a **pedal cycle** by **you**.
2. Anyone over age 85.
3. **Permanent total disablement** benefit for anyone over age 65.
4. Suicide, attempted suicide or intentional self-injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or insanity or **your** own criminal act, or being under the influence of alcohol or drugs.
5. When directly or indirectly resulting from stress, trauma or psychiatric illness.
6. Any benefit when **your** death, injury or loss does not occur within 30 days of the **accident**.
7. **You** being under the influence of alcohol or non-prescribed drugs, or abusing prescribed drugs where there is sufficient evidence to conclude that the use of alcohol or drugs contributed to an **accident, bodily injury** or criminal act.
8. Any surgery or treatment that is not medically necessary, cosmetic surgery, reversing cosmetic surgery, or any corrective treatment needed as a result of previous cosmetic surgery.
9. Any benefit when **you** cannot prove to **us** that the **permanent total disablement** has continued for 12 months from the date of the **accident** and in all probability, will continue for the remainder of **your** life.
10. More than one benefit per policy under this section per **period of insurance**.
11. Any pre-existing condition.
12. Any injury arising from **your** use of a **pedal cycle** to participate in stunts.
13. Dental treatment where written proof from **your** dental practitioner has not been provided, stating the **bodily injury** and justifying the requirement for dental fees to be incurred privately rather than utilising the care provided by the UK National Health Service.
14. Dental treatment that is purely cosmetic or for aesthetic purposes, e.g.:
  - a. any treatment **you** elect to have, such as crowns, bridges, inlays and onlays, which are not clinically necessary.
  - b. replacement of silver-coloured fillings with white fillings.
  - d. tooth whitening, including bleaching and laser whitening, veneers or orthodontic treatment.
15. For physiotherapy sessions:
  - a. where written proof from **your** medical practitioner has not been provided, stating the **bodily injury** and justifying the requirement for physiotherapy fees to be incurred privately rather than utilising care provided by the UK's National Health Service
  - b. any treatment beyond 6 months of the **bodily injury**
  - c. more than one claim for the same **accident**

## SECTION 4: PUBLIC LIABILITY

### What is Covered

We will in respect of the amount shown on the **schedule** which **you** become legally liable for, pay for **accidental bodily injury**, death, disease or **accident** damage to any person or **accident** damage to third party property which arises from **your** use of or ownership of a **pedal cycle** providing **you** are a resident of the **United Kingdom**.

The total amount payable includes reasonable defence costs and expenses incurred by **you** with **our** written consent in connection with any liability insured.

### What is not Covered

1. Anyone over age 85.
2. Liability arising from loss or damage to property which belongs to **you** or is in **your** care custody or control.
3. Where **you** are entitled to indemnity from another source.
4. When punitive, exemplary or aggravated damages are awarded against **you**.
5. Any liability for **bodily injury**, loss or damage.
  - a. to **your** employees or members of **your** family or household or to their property.
  - b. arising out of the ownership, possession, use or occupation of land or buildings.
  - c. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
6. Anyone being carried on the **pedal cycle** other than **you**.
7. Any liability not involving the use of a **pedal cycle**.
8. Any liability arising out of the use of a **pedal cycle** outside the **territorial limits**.

## SECTION 5: EVENT BOOKING FEE PROTECTION & OPTIONAL TRAVEL EXPENSES

### What is Covered

We will pay the non-refundable event booking fee cost and travel expenses (optional extra), less any refunds, up to the limits specified in your schedule. This protects you against situations or losses that result from sudden and unexpected events which occur between purchasing the policy and the event, as outlined below:

1. Any serious injury or any unforeseen serious illness occurring to you which results in you being unable to attend the event. You must be examined by a physician within 72 hours of the cancellation and the physician must advise you not to attend the event.
2. Any serious injury or any unforeseen serious illness occurring to a member of your family which requires you to provide primary care to that person. Your family member must be examined by a physician within 72 hours of the cancellation.
3. Any serious injury or any unforeseen serious illness occurring to your family member that is considered life threatening or requiring hospitalisation. Your family member must be examined by a physician within 72 hours of the cancellation.
4. Your death.
5. The death of a family member on or within thirty (30) days prior to the event date.
6. You being required to serve on a jury or served with a court order which requires your appearance in court on the day of the event, and which prevents you from attending the event.
7. Your home being made uninhabitable by fire, flood, burglary, vandalism, or natural disasters.
8. You are directly involved in a traffic accident on the day of the event that causes either: 1) an injury to you; or 2) damage to the automobile that creates an immediate need for repair to ensure the safe operation of the vehicle.
9. You being on active military duty having personal leave revoked, except for disciplinary reasons.
10. You, after having been with the same employer for at least three continuous years, are terminated or laid off, through no fault of your own, after your effective date of coverage.
11. You or your spouse are relocated by you or your spouse's current employer to a location that is at least 100 miles from your primary residence.
12. You not arriving at the venue due to a delay by the common carrier used for transportation.
13. Your mode of transport having a mechanical breakdown within 24 hours of the event which results in the transport being unable to be driven to the event.
14. Your place of work is made unsuitable for business by fire, burglary, vandalism or natural disasters within 48 hours prior to the event.

### What is not covered

1. Pre-existing conditions.
2. If you cannot provide a doctor's report for injury or illness;
3. If you are prevented from travelling due to disruption of the public transport network which is public knowledge 24 hours prior to the event.
4. Intentionally self-inflicted harm, suicide or attempted suicide by you.
5. Normal pregnancy, fertility treatments, childbirth or elective abortion, other than unforeseen complications of your pregnancy.
6. Mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications related thereto of you.
7. Alcohol or substance abuse; or conditions or physical complications related thereto of you.
8. Any unlawful acts committed by you, whether they are insured or not.
9. You a) making changes to personal plans or b) having a business or contractual obligation.
10. The event being cancelled or delayed by the venue or promoter for any reason (including bad weather).
11. Prohibition or regulation by any government.
12. Lost or stolen tickets.
13. Any expected or foreseeable events.
14. If you give incorrect data or facts.
15. If the loss is not submitted to us within 28 days from the date of loss, except as otherwise prohibited by law.



## EXCLUSIONS THAT APPLY TO THE WHOLE POLICY

This policy does not cover the following:

1. Whilst a **pedal cycle** is used otherwise in accordance with all applicable local laws.
2. Whilst using a **pedal cycle** for 'hire & reward', e.g. courier services or the carriage of paying passengers
3. The full cost of **your claim** where **you** have insured **your pedal cycle** for less than its **value**.
4. Professional or semi-professional athletes deriving part or all of their income from activities involving the use of a **pedal cycle** (examples of which but not limited to cyclist, Triathlete or duathlete) unless **you** are in receipt of written consent from **us**.
5. Any act of fraud or dishonesty by **you** or anyone acting on **your** behalf.
6. War, invasion, **terrorism**, acts of foreign enemies, hostilities (whether or not war has been declared), civil war, rebellion, revolution, insurrection, military or usurped power.
7. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel.
8. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
9. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds.
10. Suicide, attempted suicide or deliberate injury to **yourself** or putting **yourself** in unnecessary danger (unless trying to save human life).
11. Solvent use, being under the influence of drugs or alcohol, except those prescribed by a registered doctor, or drugs which have been prescribed by a registered doctor and not those prescribed for drug addiction.
12. Engaging in any criminal act.
13. Any claim where **evidence of ownership** cannot be provided for the **pedal cycle** or the **approved lock**.
14. Natural disasters.
15. Financial Default.
16. Epidemic or Pandemic.
17. Pollution or threat of pollutant release.

## GUIDANCE NOTES

This insurance is underwritten by Tradewise Insurance Services Ltd, Link House, 300 Southbury Road, Enfield, Middlesex, EN1 1TS who are authorised and regulated by the Financial Conduct Authority.

## SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

## FINANCIAL SERVICES COMPENSATION SCHEME

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

## DATA PROTECTION NOTICE

This document contains important information relating to the details **you** have given **us**. **This notice should also be shown to anyone else that is insured under this policy**. This section draws to **your** attention the systems **we** have in place which allow **us** to detect and prevent fraudulent claims.

## FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud **we** draw to **your** attention in accordance with Data Protection Legislation, the fact that **we** may at any time record and monitor telephone calls for the purpose of detecting fraud & deception. **We** may also pass **your** details through any number of data sharing/fraud prevention Agencies such as Hunter and CIFAS.

**Your** Insurance cover details may be added to the Claims and Underwriting Exchange Register, run by the Insurance Database Services Ltd and the Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers. It is a condition of **your** policy that **you** must tell **us** about any incident (such as **accident** or theft) whether or not it gives rise to a claim as soon as possible. **We** will pass information relating to it on to these Agencies. If **you** or anyone acting on **your** behalf gives **us** false or inaccurate information and **we** suspect fraud, all benefits under this policy will be void. The matter will be recorded with the above Agencies and pursued in accordance with the law.

**We** may share information about **you** with **our** associated and subsidiary companies. Other organisations may also use and search these records in their effort to combat fraud and undertake credit searches.

The **company** wishes to make it clear that the vast majority of honest Policyholders suffer as a result of a few. **Our** aim is to provide the best possible service to the genuine customer. Through the use of these systems and certain interview techniques, **we** are able to address fraud in such a manner that enables **us** to keep premiums competitive.