

# BICYCLE INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

YellowJersey

Company: AWP P&C SA registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudenciel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: Ford RideLondon event insurance policy

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 bicycle (max value £5,000), 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 period. Cover is additionally provided for the event entry fee should you be unable to participate due to a sudden and unexpected event.



#### 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 £200
- ✓ Emergency bike hire up to £300
- ✓ 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



#### WHAT IS NOT INSURED?

- ✗ The first 10% of accidental damage, vandalism and theft claims. Minimum excess £200
- ✗ 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
- ✗ Any accidental damage, theft, personal accident or third party liability claims outside of the policy period
- ✗ Claims for marring, scratching, denting or cosmetic damage
- ✗ Theft of unattended pedal cycles
- ✗ Claims for any pedal cycle with a value greater than £5,000
- ✗ 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?

- ! You cannot insure a pedal cycle under this policy with a value greater than £5,000.
- ! Personal accident or event withdrawal claims due to any pre-existing condition.
- ! Pedal cycles left unattended away from the insured location unless locked to an immovable object with an approved lock for no longer 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.
- ! Personal accident cover for anyone under the age of 16.



## 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 7 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 24 May 2024 at 00:01 and end at 23:59 on Monday 27 May 2023.



## 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 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.