Cycle Rescue

Insurance Product Information Document

The **Ethical** Choice

Company: ETA Services

Product: ETA Cycle Rescue

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We have produced this document to present you with a summary of cover. To understand exactly what you will be covered for, please read your policy wording and personalised schedule in full as you may not be covered for everything included in the summary.

What is this type of Cover

This cover is intended to arrange recovery of cyclists and their bicycles if a breakdown to their bicycle occurs which is irreparable at the scene, or if the cyclist is injured and unable to complete their journey.

What is covered?

- ✓ We will recover you and your bicycle to your chosen destination or home if it is nearer.

What is not covered?

- ✗ Incidents occurring outside the period of cover
- ✗ Incidents caused by wilful or deliberate acts
- ✗ Bicycles that have broken down more than three times, where no remedial action has been taken after each breakdown
- ✗ Costs that you would have occurred as part of the journey and costs that we have not agreed including incidental expenses
- ✗ Repair costs
- ✗ Any other costs in addition to the call out charge and transportation of you and your bicycle

Are there any restrictions on cover?

- ! Your bicycle must be maintained in a safe and roadworthy condition and serviced in accordance with the manufacturer’s guidelines
- ! You must take steps to permanently repair your bicycle following a breakdown
- ! You must be over 16 years of age and be a permanent legal resident of Britain
- ! This policy does not cover any other costs in addition to the call out charge and transportation of you and your bicycle
- ! The waiting period to seek assistance is 24 hours from the purchase date of the policy

Where am I covered?

Cover is offered for your bicycle within Britain, and up to 90 days within the European Union including Norway and Switzerland.

What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.

When and how do I pay?

Premium is paid as a one-off payment annually.

When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.

How do I cancel the contract?

You have the right to cancel this policy within 14 days of the start date of the policy or when you received the policy documents, if this is later, without giving any reasons, and you will receive a full refund unless a valid claim has been made.

For annual policies, should you cancel after 14 days we will refund you with an amount proportionate to the unexpired period remaining on the policy, unless a valid claim has been made.