Cycle Insurance Policy Wording

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Welcome to ETA

Thank You for choosing the provider that does more.

With ETA, **Your** cover is designed to cover **Your** ride and keep **You** on the road, while every policy **You** hold helps power a movement for a safer, greener future.

For over 35 years, we've been a trusted partner for riders across the **United Kingdom**. That trust is built on proof: we're consistently named the UK's most ethical provider, but for us, ethics are about action. It means getting **You** moving again swiftly after a **Claim**, while actively campaigning for safer streets and greener travel for all.

Whether you're commuting on an e-bike, doing the weekly shop by cargo bike, or simply enjoying the freedom of two wheels, you're making a difference. You're at the heart of a shift towards cleaner, smarter travel, and we're proud to cover **You** on that journey.

Welcome to the movement. We're here for **You** when **You** need **Us**.

The Team Covering Your Ride

Your ETA Cycle Insurance policy is a partnership between specialists dedicated to keeping **You** moving. Here's who does what:

Policy Arrangement:

Your insurance is arranged by ETA Services (a trading name of Twothreebird UK Ltd), **Your** trusted partner in ethical insurance.

Insurance Underwriter:

The policy is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited) :

- ➔ *Registered Office: 3 More London Riverside, LONDON, SE1 2AQ.*

Policy & Claims Administration:

Policies and **claims** are administered by:

- ➔ *Twothreebird UK Limited trading as ETA Services, Unit 21, Fulham Broadway Centre, Fulham Road, LONDON, SW6 1BW*

Cycle Rescue Claims Administration:

Cycle Rescue **claims** are administered by:

- ➔ ***Call Assist Ltd**, Axis Court, North Station Road, COLCHESTER, CO1 1UX*

Our Regulatory Commitment

Twothreebird UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA - number 313965).

Collinson Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (FCA - number 202846). Registered in England number 01708613.

Important Numbers

Whether **You** are making a **Claim** or have a question, **You** will find the right number below:

United Kingdom Breakdown Assistance (Local call rates apply)	**01206 785 968**
European Breakdown Assistance (Local call rates apply)	**+44 1206 785 968**
Hard of Hearing Text Service (For cycle rescue only)	**07537 404 890**
To Make a Claim (Or online at eta.co.uk/bicycle-insurance/make-a-claim)	**0333 000 1234**
ETA Customer Services	**0333 000 1234**

Words With Special Meaning

Important

Certain words in this policy have specific meanings. These words are shown in **bold** with a capital letter, and their definitions can be found in this 'Words with Special Meaning' section. Please take the time to read this policy document together with **Your Policy Schedule** to understand the level of cover provided.

The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear in bold print:

Abandonment

Means:

a) Leaving **Your** Bicycle in an unlocked vehicle;

b) When **You** are taking part in an Event, and **You** leave **Your Bicycle** and/or **Accessories** in the relevant secure zone for a period of more than 24 hours;

c) Leaving **Your Bicycle** in any location other than **Your Home** for more than 18 hours (extended to 24 hours if left at a train station or **Your** permanent place of employment) regardless of how **You** have secured it.

Accessories

Means cycle-specific equipment and parts that are not core to the operation of **Your Bicycle** and are removable without specialist tools. This includes items such as a **Bicycle** trip computer, GPS, lights, cycling helmets, cycling clothing, **Bicycle** locks, and sports equipment such as travel **Bicycle** boxes, provided they are not otherwise excluded by this policy.

Accident

Means a collision or **Crash** while riding **Your Bicycle** which is specific, sudden, unforeseen and unintended. This happens during the **Period Of Insurance** and is entirely outside of **Your** control.

Accidental Damage

Means damage caused to **Your Bicycle**, **Components** or **Accessories** arising from a collision, **Crash** or the action of an object striking **Your Bicycle** and which is sudden, unforeseen, and specific and happens during the **Period of Insurance**.

Additional Wheelset

Means any pair of **Bicycle** specific wheels that are not **Your** Primary Wheelset.

Administrator/ETA

Means ETA Services, Unit 21 Fulham Broadway Centre, Fulham Road, London, SW6 1BW.

Approved Lock

Means any pedal cycle, powered cycle, or motor scooter lock tested and certified by 'Sold Secure' which meets the required minimum rating for the **Insured value** of **Your Bicycle**:

- a minimum of Sold Secure Silver rating for a **Bicycle** insured for less than £1,500, or
- a minimum of Sold Secure Gold rating for a **Bicycle** insured for £1,500 or more.

Please note: Any included security cables are not sufficient to be used as a primary lock and must not be relied upon to secure **Your Bicycle**. Failure to secure **Your Bicycle** through the frame to an **Immovable Object** with an **Approved Lock** of the correct rating may invalidate **Your** cover in the event of a **Claim**.

Benefit Limit

Means the total value covered under this policy per each section of coverage and stated on **Your Policy Schedule**. Including **Your Bicycle**, any **Accessories** or **Components**.

Bicycle

Means one of the following:

a) A **Bicycle**, which for the purposes of this definition includes any cycle with two or more wheels (such as a tricycle or adapted cycle), propelled entirely by human power with pedals and steered with handlebars attached to the front wheel, which has no other assisted means of motion and is not subject to the requirements of the Road Traffic Act.

b) A **Bicycle** as described in a) above, that assists the rider with an electric motor that meets all of the following criteria:

- The motor's power output must not exceed 250 watts, and its assistance must cut out when the bicycle reaches 15.5 mph.
- The **Bicycle** must be clearly and visibly marked by the manufacturer with the motor's power output. It must also show either the battery's voltage or the maximum assisted speed.
- Any retrofitted electric conversion kits must have been professionally installed by a recognised retailer, for which proof of installation is required.

A **Bicycle** of either type described in a) or b) that is designed or professionally adapted to carry passengers and/or cargo.

Bodily Injury

Means an identifiable **Injury** sustained by **You** during the **Period Of Insurance** and is caused by an **Accident**.

Breakdown

Means a mechanical or electrical failure, which immediately renders the **Bicycle** immobilised or dangerous to ride. This definition shall also include **Breakdowns** as a result of punctures, and for any electrically assisted **Bicycle** - lost, snapped or stolen keys.

Call Assist

Means **Our** cycle rescue claims administrator.

Claim(s)

Means any request by **You** for payment or benefit under this insurance policy following a loss or event that is covered by the policy.

Commencement Date

Means the start date of **Your** policy, as noted on the **Policy Schedule**, on which cover under this policy starts.

Communal

Means an area of shared use.

Components

Means functional pieces of equipment which are core to the operation of **Your Bicycle** and which are attached to **Your Bicycle** frame. Examples of such **Components** include handlebars, chainsets, chains, saddles, etc. When these **Components** are in addition to or in replacement of the Manufacturer's original specification, the value of these **Components** must be included in **Your Bicycles** Insured **Value** declared to **Us**.

Crash

Means a collision of the **Bicycle** with another object whilst it is being ridden or a fall caused by the rider losing control of the **Bicycle** whilst it is being ridden.

Enclosed Structure

Means a fully enclosed and secure structure with walls, a floor and a roof and is **Securely Locked**, for example a house, building, garage, storage unit, **Bicycle** hanger, or a shed.

End Date

Means the date on which this policy ends, which will be the earliest of the following:

a) The expiry of the current **Period of Insurance**;
b) If **You** choose not to renew this policy;
c) If **We** choose not to renew this policy for whatever reason;
d) The date **You** fail to pay the premium;
e) The date **You** cancel this policy;
f) The date **We** cancel this policy for whatever reason.

Europe/EU

Means territories of the member states that are governed by European Union law, including Norway and Switzerland.

Evidence Of Ownership

Means a purchase receipt showing the date, price paid and details of the **Bicycle**, **Approved Lock** and/or **Accessories**, name and address of seller, or other evidence, which clearly demonstrates ownership, or a valuation from a VAT- registered Bicycle shop.

Excess

Means the amount, as shown on **Your Policy Schedule**, that **You** are responsible for paying as the first part of any **Claim**, where an **Excess** is applicable.

Immediate Family/Family

Means a person older than 14 who permanently resides at **Your Home** and is **Your** child, stepchild, parent, stepparent, spouse, sibling, life partner, or civil partner, and shall include adoptive relationships.

Forcible or Violent Entry

Means:

a) entry evidenced by visible damage to the fabric of the building at the point of entry;

b) damage caused to an **Immovable Object** or **Approved Lock**.

Frame or Bicycle frame

Means two triangles; a main triangle and a paired rear triangle, which together constitute the **Bicycle frame** for the purpose of this policy. If **Your Bicycle Frame** is of a different design, and **You** would like to know how to secure it, please contact **Us** for clarification.

Immovable Object

Means a solid object made from brick, concrete or steel which is not capable of being removed, broken or undone without specialised equipment and which cannot be manoeuvred under or over **Your Bicycle**.

Injury
Means **Bodily Injury** directly and solely caused by **Accidental** external violent and visible means.

Insured Item(s)
Means an item including **Your Bicycle**, **Components** and/or **Accessories** and/or **Additional Wheelsets** that have been listed as included on **Your Policy Schedule** and the correct premium has been paid to **Us**.

Insured Value
Means the amount shown on **Your Policy Schedule** that **You** have declared as the full replacement value for a specific **Insured Item** (such as **Your Bicycle**, or **Your** insured **Accessories** and **Additional Wheelsets**). This represents the maximum sum **We** will pay for any single **Claim** relating to that specific item, before the deduction of any applicable **Excess**.

Loss Of Limb(s)
Means a physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total irrecoverable loss of use of hand, foot, arm or leg.

Malicious Damage
Means damage caused by attempted **Theft** or a wrongful act motivated by malice, vindictiveness or spite with the intention of damaging the **Bicycle**.

New For Old
Means the cost of a comparable new replacement for **Your Bicycle**, **Components**, **Additional Wheelset** and/or **Accessories** up to the **Sum Insured**.

Occupation
Means **You/Your Immediate Family's** business, job, line of work, the principal activity in **You/Your Immediate Family's** life that **You/Your Immediate Family** do to earn money.

Other Bicycles
Means any **Other Bicycles** that **You** have permission to ride, which are separate from those detailed in **Your Policy Schedule**.

Out of Sight
Means whilst left **Unattended** in a building, or within the private garden or other outside space within the **Secured Boundaries** of **Your Home,** the **Bicycle** is not externally visible/cannot be seen by the public.

Pay and Claim
Means **You** are initially responsible for any costs for which **We** will reimburse **You** for.

Period of Insurance
If **You** have an annual policy, this means a period of twelve months as stated in **Your Policy Schedule**. If **You** have a monthly rolling contract, **Your** insurance starts on the date stated in **Your Policy Schedule** and continues for a period of one month and will continue for periods of one month at a time upon receipt of each monthly premium from **You.**

Permanent Total Disablement
Means a disability lasting at least 12 calendar months which entirely prevents **You/Your Immediate Family** from attending to any business or **Occupation** of any kind and at the end of that period being beyond the hope of improvement.

Physiotherapy
Means **Physiotherapy** obtained for injuries sustained in an **Accident** within 30 days of such **Accident.**

Policy Schedule

Means the document that contains important information about **You** and this policy and forms part of this policy document.

Public Access

Means an area (regardless of it being private property) to which the public can gain entry without **Forcible or Violent Entry**.

Professional Cyclist

Means a person that rides **Bicycles** as their primary **Occupation** or source of income and is as such classified as a **Professional Cyclist**.

Professional Use

Means cycling as a professional/semi-professional athlete where **You/Your Immediate Family's** income is earned through sponsorship, endorsement and prize winnings.

Private (Non-NHS) Emergency Medical and Dental Care

Means medical or dental care sought from a private hospital, clinic or practice and obtained for injuries sustained in an Accident within 24 hours of such **Accident**.

Privately Accessed

Means an area to which access is restricted solely to **You** and **Your Immediate Family**.

Replacement Cost

Means the cost at which **We** can source an item subject to a **Claim**. The cost is based on the settlement conditions as outlined on pages 37 of the policy.

Secure Bicycle Hanger

Means a **Securely Locked** on-street **Bicycle** hanger made out of metal and which is fully enclosed with walls and a roof.

Secured Boundaries

Means a physical perimeter that restricts unauthorised access to **Your Home**, such as walls, fences, doors, or other barriers. Entry points must be **Securely Locked** or otherwise controlled to prevent intrusion.

Securely Locked

Means that for a building, room, or vehicle, all access points must be closed and locked to prevent entry except by **Forcible or Violent Entry** which results in visible physical evidence. For **Your Bicycle**, it means the **Bicycle** must be locked in full compliance with the conditions detailed in the 'Locking & Security Requirements' section of this policy on pages 13-15.

Secure Vehicle Rack

Means a vehicle **Bicycle** transport rack, including roof mounted bike boxes, that has lockable security preventing it from being removed from the vehicle without specialised tools and equipment.

Sponsored Cyclist

Means a person that receives a discount of greater than 50% of the recommended retail price of a **Bicycle** in the role of a **Sponsored Cyclist** or brand ambassador rider.

Sum Insured

Means the total value of an individually **Insured Item**, as chosen by **You** and stated on **Your Policy Schedule**.

Temporary Residence

Means a location, other than **Your Home**, where **You** stay for more than one night but for no more than 90 days in total during a single visit. The location must also meet the security conditions required by this policy.

Temporary Total Disability
Means **Injury** following an **Accident** which entirely prevents **You/Your Immediate Family** from working in **Your**/their usual business or **Occupation**.

Territorial Limits
Means the geographical area where cover is effective, defined as follows:

a) Standard Cover: The **United Kingdom** (England, Scotland, Wales, and Northern Ireland) and **Europe/EU**. Cover within the **EU** is limited to trips of 90 consecutive days.

b) Worldwide Cover Extension: If this extension is shown as included on **Your Policy Schedule**, the **Territorial Limits** are extended to be worldwide. Cover is for a cumulative total of 365 days per **Period of Insurance**, with any single trip limited to a maximum of 90 consecutive days. Exception: Third Party Liability cover is excluded for **Claims** arising in the USA and Canada.

Theft
Means the taking of **Your Bicycle** or other **Insured Item** without **Your** consent, with the full intention of permanently depriving **You** of it, resulting from:

a) **Forcible and/or Violent Entry** into **Your Home**, **Enclosed Structure** or vehicle; or

b) It being taken after being defeated by force, having been secured through its frame to an **Immovable Object** with an **Approved Lock** in line with the locking requirements of this policy; or

c) Robbery, meaning the use of force or threat of violence against **You**.

Total Loss
Means the loss of **Your** entire **Bicycle**, or damage to **Your Bicycle**, which in **Our** opinion is uneconomical to repair.

Transition Area
Means a designated area as defined by the organisers of a competitive triathlon or biathlon where you, as the participant, store different kit to be used as **You** change between disciplines. **Bicycles** are not required to be locked while in the transition area.

Unattended
Means whenever **Your** entire **Bicycle** is out of **Your** direct line of sight and/or more than five metres away from **You**.

United Kingdom
Means England, Scotland, Wales and Northern Ireland, and for the purposes of this policy, also includes the Channel Islands and the Isle of Man.

We/Our/Us
Means Collinson Insurance.

You/Your
Means the person named as the policyholder on the **Policy Schedule** who is resident in the **United Kingdom** and is 18 years or older. In relation to the conditions of cover, provided the following reside at **Your Home** on a permanent basis, **You** includes **Your Immediate Family**.

Your Bicycle
Means the **Bicycle** specified on **Your Policy Schedule** including any **Components** in use at the time it was stolen or damaged. This includes custom parts, provided the value of these are included in the **Bicycle Insured value** as indicated on **Your Policy Schedule**.

Your Home

Means **Your** primary residence, as stated on **Your Policy Schedule**, and is the location where **Your Bicycle** is normally kept. **Your Home** includes the following, provided the conditions of each are met:

a) **Privately Accessed Enclosed Structures** located within the **Secured Boundaries** of **Your Home**, for example a building or outbuilding, garage, a storage unit or shed. These structures need to be fully enclosed with walls, a floor and a roof and access to these structures should be solely restricted to **You** or **Your Immediate Family**.

b) Non-**Privately Accessed Enclosed Structures** located within the **Secured Boundaries** of **Your Home**, for example a communal area or a shared storage unit. These structures need to be fully enclosed with walls, a floor and a roof and access is not solely restricted to **You** and **Your Immediate Family** and provided that, **Your Bicycle** is locked through its frame to an **Immovable Object** using an **Approved Lock**.

c) A **Secure Bicycle Hanger** provided the unit is located within a one mile radius of **Your Home**.

d) A **Privately Accessed** garden or **Privately Accessed** outside area within the **Secured Boundaries** of **Your** Home.

e) **Temporary Residence** where **You** stay for more than one night but not for more than 90 days during the **Period Of Insurance** and which meets the security conditions of this policy.

Important: Please be sure **You** know and follow the Security Conditions in this policy. If **You** don't, **Your Claim** might not be accepted. Refer to Security Conditions on page 15.

Is This Cover Right for You?

This policy is designed to provide cover for cyclists who reside in the **United Kingdom**. It covers **Your Bicycle** as shown on **Your Policy Schedule** against events such as **Theft** and **Accidental Damage**, whether **You** are riding, commuting, or while the **Bicycle** is stored at **Your Home** or secured in an area of **Public Access**.

Eligibility Criteria

To be eligible for this insurance, **You** must meet the following criteria:

Age and Residency

You must be 18 years of age or over and permanently residing in the **United Kingdom**.

Usage Restrictions

The **Bicycle** must be used for personal, leisure, or commuting purposes. This cover does not extend to **Professional Cyclists** or **Bicycles** used for **Your** primary **Occupation** or source of income (e.g., for courier services, hire, or any trade or business).

Ownership

You must be the owner of the **Insured Items** or be legally responsible for them.

Sponsorship

You must not be a **Sponsored Cyclist** or brand ambassador who has received a discount of more than 50% on the **Bicycle**'s recommended retail price.

Understanding Your Excess

The **Excess** is the amount **You** will need to contribute towards a **Claim**. The amount can vary depending on the circumstances of the incident.

Standard Excess

For **Claims** relating to **Theft** or **Accidental Damage**, the **Excess** is 5% of the **Claim's** value, with a minimum of £50, capped at £500:

- ➔ Minimum contribution: £50
- ➔ Maximum contribution: £500

Increased Excess for Higher-Risk Situations

In certain higher-risk situations, the **Excess** is 20% of the **Claim's** value, with a minimum of £100, capped at £500:

- ➔ Minimum contribution: £100
- ➔ Maximum contribution: £500

This increased **Excess** applies if a **Claim** arises from:

- ➔ **Theft** of a folding **Bicycle** left unattended, at any time, in a location with **Public Access**.
- ➔ **Theft** or **Accidental Damage** when **Your Bicycle** is left **Unattended** in a location with **Public Access** between the hours of 1:00 am and 4:00 am.
- ➔ **Theft** or **Accidental Damage** when **Your Bicycle** has been left in a vehicle or fitted to an external bicycle rack, at any time. Please refer to page 24, point 21 for further details.

Locking & Security Requirements

Importance of Correctly Locking Your Bicycle

When locking **Your Bicycle**, it is crucial to use an **Approved Lock** and follow the requirements described herein, otherwise **Your** claim might not be accepted.

How to Secure Your Bicycle

When leaving **Your Bicycle Unattended** in a location with **Public Access** or a **Communal** space, **You** must lock its frame to an **Immovable Object** using an **Approved Lock**.

What is an Approved Lock?

An **Approved Lock** is any lock designed for a pedal cycle, powered cycle, or motor scooter, that has been tested and certified by 'Sold Secure' and meets the correct rating for **Your Bicycle's Insured value**.

Choosing the Right Lock Rating

The Sold Secure rating **You** need depends on the **Insured Value** of **Your Bicycle**:

- ➔ For **Bicycles** with an **Insured Value** of less than £1,500: **You** must use a lock with a minimum rating of Sold Secure Silver.
- ➔ For **Bicycles** with an **Insured Value** of £1,500 or more: **You** must use a lock with a minimum rating of Sold Secure Gold.

Important

Only the main lock carries a Sold Secure rating. Any accessory cables accompanying the main lock do not carry a Sold Secure rating and should never be relied upon to secure **Your Bicycle**. Doing so may invalidate **Your** cover. Verify **Your** lock's rating at www.soldsecure.com/approved-product-search.

How to Correctly Lock Your Bicycle

When leaving **Your Bicycle Unattended** in a location with **Public Access** or a **Communal** space, it is important that **You** securely lock **Your Bicycle** through its **Frame** to an **Immovable Object** by using an **Approved Lock**.

Correct



The lock securely passes through both the main frame of the **Bicycle** and the **Bicycle** stand.

Incorrect



The Approved D-Lock is attached to the **Immovable Object** only and not through the main frame, with only the non-approved accessory cable securing the **Bicycle**.

Correct



The lock securely passes through both the main frame of the **Bicycle** and the **Bicycle** stand. The non-approved accessory cable is not used to secure the main frame.

Incorrect



The lock immobilises the front wheel, but it doesn't pass through the main frame of the **Bicycle** and the **Bicycle** stand. The main frame of the **Bicycle** must always be secured to an **Immovable Object** with an **Approved Lock**.

Security Conditions

Please be sure **You** know and follow the Security Conditions in this policy. If **You** don't, **Your Claim** might not be accepted. Refer to words with special meaning on page 11 for the full definition of **Your Home**.

1. At Your Home

The requirements for securing **Your Bicycle** at **Your Home** depend on the type of storage location.

- Inside **Your Home**: When **Your Bicycle** is kept inside **Your Home**, it does not need to be locked. However, all external doors and windows of the property must be **Securely Locked**. A **Claim** for **Theft** will require evidence of **Forcible and/or Violent Entry**.
- Inside a **Privately Accessed Enclosed Structure: Your Bicycle** must be kept **Out Of Sight** of the public, and all doors and windows of the structure must be **Securely Locked.** There is no requirement to lock the **Bicycle** to an **Immovable Object** within the structure. A **Claim** for **Theft** will require evidence of **Forcible and/or Violent Entry**.
- Inside a Non-**Privately Accessed Enclosed Structure: Your Bicycle** must be locked through its frame to an **Immovable Object** using an **Approved Lock**.
- Inside a **Secure Bicycle Hanger:** When stored in a **Secure Bicycle Hanger**, **Your Bicycle** must be locked through its frame to the secure rack or an **Immovable Object** within the unit, using an **Approved Lock.**
- If kept in a **Privately Accessed Garden or Outside Area** within the **Secured Boundaries** of **Your Home, Your Bicycle** must be kept **Out Of Sight** of the passing public and must be locked through its frame to an **Immovable Object** using an **Approved Lock.**

2. Away from Your Home

When **Your Bicycle** is away from **Your Home**, as defined, **You** have to follow the security rules in this section. This means **You** must secure **Your Bicycle** the way it's described here, otherwise **Your Claim** might not be accepted.

If **Your Bicycle** is left **Unattended** while away from **Your Home** (or **Temporary Residence** falling within the definition of **Your Home**) it must be **Securely Locked** through the frame of the **Bicycle** to an **Immovable Object** by an **Approved Lock**. If **Your Bicycle** is an electric **Bicycle** and the display unit is removable, **You** need to remove it if **Your Bicycle** is **Unattended**.

For the purpose of this policy, **Your Bicycle** is considered **Unattended** whenever **Your** entire **Bicycle** is out of **Your** direct line of sight and/or more than five metres away from **You**.

3. Transporting Your Bicycle with Your Vehicle

If **You** are transporting **Your Bicycle**, the policy requires that it is secured inside a locked vehicle. For a **Theft Claim** to be valid, the **Bicycle** must have been stored completely **Out of Sight**, and there must be evidence of **Forcible and/or Violent Entry** to the vehicle.

A **Bicycle** attached to a **Secure Vehicle Rack** is not considered to be 'in a vehicle' under this clause. If **You** leave **Your Bicycle Unattended** on a **Secure Vehicle Rack**, it is subject to the 'Away From **Your Home**' security requirements. This means the **Bicycle's** frame must be locked to the rack with an **Approved Lock**.

4. Abandonment

It is a condition of this policy that **You** take reasonable care of **Your Bicycle**. For this reason, cover is not provided for **Claims** that result from **Abandonment**.

What Happens After a Road Traffic Collision

Be safe

Get yourself out of the road and to a footpath or kerbside or somewhere safe if **You** can. If you're unable to move, ensure you're visible and try to attract help from passers-by.

Call the police and ambulance

Always contact the police and call an ambulance if **You** are injured. The police can help with exchange of details and their reports could prove crucial. Get the details of the attending police officer and an incident reference number.

Exchange details

You must exchange personal and insurance details after a collision. **You** may not have insurance cover, but all motor vehicles on a public road should have. Get names and addresses, vehicle registration number as well as make, model and colour.

Get witnesses

Get details of any independent witnesses as well as the driver of the vehicle that hit **You**. If **You** can't do this yourself, ask a passer- by for help. If the vehicle that hit **You** didn't stop, still get witness statements as **You** can claim via the Motor Insurer's Bureau (MIB) who will pay out if the **Accident** was a 'hit and run' or the driver cannot be traced.

Get photographic evidence

Take photos (ideally time and date stamped) on Your phone of the vehicles and the scene (distances from junctions, road markings or signs) precisely as the **Accident** happened.

Don't let the driver of the vehicle that hit **You** move it before **You** take photos. Ask the police if there is CCTV footage showing **Your** collision. If **You** have a helmet cam, video from that can also be used as evidence.

Put everything down on paper

When **You** can, write a full account of the **Accident** and draw a sketch plan. It's always worth asking for a copy of the police reports too.

Get checked out by Your GP

No matter how minor **Your** injuries may seem, always visit **Your** GP and get checked over at the earliest possible opportunity.

Keep all receipts

Keep receipts/bills/estimates for the cost of repair/replacement to **Your Bicycle**, clothing, helmet and **Accessories** and the damaged bits of **Your Bicycle**. Keep records of costs you've incurred for treatment, travel to medical appointments.

Call a solicitor

If the collision wasn't **Your** fault, **You** may be entitled to compensation. A solicitor may be able to assist **You** in such a case.

Your Cycle Insurance Policy

In return for the payment of **Your** premium **We** will provide the insurance cover detailed in **Your Policy Schedule**, subject to the terms, conditions, and limitations shown in this document. **Your Policy Schedule** will set out which benefits **You** have selected, the **Sums Insured**, and any limits that apply. If a benefit is not shown as included on **Your Policy Schedule**, **You** do not have cover under that section.

Cover Options

This section outlines the cover options available under this policy. **You** should read it together with **Your Policy Schedule**, which confirms the specific options **You** have chosen.

Theft Cover

If **You** have chosen this cover and it displays on **Your Policy Schedule** as selected, **We** will cover **You** if **Your Bicycle**, **Accessories** and/or **Additional Wheelset** is stolen, or if someone attempts to steal it and causes **Malicious Damage**, provided **You** have met the security requirements and conditions set out in this policy.

We will pay up to the **Insured value** shown on **Your Policy Schedule** for:

1. **Theft** of **Your Bicycle**, **Accessories** and/or **Additional Wheelset**.
2. **Malicious Damage** resulting from the attempted **Theft** of **Your Bicycle**.
3. **Theft** of the battery pack or the fixed (non-quick-release) display/control unit of **Your** electric **Bicycle**.

Important

Cover under this section is effective within the **Territorial Limits** and is subject to the security conditions detailed on pages 13-15. If **You** require cover outside the **United Kingdom** and the **EU**, please refer to the Worldwide Extension. If You are taking part in an organised event, please see the Racing & Event Extension. For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on pages 23-24.

Note

Please be aware that this policy does not cover the **Theft** of a removable electric **Bicycle** display unit or other removable (quick-release) **Accessories**, unless they are stolen together with **Your Bicycle** in the same loss event. To ensure these **Accessories** are protected, **We** recommend that **You** detach these and take them with **You** whenever leaving **Your Bicycle Unattended**.

Accidental Damage Cover

If **You** have chosen this cover and it displays on **Your Policy Schedule** as selected, **We** will cover **Your Bicycle**, **Accessories** and/or **Additional Wheelset** for **Accidental Damage**, **Crash**, and **Malicious Damage**, provided the damage results from a single, sudden, and unforeseen incident during **Your Period of Insurance**, and **You** have met the cover conditions set out in this policy.

We will pay up to the **Insured Value** shown on **Your Policy Schedule** for**:**

1. **Accidental Damage** to **Your Bicycle**, **Accessories** and/or **Additional Wheelset** caused by violent and external means, including impact.
2. **Malicious Damage** to **Your Bicycle**, including damage resulting from attempted **Theft**.
3. Damage to **Your Bicycle**, **Accessories** and/or **Additional Wheelset** resulting from a **Crash**.

Important

Cover under this section is effective within the **Territorial Limits** and is subject to the security conditions detailed on pages 13-15. If **You** require cover outside the **United Kingdom** and the **EU**, please refer to the Worldwide Extension. If **You** are taking part in an organised event, please see the Racing & Event Extension. For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on page 25.

Note

Please be aware that cover for **Your Accessories** applies only when they are damaged in the same incident as **Your Bicycle**. **Accessories** are not covered for **Accidental Damage** if the **Bicycle** itself is not part of the same **Claim**.

Racing & Event Extension

If **You** have chosen this extension and it displays on **Your Policy Schedule** as selected, **Your** cover is widened to include participation in organised cycling events, provided **You** have met the cover conditions set out in this policy.

We will pay up to the **Benefit Limit** shown on **Your Policy Schedule** for**:**

1. **Theft** of **Your Bicycle** during an organised event.
2. **Accidental Damage** to **Your Bicycle** during an organised event.
3. **Accidental Damage** to Your **Bicycle**, **Accessories** and/or **Additional Wheelset** resulting from a **Crash**.
4. Non-refundable event entry fees, up to the **Benefit Limit**, if **Your Bicycle** is stolen or **Accidentally** damaged before the event and **You** are unable to take part.

Important

Cover under this section is effective within the **Territorial Limits**. If **You** require cover outside the **United Kingdom** and the **EU**, please refer to the Worldwide Extension. For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on page 26.

Worldwide Extension

If **You** have chosen this extension and it displays on **Your Policy Schedule** as selected, **Your** cover is widened to include trips outside the **United Kingdom** and the **EU**. **We** will extend the cover **You** have selected under this policy while **You** are cycling outside of the territorial limits, provided **You** have met the cover conditions set out in this policy.

We will provide cover up to the **Benefit Limit** shown on **Your Policy Schedule** for**:**

1. Travel abroad for up to 365 days in total during **Your Period of Insurance**.
2. A maximum of 90 consecutive days for any single trip.

Important

Cover under this section is effective for trips that begin and end in the **United Kingdom** and is subject to the security conditions detailed on pages 13-15. If **You** require cover while taking part in an organised event abroad, this extension must be selected in conjunction with the Racing & Event Extension. For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on page 26.

Accessories and Additional Wheelset Cover

If **You** have chosen this cover and it displays on **Your Policy Schedule** as selected, **We** will insure **Your Accessories** and **Additional Wheelset** against **Theft** or **Accidental Damage**, provided **You** have met the security requirements and cover conditions set out in this policy. **We** will pay up to the **Benefit Limit** shown on **Your Policy Schedule**, provided the **Accessories** and/or **Additional Wheelset** are stolen or damaged in the same incident as **Your Bicycle**.

Important

Cover under this section is effective within the **Territorial Limits** and is subject to the security conditions detailed on pages 13-15. If **You** require cover while outside the **United Kingdom** and the **EU**, please see the Worldwide Extension. If **You** are taking part in an organised event, please see the Racing & Event Extension on page 18-19. For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on page 26.

Taxi Fare Reimbursement Cover

If **You** have chosen this cover and it displays on **Your Policy Schedule** as selected, **We** will reimburse the reasonable costs of alternative transport up to the **Benefit Limit** to get **You** and **Your Bicycle** home if **You** cannot complete **Your** journey due to **Theft** or **Accidental Damage**, provided **You** have met the cover conditions set out in this policy.

We will pay up to the **Benefit Limit** shown on **Your Policy Schedule** for**:**

- Public transport costs.
- A licensed taxi fare.

Important

Cover under this section is effective within the **Territorial Limits**. If **You** require cover while outside the **United Kingdom** and the **EU**, please see the Worldwide Extension. For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on page 27.

Replacement Cycle Hire Cover

If **You** have chosen this cover and it displays on **Your Policy Schedule** as selected, **We** will reimburse the cost of hiring a temporary replacement **Bicycle** if **Your Bicycle** was stolen in a **Theft** event or damaged due to an **Accident, Malicious Damage** or **Crash** and cannot be used, provided **You** have met the cover conditions set out in this policy.

We will pay up to the **Benefit Limit** shown on **Your Policy Schedule** for**:**

1. Hire charges for a replacement **Bicycle**.
2. Hire charges for a replacement electric **Bicycle**, where **Your Bicycle** is an electric **Bicycle**.

Important

Cover under this section is effective within the **Territorial Limits**. If **You** require cover while outside the **United Kingdom** and the **EU**, please see the Worldwide Extension. For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on page 27.

Personal Accident Cover

If **You** have chosen this cover and it displays on **Your Policy Schedule** as selected, **We** will pay a cash benefit if **You** suffer a permanent **Injury** while using a **Bicycle**, provided **You** have met the cover conditions set out in this policy.

We will pay up to the **Benefit Limit** shown on **Your Policy Schedule** for**:**

1. Accidental death.
2. **Permanent Total Disablement**.
3. **Loss of limb(s)**.
4. Permanent loss of sight in one or both eyes.

Important

Cover under this section is effective within the **Territorial Limits**. If **You** require cover while outside the **United Kingdom** and the **EU**, please see the Worldwide Extension. If **You** are taking part in an organised event, please see the Racing & Event Extension. For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on pages 27-29.

Emergency Private Medical and Dental Care Cover

Only available if **You** have Personal Accident Cover and it displays on **Your Policy Schedule** as selected. **We** will reimburse the cost of **Private (Non-NHS) Emergency Medical and Dental Care** if **You** suffer **Bodily Injury** while using **Your Bicycle**, provided **You** have met the cover conditions set out in this policy.

We will pay up to the **Benefit Limit** shown on **Your Policy Schedule** for**:**

1. Emergency private medical treatment.
2. Emergency dental treatment.
3. Emergency **Physiotherapy** treatment.

Important

Cover under this section is effective within the **Territorial Limit**. If **You** require cover while outside the **United Kingdom** and the **EU**, please see the Worldwide Extension. If **You** are taking part in an organised event, please see the Racing & Event Extension. For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on page 29.

Third Party Liability Cover

If **You** have chosen this cover and it displays on **Your Policy Schedule** as selected, **We** will insure **You** against **Your** legal liability to others arising from the use of **Your Bicycle** and **Other Bicycles**, provided **You** have met the cover conditions set out in this policy.

We will pay up to the **Benefit Limit** shown on **Your Policy Schedule** for**:**

1. Compensation **You** are legally liable to pay following an **Accident** causing **Injury** to another person.
2. Compensation **You** are legally liable to pay following **Accidental Damage** to someone else's property.
3. Legal costs and expenses incurred with **Our** prior written consent in connection with a covered **Claim**.

Important

Cover under this section is effective within the **Territorial Limits**. If **You** require cover while outside the **United Kingdom** and the **EU**, please see the Worldwide Extension. If **You** are taking part in an organised event, please see the Racing & Event Extension. For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on pages 29-31.

Note

Third Party Liability Cover excludes any **Claim** for **Your** liability in the USA or Canada, even if **You** have selected the Worldwide Extension.

Cycle Rescue Cover

If **You** have chosen this cover and it displays on **Your Policy Schedule** as selected, **We** will provide roadside assistance if **Your Bicycle** or **Other Bicycles You** are using suffer a **Breakdown,** or if **You** are injured, and **You** are unable to complete **Your** journey.

We will arrange recovery for **You** and **Your Bicycle** or **Other Bicycle** to **Your** chosen destination, or **Your Home** if nearer.

This cover will also provide **You** with assistance if **You** are unable to remove **Your** lock due to vandalism. **We** will send a recovery vehicle to assist **You**, or in some instances, may pay for the service of a locksmith.
We will require photographic evidence or your vandalised lock and **You** will need to notify **Us** beforehand, so that **We** may authorise for a locksmith to be called.

Important

Cover under this section is effective within the **Territorial Limit,** limited to 90 days when in the **EU**.
For a detailed list of specific circumstances not covered under this section, please see the Cover Specific Exclusions on page 31.

Note

Cover under this section applies to **You** - the policyholder only, it does not extend to **Your Immediate Family**.

What This Policy Does Not Cover

This section explains the situations, events, and types of loss that are not covered by **Your** policy. It is important that **You** read these exclusions carefully so **You** understand the limits of **Your** insurance and can be confident about when cover applies.

Theft Cover Exclusions

The following are excluded from **Your Theft** Cover:

Any **Claims** by **You** for;

1. **Theft** unless the **Theft** cover is shown as selected on **Your Policy Schedule**.
2. Using **Your Bicycle** outside the **Territorial Limit** unless the Worldwide extension is shown as selected on **Your Policy Schedule**.
3. **Theft** from **Your Home** unless **You** have complied with Security Condition 1 as stipulated on page 15.
4. **Theft** away from **Your Home** unless **You** have complied with Security Condition 2 as stipulated on page 15.
5. **Theft** where **Your Bicycle** is kept in **Your** garden or another outside area within the boundary of **Your Home**, as defined, unless **You** have complied with Security Condition 1 as stipulated on page 15.
6. **Theft** from **Your** vehicle unless **You** have complied with Security Condition 3 as stipulated on page 15.
7. **Theft** of an electric **Bicycle** battery, unless the battery was secured by the integrated lock of the **Bicycle** and the **Theft** of the battery can be evidenced by signs of forced removal, or the battery was integrated into the frame of the **Bicycle** and was removed by specialist tools.
8. **Theft** where **You** are not able to produce evidence of proof of purchase of the **Bicycle** in the form of a purchase receipt or other acceptable document or valuation certificate.
9. **Theft** while in the care of an airline which has not been reported at the time of the incident and prior to **You** leaving the airport.
10. **Theft** where **Your Bicycle** has not been secured through its frame to an **Immovable Object** using an **Approved Lock** and has been left in a location where **Public access** could be achieved.
11. **Theft** where **Your Bicycle** was locked through the frame with an **Approved Lock** to an **Immovable Object**, and **You** are unable to provide evidence of the following:
    - 11.1. The key and receipt for the purchase of the **Approved Lock**; or
    - 11.2. The remains of the **Approved Lock**; or
    - 11.3. A photo of the key and lock, provided **We** can identify such as an **Approved Lock**.
12. **Theft** or attempted **Theft** of **Your Bicycle** where it has not been secured through its frame to an **Immovable Object** using an **Approved Lock** and all external doors and windows are locked and **Theft** is occasioned by a **Forcible and/or Violent Entry**, unless:
    - 12.1. The **Bicycle** is in a building classified as:
        - 12.1.1. A house,
        - 12.1.2. A flat; or,
        - 12.1.3. A room.

12.2. The **Bicycle** is stored **Out Of Sight** from the public in a building classified as:
12.2.1. A garage/ outbuilding; or
12.2.2. A shed.

13. **Theft** or attempted **Theft** of **Your Bicycle** when it has not been secured through its frame to an **Immovable Object** with an **Approved Lock** and **Out Of Sight** from the public, where the **Bicycle** is in a:
13.1. Communal hallway;
13.2. Communal outbuilding; or,
13.3. Privately-accessed, metal, purpose-built bike container.

14. **Theft** where **Your Bicycle** has been subject to **Abandonment**.

15. **Theft** by a person, or persons, to whom the **Bicycle** was entrusted.

16. **Theft** of the **Bicycle** as a result of **Your Professional Use** of the **Bicycle**.

17. Loss occurring whilst in the custody of an airline or courier unless:
17.1. A receipt has been obtained from the airline/carrier for the period of transportation confirming their acceptance of responsibility for the **Bicycle**, and;
17.2. **You** have complied with the carrier's terms and conditions and packaging/storage requirements, and;
17.3. **You** provide written confirmation from the airline or courier that **You** are not entitled to be compensated by the airline or courier for the loss, and;
17.4. It was reported at the time of the incident.

18. Loss by confiscation or detention by customs or other authorised officials.

19. Any loss resulting from underinsurance. If the **Bicycle**'s **Insured value** is less than 80% of its full **Replacement Cost** at the time of a **Claim**, **Your** settlement will be reduced proportionally.

20. The value greater than the **Sum Insured**.

21. **Theft** of **Your Bicycle** from a vehicle unless **Your Bicycle** is:
21.1. Locked inside an enclosed car boot and **Your Bicycle** is not visible from outside of the vehicle; or
21.2. Locked and secured to a properly fixed **Secure Vehicle Rack** via the lockable security provision of the **Secure Vehicle Rack** and a Thatcham approved Alarm was fitted and active; or
21.3. Locked and secured through the frame of the **Bicycle** to a properly fixed **Secure Vehicle Rack** with an **Approved Lock** and a Thatcham approved Alarm was fitted and active.

Theft Cover Specific Conditions

The following specific conditions are applicable to **Your Theft** Cover:

1. **You** must report the loss of **Your Bicycle** to the local police immediately on discovery of the loss or **Theft** and provide the **Administrator** with the crime reference number.

2. You must provide sufficient evidence of **Your** ownership of **Your Bicycle** and/or **Accessories** and/or **Additional Wheelset** when **You** submit a **Claim** including the purchase receipt or similar proof of purchase as outlined on page 37 of this policy.

Accidental Damage Cover Exclusions

The following are excluded from **Your Accidental Damage** Cover:

Any **Claims** by **You** for;

1. Damage to **Your Bicycle** unless the **Accidental Damage** cover is shown as selected on **Your Policy Schedule**.
2. Using **Your Bicycle** in competition unless the Racing & Event extension is shown as selected on **Your Policy Schedule**.
3. Cosmetic damage that does not impede the use of **Your Bicycle** and/or **Accessories** and/or **Additional Wheelsets**.
4. Repairs that have not been approved by **Us** and/or the **Administrator** prior to the repairs being carried out.
5. Damage caused by an airline that has not been reported at the time of the incident and prior to **You** leaving the airport.
6. Damage by a person, or persons, to whom the **Bicycle** was entrusted by **You**.
7. Damage caused by wear and tear, cleaning, alteration, adjusting, restoration, repair, maintenance, mechanical or electrical failure, denting, scratching, misuse, atmospheric or climatic conditions, or any cosmetic change that does not impair the function and/or performance of the **Bicycle**.
8. Damage as a result of a manufacturing fault or if the fault is covered under a manufacturer's warranty.
9. Damage occurring whilst in the custody of an airline or courier unless:
   - 9.1. A receipt has been obtained from the airline/carrier for the period of transportation confirming their acceptance of responsibility for the **Bicycle**, and;
   - 9.2. **You** have complied with the carrier's terms and conditions and packaging/storage requirements, and;
   - 9.3. **You** provide written confirmation from the airline or courier that **You** are not entitled to compensation from them for the damage, and;
   - 9.4. It was reported at the time of the incident.
10. Damage by confiscation or detention by customs or other authorised officials.
11. Any loss resulting from underinsurance. If the **Bicycle**'s **Insured value** is less than 80% of its full **Replacement Cost** at the time of a **Claim**, **Your** settlement will be reduced proportionally.
12. Damage caused by insects, vermin, fungus, domestic pets, or any gradually operating cause.
13. The value greater than the Sum Insured.

Accidental Damage Cover Specific Conditions

The following specific conditions are applicable to **Your Accidental Damage** Cover:

1. **You** must provide evidence of **Your** ownership of the **Bicycle** and/or **Accessories** and/or **Additional Wheelset** when **You** submit a **Claim** including the purchase receipt or similar proof of purchase as outlined on page 37 of this policy.
2. In order to adjudicate a **Claim**, **We** reserve the right to have a suitably qualified expert inspect **Your Bicycle**.

Racing & Event Extension Exclusions

The following are excluded from **Your** Racing & Event Cover:

Any Claims by **You** for:

1. **Claims** resulting from using **Your Bicycle**, **Accessories** and/or **Additional Wheelset** in competition unless the Racing & Event extension is shown as selected on **Your Policy Schedule**.

2. **Claims** for any **Bicycle** left **Unattended** during triathlon events unless it is left in a supervised **Transition Area**.

Worldwide Extension Exclusions

The following are excluded from **Your** Worldwide Cover:

Any **Claims** by **You** for;

1. **Claims** resulting from using **Your Bicycle** outside the **Territorial Limit** unless the Worldwide extension is shown as selected on **Your Policy Schedule**.

2. Any Third Party Liability **Claims:**
   2.1. Arising from any incident or occurrence that takes place in the United States of America or Canada; or
   2.2. That is made, brought, or subject to the jurisdiction of the courts of the United States of America or Canada, regardless of where the incident or occurrence took place.

Accessories & Additional Wheelset Cover Exclusions

The following are excluded from **Your Accessories** and **Additional Wheelset** Cover:

Any **Claims** by **You** for;

1. **Accessories** and/or **Additional Wheelset** unless the **Accessories** and **Additional Wheelset** cover is shown as selected on **Your Policy Schedule.**

2. **Accessories** and/or **Additional Wheelset** where the **Bicycle** has not been stolen or damaged at the same time.

3. **Accessories** and/or **Additional Wheelset** where **You** are not able to provide **Us** and/or the **Administrator** with **Evidence Of Ownership**.

4. Marring, scratching, denting, wear and tear or any cosmetic change which does not impair the function and performance of the **Accessories** and/or **Additional Wheelset**.

Taxi Fare Reimbursement Cover Exclusions

The following are excluded from **Your** Taxi Fare Reimbursement Cover:

Any **Claims** by **You** for;

1. Any costs resulting from using **Your Bicycle** outside the **Territorial Limits** unless the Worldwide cover is shown as selected and included on **Your** Schedule.
2. Costs of the taxi fare for recovery within 1.5 miles of **Your Home**.
3. Taxi fare reimbursement where the **Bicycle** has not been stolen or damaged at the same time.
4. Any costs other than the taxi fare to transport **You** and **Your Bicycle** to **Your** onward destination.
5. Any **Claim** where the cost exceeds £250 during any one **Claim**.
6. More than 3 taxi reimbursement **Claims** during a **Period Of Insurance** or any amount above the **Benefit Limit** whichever is reached first.
7. Any **Claim** where evidence of expenditure cannot be provided.

Replacement Cycle Hire Cover Exclusions

The following are excluded from **Your** Replacement Cycle Hire Cover:

Any **Claims** by **You** for;

1. Any costs resulting from using **Your Bicycle** outside the **Territorial Limits** unless the Worldwide cover is shown as selected and included on **Your** Schedule.
2. Replacement Cycle Hire where the **Bicycle** has not been stolen or damaged.
3. Replacement Cycle Hire where evidence of expenditure cannot be provided.
4. Hire costs where **Our** prior authority has not been obtained.
5. Replacement Cycle Hire where the cost exceeds £500 during any one **Claim**.

Personal Accident Cover Exclusions

The following are excluded from **Your** Personal **Accident** Cover:

Any **Claims** by **You** for;

1. Any claims made by **You** if **You** are under 18 years old.
2. If the **Accident** did not involve the use of a **Bicycle** (including **Your Bicycle**).
3. More than one of the benefits listed in items 3.1 to 3.4 during the **Period of Insurance**:
   - 3.1. Death
   - 3.2. Permanent blindness in one or both eyes

3.3. **Loss of Limb**
3.4. **Permanent Total Disablement**

4. Any costs resulting from using **Your Bicycle** outside the **Territorial Limits** unless the Worldwide cover is shown as selected and included on **Your Policy Schedule**.

5. Death if this occurs outside the **Period of Insurance**.

6. Death if this occurs more than 4 weeks after the date **You** were injured.

7. **Permanent Total Disablement** if this occurs outside the **Period of Insurance**.

8. **Permanent Total Disablement** until 52 weeks after the date of the **Accident** unless such **Permanent Total Disablement** is confirmed by a medical professional of **Our** choosing.

9. Temporary Total Disablement.

10. Any benefit if it relates directly or indirectly from stress, trauma or psychiatric illness.
11. Any **Claims** if the **Accident** was as a result of:
    11.1. Any business activity, **Your** profession, **Your Occupation** or whilst **You** are working for someone whether **You** are being paid or not;
    11.2. Use of a **Bicycle** (including **Your Bicycle**) beyond the manufacturer's specifications and **Your** own competence;
    11.3. Using a **Bicycle** (including **Your Bicycle**) as a **Professional Cyclist**;
    11.4. Using a **Bicycle** (including **Your Bicycle**) for competitions unless the Racing and Event extension cover option has been selected;
    11.5. Using a **Bicycle** (including **Your Bicycle**) for hire, reward, courier services or the carriage of paying passengers;
    11.6. Using a **Bicycle** to carry a passenger, and the actions of the passenger caused the **Accident**.

12. Any **Claim** resulting from **You** being, or whilst **You** were, under the influence of drugs (unless it was under the proper medical supervision and not to treat any drug addiction) or alcohol, or if there is evidence of suicide, self **Injury** or intentional self-harm.

13. Any **Claim** resulting from **You** deliberately exposing yourself to exceptional danger, unless it was an attempt to save someone's life.

14. A criminal act.

15. Any benefit when death, **Injury** or loss does not occur within 180 days of the **Accident**; or personal liability of whatsoever nature, directly or indirectly caused, or contributed to.

16. Any benefit where **You** or **Your Immediate Family** cannot prove to **Us** that the **Permanent Total Disablement** which has continued for at least 12 calendar months entirely prevents **You** or **Your Immediate Family** from attending to any business or **Occupation** of any kind, and at the end of that period being beyond the hope of improvement.

17. Any benefit where the result of the **Accident** has been made worse because of a pre-existing **Injury**, condition or illness **You** had before the **Accident**.

18. Any pre-existing condition.

Personal Accident Cover Specific Conditions

The following specific conditions are applicable to **Your** Personal **Accident** Cover:

1. **We** reserve the right to have a suitably qualified professional examine **Your** condition at regular intervals.

2. In the event of a **Claim**, **We** and the **Administrator** may need to access **Your** medical records. **You** agree that **You** will work with **Us** and/or the **Administrator** in providing **Us** and/or the **Administrator** with access to **Your** medical history as may be required for the assessment of **Your** personal **Injury Claim**.

Emergency Private Medical and Dental Care Cover Exclusions

The following are excluded from **Your** Emergency Private Medical Cover:

Any **Claims** by **You** for;

1. Emergency Dental Treatment that is purely cosmetic or for aesthetic purposes, for example:
   1.1. any treatment **You** or **Your Immediate Family** elect to have, such as crowns, bridges, inlays and onlays, which are not clinically necessary;
   1.2. replacement of silver-coloured fillings with white fillings;
   1.3. tooth whitening, including bleaching and laser whitening, veneers or orthodontic treatment.

2. Any **Private (Non-NHS) Emergency Medical and Dental Care** which occurs more than seven days after a cycling **Accident**.

3. Any **Physiotherapy** which occurs more than thirty days after a cycling **Accident**.

Third Party Liability Cover Exclusions

The following are excluded from **Your** Third Party Liability Cover:

Any **Claims** by **You** for;

1. Liability occurring in the USA or Canada.

2. Liability where **You** are under the age of 16.

3. Any liability to another cyclist or their property arising from:
   3.1. An **Accident** whilst **You** are participating in an organised race or cycling event, including but not limited to a social group or club event;
   3.2. An **Accident** whilst cycling in formation, in a group or peloton, or otherwise in circumstances where another cyclist / cyclists follows behind **You** or next to **You**.

4. Liability in connection with carrying any passengers or animals on a **Bicycle** that is not designed or professionally adapted to carry passengers.

5. Liability in connection with **Your** carrying on of any trade, business or profession or the use of a **Bicycle** (including **Your Bicycle**) for hire or reward, courier services or the carriage of paying passengers.

6. Liability in connection with:
   6.1. Any person handling a **Bicycle** (including **Your Bicycle**), regardless whether it was with or without **Your** permission or consent;
   6.2. Any person that lives with **You**, any member of **Your Immediate Family**, except when carried as a passenger.
   6.3. Any person in the course of their employment or under a contract of service or apprenticeship with **You**, guest, employer or any person with whom **You** have a contractual or business relationship;
   6.4. Any member of the same club, group or association to which **You** belong where existing insurance covers are in place;
   6.5. Any other participant or competitor in the same Event as **You**.

7. Liability arising from loss or damage to any property owned, held in trust, in the charge of or under **Your** control, any person handling a **Bicycle** (including **Your Bicycle**) with **Your** permission and consent, any person that lives with **You**, any member of **Your Immediate Family**, **Your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **You**, guest, employer or any person with whom **You** have a contractual or business relationship.

8. Liability where **You** or **Your Immediate Family** are entitled to indemnity from another source.

9. Liability when punitive, exemplary or aggravated damages are awarded against **You** or **Your Immediate Family.**

10. Indemnity under this section in respect of **Injury**, loss, damage, cost or expenses, of whatsoever nature, directly or indirectly caused by, or resulting from, or in connection with, any act of terrorism.

11. Liability for **Bodily Injury**, loss or damage:
   11.1. to employees of **You** or **Your Immediate Family**, or members of **Your Immediate Family** or household, or to their property;
   11.2. arising out of, or in connection with, yours or **Your Immediate Family's** trade, profession or business, or assumed under contract;
   11.3. arising out of the ownership, possession, use or **Occupation** of land or buildings;
   11.4. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals, or firearms or weapons.

12. Liability not involving the use of **Your Bicycle**, or other **Bicycles**.

13. Liability arising from a contract where **You** or **Your Immediate Family** would have been liable in any event.

14. Liability arising while **You** or **Your Immediate Family** are using any **Bicycle** for professional use, **Your Occupation**, or trade purposes, including as a **Professional Cyclist**.

15. Liability as a result of using a **Bicycle** (including **Your Bicycle**) for competitions unless the Racing and Event cover option has been selected.

16. Liability where **Your Bicycle** has been used without **Your** permission.

17. Liability where **You** or **Your Immediate Family** have used **Your Bicycle**, or **You** have used **Other Bicycles** beyond the manufacturers design, or the riders competence.

18. Liability for an event caused by a deliberate act, whereby an **Accident** could be reasonably foreseen/expected.

19. Liability caused by pollution or contamination, unless the contamination was caused by a sudden and unexpected **Accident** that **We** can identify.

Third Party Liability Cover Specific Conditions

The following specific conditions are applicable to **Your** Third Party Liability Cover:

1. If **You** are injured **You** must seek medical attention as soon as possible.
2. **You** must not admit responsibility, or, promise, pay or agree to pay any **Claim** or negotiate with any other persons following an incident.
3. **You** must inform **Us** and/or the **Administrator** immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings. **You** must send **Us** and/or the **Administrator** all correspondence and documentation **You** receive without replying to it.
4. **You** must allow **Us** to take over and conduct in **Your** name or **Your Immediate Family's** name the defence or settlement of any **Claim** for **Our** own benefit.
5. **You** must allow **Us** to institute proceedings in **Our** name, at **Our** own expense and for **Our** own benefit, to recover compensation or secure an indemnity from any third party and provide **Us** and/or the **Administrator** with all information and assistance as **We** may require.
6. For any **Claim** or series of **Claims**, **We** may at any time pay **You** the amount of the limit of indemnity or any lower amount which the **Claim(s)** can be settled for thereafter.
7. **We** will have no further liability in respect of the **Claim(s)** except for the third party's costs and expenses incurred up to the date of payment, up to the limit of the indemnity noted on **Your Policy Schedule**.

Cycle Rescue Cover Exclusions

The following are excluded from **Your** Cycle Rescue Cover:

Any **Claims** by **You** for;

1. Costs other than the initial call out charge and recovery costs to **Your** onward destination, or return to **Your** vehicle, or **Your Home** if nearer.
2. Any **Claim** for a **Breakdown** that occurs outside of **Europe**.
3. For new policies, **Claims** within the first 24 hours of the policy commencement date will not be covered.
4. Any **Claims** where **You** cannot provide receipts for any reclaimable expenditure.
5. Any **Claim** for reimbursement where either **Call Assist** or **ETA** has not been notified prior to expenses being incurred and authorised.
6. Any claim where **You** (the policyholder only) were not the person to have broken down.

Conditions Applicable To All Sections

The following specific conditions are applicable to all sections of **Your** Policy:

1. **You** must be 18 years of age or over, and a permanent legal resident of the **United Kingdom** in order to purchase this insurance.

2. This policy does not cover using **Your Bicycle** and/or **Accessories** in any trade, profession or business.

3. You must observe and fulfil all the terms, conditions and endorsements of this policy otherwise **We** will not be liable under the policy.

4. **You** must not deliberately or recklessly misstate, omit or conceal a material fact at proposal, renewal or during the lifetime of **Your** Policy, failure to do so may affect how **We** treat **Your Claim**.

5. **You** must pay in sterling. **Our** settlements and reimbursements will also be in sterling.

6. **You** shall take all reasonable steps to safeguard against **Accident**, **Injury**, loss, and damage and shall maintain the **Bicycle**(s) in an efficient and roadworthy condition. Failure to comply with this condition may invalidate **Your Claim**.

7. If someone else is responsible for the loss, **You** agree **We** can take action in **Your** name at **Our** expense, to recover **Our** paid costs from the responsible party. **You** agree to help **Us**, and allow **Us** to do anything necessary or reasonably needed by **Us** to enforce any rights, including but not limited to providing **Us** with all information known to **You**, to assist with **Our** recovery.

8. If at the time of an event giving rise to a **Claim** under the **Theft**, **Accidental Damage**, or Third Party Liability cover sections, and there is any other insurance policy in **Your** name which is in force and which provides cover for the same expense, loss, damage or liability then **We** will not be liable for any part of the **Claim**.

9. Under no circumstances shall **Our** liability exceed the **Insured Value** or **Claim** limit.

10. If **You** are underinsured then **We** will only pay the insured proportion of **Your Claim**.

11. It is possible that a **Claim** may be made under a policy after its expiry, so it is important that **You** keep such documents safely.

12. **You** must notify **Us** and/or the **Administrator** as soon as possible of any change in circumstances relevant to this policy, including change of address. Failure to do so may invalidate this policy. **We** reserve the right to alter the terms of this policy immediately after **We** are notified of such changes.

13. **We** invite renewals on the understanding that there have been no changes in the risk.

14. **Claims** payments will be made in favour of the name shown on **Your Policy Schedule**. If payment is required to a third party, **We** require a signed mandate instruction to make payment to a specific payee, along with a brief explanation of the request.

15. In the event of partial loss, **Your** policy will be continued automatically and **You** do not need to do anything further. However, where a **Claim** results in a **Total Loss**, and a replacement **Bicycle** or cash payment has

been provided; **Your** policy will be cancelled and any uncollected premium for the remaining term of the policy will be deducted from **Your** settlement value.

16. Prior to the settlement of a **Claim** for loss or damage where the **Bicycle**, **Accessories** or **Additional Wheelset** is deemed a **Total Loss**, **We** have the right to take and keep possession of any part, or the entire **Bicycle**, and deal with the salvage in a reasonable manner. If **We** have settled **Your Claim**, any salvage items become **Our** property.

17. Should the **Bicycle** be recovered during, or after a **Claim**, **You** shall not abandon any **Bicycle** to **Us**, but it is **Your** responsibility to notify **Us**.

18. Settlement for damaged parts or total write-off **Claims** will be made once **We** are in possession of the **Bicycle**, or any parts that **We** have decided to salvage.

19. **We** shall not provide cover or be liable to pay any **Claim** or other sums, including return premiums, where this would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **We** transact business.

Exclusions Applicable To All Sections

The following specific exclusions are applicable to all sections of **Your** Policy.

You are not covered for and will not receive any benefit in respect of:

1. Any event giving rise to a **Claim** under the **Theft**, **Accidental Damage**, or Third Party Liability cover sections, where there is any other insurance policy in **Your** name which is in force and which provides cover for the same expense, loss, damage or liability.
2. Any Third Party Liability arising out of using a **Bicycle** (including **Your Bicycle**) in the USA or Canada.
3. Any loss, damage, or liability if **You** are a **Sponsored Cyclist** or brand ambassador who acquired **Your Bicycle** with a discount of more than 50% on its recommended retail price, or received it without any financial contribution.
4. An Electric **Bicycle** unless specified as covered on **Your Policy Schedule**.
5. Any **Bicycle** not specified on **Your** Policy **Schedule**.
6. Any **Bicycle** and/or **Accessories** and/or **Additional Wheelset** where proof of ownership has not been provided.
7. Any **Claim** if the premium has not been received by **Us**.
8. Any **Claim** arising from using a **Bicycle** in any trade, profession or business.
9. Any **Claim** in **Excess** of the **Benefit Limit** or **Replacement Cost** (whichever is the lesser).
10. Any **Claim** value associated with supplying a **Bicycle**, **Components**, and/or **Accessories** outside the **United Kingdom**, when available within the **United Kingdom**, or delivery is required to an address outside the **United Kingdom**.
11. Any direct or indirect losses arising from the provision of, or delaying providing, the services to which this Policy relates, unless negligence on **Our** part can be demonstrated.
12. Any act of dishonesty, fraud or deception by **You** or anyone acting on **Your** behalf.
13. Any loss or damage caused when anyone other than **You** are using the insured **Bicycle** and/or **Accessories**.
14. Any **Claim** for damage to **Your Bicycle**, or for **Your** legal liability to another person, that arises from a fire originating from the explosion, combustion, or heat discharge of an electric **Bicycle** battery.
15. Any **Claims** outside of the **Territorial Limit** for cover exceeding a total of 90 days in any one trip.
16. Any **Claims** outside of the **United Kingdom** where the trip does not begin and end in the **United Kingdom**.

17. Any losses that are not directly covered by the terms and conditions of this policy. For example, **We** will not pay for **You** to collect **Your Bicycle** from a repairer, or for any time that must be taken off work because of **Theft**, **Accidental Damage, Accident** or **Breakdown**.

18. Any loss, **Accidental Damage** or **Theft** of **Your Bicycle** and/or **Accessories** arising from any modification to **Your Bicycle** or **Accessories** using non-standard or non-advised **Components** or processes.

19. Any consequential loss, including but not limited to loss of any supplier or service warranties. If **We** allege that, by reason of this exclusion, any **Claim** is not covered by this policy the burden of proving the contrary shall be **Your** responsibility.

20. This policy does not provide cover for **Theft** or **Accidental Damage**, any personal **Accident**, Third Party Liability or loss of earnings of any nature, directly or indirectly caused, contributed to, by, or happening through, or in the consequence of:
    20.1. Any liability in **Excess** of the amount shown in **Your Policy Schedule**.
    20.2. Wilful self-inflicted **Injury** or illness, suicide or an attempt to commit suicide, wilful exposure to danger, except in an attempt to save a human life, solvent abuse, being under the influence of alcohol or drugs, except those prescribed by a registered doctor and not those drugs prescribed for a drug addiction, or drugs prescribed by a registered medical practitioner where a warning against riding has been given, **Your** engagement in any illegal or criminal act prescribed for drug addiction, or drugs prescribed by a registered medical practitioner where a warning against riding has been given, **Your** engagement in any criminal or illegal act.
    20.3. Any **Accident** directly or indirectly resulting from stress, dementia, trauma or psychiatric illness.

21. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

22. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

23. Any direct or indirect consequence of:
    23.1. Irradiation, or contamination by nuclear material; or
    23.2. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
    23.3. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

24. Any consequence, however caused, including but not limited to Computer Virus resulting in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy;
    24.1. Electronic Data shall mean facts, concepts and information stored to form usable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
    24.2. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

25. Any loss, **Injury**, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:
    25.1. An epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health and/or the World Health Organisation;
    25.2. Arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;
    25.3. Any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.

How To Claim

In the event of a **Claim** under this policy, **You** must contact the **Administrator** within 30 days of the happening of a **Claim** event. A **Claim** can be submitted online at eta.co.uk/bicycle-insurance/make-a-claim. Alternatively the **Administrator** can be contacted by telephone on 0333 000 1234 and via email at claims@eta.co.uk.

Full instructions will be provided. **You** must co-operate fully and truthfully with the **Administrator** and provide any information they may need within a reasonable timeframe, as communicated by **Your Claims** handler, in order to finalise **Your Claim** as soon as possible. If not adhered to, **Your Claim** will remain closed until the required information is submitted to the **Administrator**.

For a **Claim** under Personal **Accident** Cover, **You** must allow **Us** and/or the **Administrator** access to **Your** medical records should **We** require these in order to assess **Your Claim**.

Where **We** honor **Your Claim**, **We** reserve the right to take possession of the damaged or stolen **Bicycle**, **Components**, **Accessories** as relevant.

How Your Claim Is Settled

We understand that in the event of a **Claim You** want to get back on **Your Bicycle** as quickly as possible, **We** and the **Administrator** will work to get **You** back in the saddle and will keep **You** informed throughout the process.

If We accept Your claim, We will at Our discretion:

- ➔ Repair **Your Insured Items**; or
- ➔ Replace **Your Insured Items**; or
- ➔ Pay **You** the amount that it would have cost **Us** to repair or replace **Your Insured Items**.

The maximum value of Your Claim settlement will be based on the lesser of:

- ➔ **Your Benefit Limit**; or
- ➔ **Our Replacement Cost**.

The above settlement will be paid less applicable **Excess** and in the event of a **Total Loss**, any uncollected premium, when payment of the policy is made on a monthly basis. Where the **Claim** is for **Total Loss** we will also cancel the policy, see page 33, point 15 for further details.

Claims are settled on the following basis:

For **Bicycles**:

- ➔ The cost of repair or replacement on a **New-for-Old** basis.

Accessories and **Additional Wheelsets**:

- ➔ The cost of replacement on a **New-for-Old** basis

We reserve the right to use specialist repairers and suppliers for any repair work carried out and for the supply of new and/or reconditioned parts. If **We** have settled **Your Claim**, the salvage items become **Our** property. **We** will pay the maximum individual or aggregate value of the **Insured Items** as shown on **Your Policy Schedule** unless otherwise limited in the policy conditions.

If Your Bicycle is underinsured and You make a claim:

It is **Your** responsibility to ensure the **Sum Insured** (**Benefit Limit**) represents the current **Replacement Cost** of **Your Bicycle**. If **Your Bicycle** is underinsured, **Your Claim** settlement may be reduced by **Us** to reflect this. **You** are considered to be underinsured if the **Benefit Limit** at the time of the loss is less than 80% of the **Replacement Cost** of the **Bicycle** or custom part or accessory.

Example:

Bicycle Replacement Cost = £5,000
Total **Benefit Limit** = £3,000
Insured percentage = £3,000 ÷ £5,000 = 60%

Under these circumstances, any amount payable by **Us** will be adjusted to the 'insured percentage' of the **Bicycle** or custom part or accessory, less any applicable **Excess**.

Proof Of Ownership

We require that **You** provide proof of ownership of the **Bicycle** before **You** make a **Claim** under **Your** Policy.

If you have the original proof of purchase:

The purchase receipt is sufficient proof of ownership. Please provide **Us** and/or the **Administrator** with a clear copy of this document. It must show the **Bicycle's** make, model, serial number, and the date of purchase.

If you do not have the original proof of purchase:

If **You** purchased **Your Bicycle** second-hand or no longer have the proof of purchase, **You** must instead provide **Us** with the following three digital photographs:

- A photo showing the entire left side of the **Bicycle**.
- A photo showing the entire right side of the **Bicycle**.
- A photo of the **Bicycle's** serial number (this is usually located under the bottom bracket).

When taking these photos, please ensure a piece of paper with **Your** policy number written on it is clearly visible within each image.

Customer Information

Our right to change the cover or price

You will receive at least 30 days written notice if **we** decide or need to change **your** policy cover or the price of **your** insurance, reasons may include:

- To make small changes to the words in **your** policy that do not affect the cover **you** get and just make it easier to understand.
- To follow any new laws, regulations, or guidelines that affect **us** or **your** policy.
- To follow any changes in taxes that apply to **your** policy.
- To cover the costs of providing **your** insurance if there are more or fewer claims than **we** expected.
- To cover the costs of any new benefits or cover **we** add to **your** policy.
- To cover the costs of any changes to **Our** systems or technology that help provide **your** insurance.
- If the changes are favourable for **you**, **we** may make them straight away and let **you** know within 30 days.

If **you** have a monthly policy, **you** will receive at least 30 days written notice of any changes.

If **you** have an annual policy, **we** will only make changes at the annual renewal date, **we** will tell **you** about any changes in **your** renewal notification.

Information you have provided

You must take reasonable care to supply accurate and complete answers to all the questions **You** are asked when **You** take out, make changes to, or renew this policy.

You must notify **The Administrator** as soon as possible if any of the information in **Your Policy Schedule** documents is incorrect or if **You** wish to make a change to **Your** Policy.

If **You** do not provide accurate and complete answers to the questions **You** are asked, or **You** fail to notify **Us** and or **The Administrator** of any incorrect information or changes **You** wish to make, **Your** policy may not operate in the event of a **Claim**, **We** may not pay any **Claim** in full or **Your** policy could be invalid.

Cancellation right

You have the right to cancel this insurance 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 s, 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. If **You** have a monthly policy, **You** will not receive any refunds for premiums already paid beyond the 14 days cooling off period.

We reserve the right to withdraw and cancel insurances if **You** fail to pay premiums or installments of premiums on demand or fail within seven days of a written request from **Us**, to provide any documentation or information required by **Us**. In the event of **Us** cancelling a policy after its beginning or its renewal, **Our** fees or commission will not be returnable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation notice will be sent to **Your** email address held on file, or to **Your** last known postal address, if no email address has been provided. Valid reasons may include but are not limited to:

a) A change in **Your** circumstances means that **We** can no longer provide cover
b) Non-payment of premium
c) Failure to provide documents
d) Threatening and abusive behaviour
e) Non-compliance with policy terms and conditions
f) Where **We** identify **Your** involvement in, or association with, insurance fraud or financial crime
g) Where **You** have misrepresented or provided false information to the questions asked when **You** purchased, renewed, or amended **Your** policy

If **We** cancel **Your** policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time cover has been provided.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** and/or the **Administrator** with incomplete or inaccurate information. This may result in **Your** policy being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium. If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with Collinson Insurance, as well as other insurers, in the future.

Automatic Renewal of Your Policy

For annual policies **We** will contact **You** 21 days before **Your** renewal date with Your renewal quote. **We** will automatically renew **Your** policy unless **You** tell **Us** not to.

Monthly policies have no fixed renewal date and continue automatically from month to month for as long as **You** continue to pay **Your** premium, unless **You** tell **Us** to cancel it.

Governing law

This policy is governed by English law.

Compensation scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **We** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Fraudulent claims

If **You** or anyone acting for **You** makes a false or fraudulent **Claim**, which includes but is not limited to:

a) making a statement to **Us** and/or the **Administrator** or anyone acting on **Our** behalf, knowing the statement to be false;
b) sending **Us** and/or the **Administrator** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
c) making a **Claim** for any loss or damage **You** caused deliberately or;
d) acting dishonestly or exaggerating a **Claim**.

We:

a) are not liable to pay the **Claim**; and
b) may recover from **You** any sums paid by **Us** to **You** in respect of the **Claim**; and,
c) may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under (c) above, **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act.

A relevant event is whatever gives rise to **Our** liability under the insurance contract, such as the occurrence of a loss, the making of a **Claim**, or the notification of a potential **Claim**. **We** will not return any of the premiums paid.

Complaints procedure

ETA does everything they can to make sure that their customers get the high standard of service they expect.

If **You** feel **You** have cause for complaint regarding the information and advice about **Your** policy, or a **Claim** under **Your** policy, **You** should contact:

Customer Care Manager
ETA Services
Unit 21
Fulham Broadway Centre
Fulham Road
LONDON
SW6 1BW
Tel: 0333 000 1234
Email: customercare@eta.co.uk

Please remember to always quote **Your** policy number in any correspondence. This can be found on **Your Policy Schedule** .

We aim to respond to complaints within three working days from receipt of **Your** complaint. However, if it is not possible to reach an agreement and the internal complaints procedure has been exhausted, **You** have the right to refer **Your** complaint to the Financial Ombudsman Service, but **You** must do so within 6 months of **Our** final response to **You**.

For more information regarding the scope of the Financial Ombudsman Service please refer to:

www.financial-ombudsman.org.uk
The Financial Ombudsman Service
Exchange Tower
LONDON
E14 9SR
Tel: 0800 678 1100 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

Your Data

Your Personal Data

ETA Services, the organisation **you** purchased this policy from ("Distributor") collects and maintains personal data as an independent Data Controller to administer this policy.

Call Assist Ltd ("**Call Assist**") collects and maintains personal data as an independent Data Controller to provide the services detailed within this policy wording.

Collinson Insurance ("**Insurer**"), the insurer of this policy, also acts as an independent Data Controller.

Please note that all personal data that is held by the Data Controllers is safeguarded with appropriate levels of security and in accordance with prevailing Data Protection legislation which includes the Data Protection Act 2018, the United Kingdom General Protection Regulation (the UK GDPR) and all other Applicable Laws, any successor or replacement legislation relating to the processing of personal data.

Privacy Notices

ETA Services privacy policy

Our privacy notice explains in detail the types of personal data **we** may collect about **you** when **you** interact with **us**. It also explains how **we** store and handle that data and keep it safe. The policy can be found in full online at eta.co.uk/privacy-policy. In addition to **our** privacy notice, **you** can also find details of all **our** suppliers together with links to their privacy policies.
If **you** would rather, **we** send **you** a copy, **our** data protection officer will be pleased to help. Email **us** at customercare@eta.co.uk or write to us at:

Customer Care Manager
ETA Services
Unit 21, Fulham Broadway Centre
Fulham Road
LONDON
SW6 1BW

Call Assist privacy policy

Call Assist's full Privacy Policy can be accessed online at www.call-assist.co.uk/privacy-policy. Enquiries in relation to personal data held by Call Assist should be directed via email to: *DPO@call-assist.co.uk* or write to:

Data Protection Officer
Call Assist
Axis Court
North Station Road
COLCHESTER
CO1 1UX

Sharing your personal data

We will only share your personal data in the following circumstances:

- it has been authorised by you.
- it is with regulatory bodies.
- it is with fraud prevention and credit reference agencies.
- it is required by law.
- it is being provided to recovery operators or other suppliers as required to fulfil our contractual and legal obligations in this Policy Wording. In these circumstances, your personal data will be limited to the minimum ordinarily required for service provision. Additionally, these suppliers will only be able to use your personal data to provide the specific services described in this policy.
- it is necessary for us to exercise our rights of subrogation.

Your rights

Under the terms of Data Protection legislation, **you** have a number of rights in relation to the information **we** hold about **you**. This includes the right to:

- ask for a free copy of any personal data **we** hold about **you**;
- ask for correction of any inaccurate information held;
- complain to the Information Commissioner's Office if **you** are not satisfied with **our** use of **your** personal data;
- object to the processing of **your** personal data where **we** are relying upon a legitimate interest, and there is something about **your** particular situation which makes **you** want to object to processing it;
- ask for the processing of **your** personal data to be restricted. This enables **you** to ask **us** to suspend the processing of personal information about **you**;
- ask for **your** personal data to be transferred to another company;
- ask for **your** personal data to be deleted from **our** system/database;
- where **we** rely on **your** consent to process **your** personal data, **you** have the right to withdraw **your** consent at any time.

Please note that there are times when **we** will not be able to meet **your** requests in relation to data processing. This may be because of **us** fulfilling **our** legal and/or regulatory obligations. If **we** are unable to fulfil a request, **we** will always let you know **our** reasons.

Collecting your Information

We will collect a variety of information about **you** including **your** personal data such as **your** name, address, contact details and date of birth. Where relevant, **we** will also collect special categories of data (sensitive data) about **you** such as details regarding **your** health. **We** may also collect information from a number of different sources, for example:

- from publicly available sources such as social media and networking sites when **you** interact with **us**. For example, sending **us** a message or entering into a competition;
- from third party databases available to the insurance industry and firms, loss adjustors and/or suppliers appointed in the process of handling a **claim**.

Using your personal data

We only process the minimum amount of personal data **we** need in order to fulfil **our** purposes, and only where **we** have a lawful basis for doing so.

The legal basis **we** mainly rely on for processing personal data is Article 6(1)(b) of the UK General Data Protection Regulation (UK GDPR) which relates to processing necessary to allow **us** to perform **our** contract with **you** or to take steps at **your** request, before entering a contract. The purposes for which **we** will process **your** personal data based on contract include to provide **you** with the appropriate policy quotation as well as to manage **your** policy

which may include handling a claim or issuing documentation to **you**.
Our assessment of **your** policy application may also involve an automated decision to determine whether **we** are able to provide **you** with a quotation. If **you** object to your personal data being processed by automated decision-making, then **we** will not be able to provide **you** with cover.
In some cases, **we** may use personal data to pursue **our** legitimate interests (Article 6(1) (f) of the UK GDPR), provided **your** interests and fundamental rights do not override those interests. The purposes for which **we** will process **your** personal data based on legitimate interest include to carry out research and analysis (including profiling) for the purposes of better understanding **our** customers; and to record calls to **our** call centre for training and monitoring purposes.
We would also like to stay in contact with **you** and will therefore send marketing communications to **you** but only where you have given **us** specific consent to do so (Article 6(1)(a) of the UK GDPR).

Keeping your personal data

Your data is an important asset to **us**, and as such, **we** implement technical and organisational measures to ensure the necessary measures are in place to prevent unauthorised or inappropriate access, use, modification, disclosure or destruction.
Measures **we** take to keep **your** data secure include, but are not limited to:

- making regular backups of files;
- protecting file servers and workstations with virus scanning software;
- using a system of passwords so that access to data is restricted;
- allowing only authorised staff into certain computer areas;
- using data encryption techniques to code data when in transit;
- ensuring that staff are only given sufficient rights to any systems to enable them to perform their job function.

Use and storage of your personal data

We will retain **your** personal data for a maximum of seven years from the end of this policy, in line with **our** legal and regulatory requirements.
Where possible, **we** will anonymise or remove **your** personal data that is no longer required for the purpose(s) for which it was obtained.
We will only keep **your** data for as long as is necessary to provide **our** products and services to **you** and/or fulfil **our** legal and regulatory obligations.
Your data may be transferred to, stored, or processed outside the UK and European Economic Area (EEA). **We** will not transfer **your** information outside the UK and EEA unless it is to a country which is considered to have equivalent data protection laws or where **we** have taken all reasonable steps to ensure the recipient company has suitable standards in place to protect it.

Collinson Insurance privacy policy

How we use the information about you

Collinson Insurance is a data controller for **your** personal information (referred to as "**we**", "**us**" or "**our**" in this section). **We** collect and use **your** information to provide cover, administer the policy or, where applicable, deal with a **claim**. This information may include your contact details, address, policy and risk information, **claims** information and sensitive information such as health or medical information. If **you** do not provide necessary information (or consent if required), **we** may not be able to provide cover or deal with a **claim**.
We may share **your** information with trusted third parties where necessary to provide and manage the policy and **claims**, including other companies within The Collinson Group, administrators, claims handlers, contractors, investigators, assistance and service providers, professional advisers, and crime prevention organisations.

Some recipients may be outside the UK or EEA; where this happens, appropriate safeguards will be used to protect **your** information. **We** may also share information with regulators, law enforcement or other authorities where required.

We may also share personal information with fraud prevention agencies to help prevent and detect fraud and money laundering and to verify identity. If fraud is detected, this may result in refusal of cover or a **claim** and may affect **your** ability to obtain certain services. **We** process personal information where necessary to perform **our** contract with **you**, for **our** legitimate interests, and where required for public or vital interests; if **we** cannot rely on these grounds, **we** will ask for consent. **We** store information securely in the UK or EU and keep it for as long as necessary for policy/claims handling and legal or regulatory purposes. For full details about how **we** use personal information, who **we** share it with, international transfers, retention and **your** rights, please see **our** Privacy Notice.

This policy wording relates to any policy purchased on or after:

1 November 2026

We may monitor all telephone conversations with the aim of improving our service.

Cycle Insurance Policy Wording

Edition date: November 2026 - V1

