Cycle Rescue

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 keep you on the road, while every policy you hold helps power a movement for a safer, greener future.

Over the last 35 years, The ETA has built a reputation for being efficient, friendly, and environmentally responsible. That trust is built on proof: The Good Shopping Guide continues to name us the UK's most ethical provider, but for us, ethics are about action.

Our commitment to customer service remains as strong as ever. 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.

Thank you for being part of this. On behalf of our team, we wish you safe travels. We are here for you when you need us.

The team covering you

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

Policy Arrangement

The insurance is arranged by ETA Services, a trading name of Twothreebird UK Ltd and underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited).

Insurance Underwriter

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.

Breakdown Claims Administration

Breakdown claims are administered by Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX. Call Assist is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 304838.

Our Regulatory Commitment

Twothreebird UK Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 313965.

You can check our details on the Financial Services Register register fca.org.uk.

Important numbers

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

If you break down on your bicycle in Britain call:
(Calls from mobiles or landlines charged as local rate calls)

01206 785 968

If you break down in the rest of Europe call:

+44 1206 771 714

If you are hard of hearing you can TEXT us on:

07537 404 890

If you require legal advice call:

03700 866 546

If you need to speak to the Customer Services team call:

0333 000 1234

Cycle Rescue policy

In return for the payment of **your** premium **we** will provide the insurance cover detailed in **your** policy schedule and this policy document, subject to the terms, conditions, and limitations shown in this document.

Your cover is valid from and until the dates specified on **your** policy schedule.

Please take the time to read this policy document to understand the level of cover provided.

Words with special meaning

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

Bicycle
Any bicycle, adult tricycle or tandem, which is **your** property, or for which **you** are legally responsible. This includes any electrically assisted bicycle with a power output not exceeding 250W and a maximum speed of 15.5mph.

Breakdown
An electrical or mechanical failure, or a crash that renders **your bicycle** immobilised.

Britain
Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.

Claims Administrator
Call Assist Ltd of Axis Court, North Station Road, Colchester CO1 1UX.

Consequential Loss
Any other costs which are directly or indirectly caused by the event which led to **your** claim unless specifically stated in this policy. An example of consequential loss is the loss of use of the **bicycle** while waiting recovery or any costs associated to not reaching / arriving at **your** destination.

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

Home
The address last notified to the ETA as **your home**.

Insurer
Collinson Insurance.

Pay and Claim
You are initially responsible for any costs for which **we** may reimburse **you** for.

Period of Insurance
The period specified on **your** ETA documentation from the date of acceptance by **us** of the **breakdown** insurance, provided that the appropriate premium has been paid.

We / Our / Us
ETA Services. In respect of handling **your** claim: Call Assist Ltd. In respect of the liability for indemnities provided by this policy: Collinson Insurance.

You / Your / Insured
The policyholder as detailed on **your** policy schedule.

Details of cover

Cycle Rescue

This service requires **you** to be in possession of identification at the time of the **breakdown**.

If **you** are away from **your home** and suffer a breakdown to **your bicycle** (including punctures), or **you** are unable to complete **your** journey due to an injury, **we** will recover **you** and **your bicycle** to **your** chosen destination or **your home** if nearer.

In the case of a **bicycle** lock which **you** are unable to remove 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 photographs as evidence of **your** vandalised lock and **you** will need to notify **us** beforehand so that **we** may authorise for a locksmith to be called.

Cover is extended to include Cycle Rescue for up to 90 days to all states of the **European Union**.

Equitable rescue policy

Should **you** have more than three **breakdown** call outs (or claims) per policy, per year, **we** will request documentary evidence that the **bicycle** in question is being properly serviced and maintained. Payment for further callouts will then be provided at **our** discretion. **We** would never refuse to assist **our** customers.

Customer verification

From time to time and for reasons outside of **our** control, there may be instances whereby **our claims administrators** are not able to verify / locate **your** policy on their system. In these circumstances they will contact **us** to confirm that cover is in place. However, should this fall outside of **our** opening hours **you** will be offered a 'Pay on Use' claim where, **you** will be required to provide credit card details in order for assistance to be provided. **Our claims administrators** will contact **us** at the earliest opportunity and should **your** cover be confirmed then no payment will be taken from **your** credit card.

What to do when you break down

If **you breakdown** in **Britain**, please call: **01206 785 968**

If in the unfortunate event of a failure on this number, please call **0870 77 44 565.**

If **you** are outside **Britain** then the emergency helpline number is **+44 870 77 44 565**, and call charges may be reversed to this number.

SMS text messaging is available for use by deaf, hard of hearing or speech-impaired customers in a **breakdown** situation. **You** may text **us** on **07537 404 890** to receive assistance.

Our claims administrators will take **your** details and ask **you** to remain by the telephone **you** are calling from. Once they have made all of the arrangements, they will contact **you** to advise who will be coming out to **you** and how long they are expected to take.

Your mobile phone must therefore be switched on and available to take calls at all times.

General exclusions

We shall not be liable for:

1. Any costs other than the call-out charge and transportation of **you** and **your bicycle** to **your** chosen destination.
2. Any claim where the breakdown occurs at **your Home**.
3. Any incident occurring outside the **period of insurance**.
4. Any incident brought about by an avoidable, wilful or deliberate act.
5. Any claim **you** make under the policy knowing the claim to be false or fraudulent in any respect. Such claims shall deem the policy void and all claims under it shall be forfeited.
6. Claims within the first 24 hours of the purchase date of the policy. This does not apply to renewed policies.
7. **Bicycles** that have broken down more than three times with no remedial action being taken, although assistance may be arranged at **your** own expense, as defined in **our** equitable rescue policy.
8. **We** will not pay for 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 has to be taken off work because of a **breakdown**.
9. Fines or penalties imposed by courts.
10. Call-out charges the police might charge.
11. Any damage to **your bicycle** whilst being recovered, stored or repaired and any liability or consequential loss arising from any act performed in the execution of the assistance services provided including theft of objects or accessories on **your bicycle**.
12. Any claim for reimbursement that has not been agreed by **us**.
13. The cost of any parts, components, lubricants or materials, food, drinks, telephone calls, or insurance for a hire **vehicle** or other incidental expenses.
14. Any expenses **you** would have had to pay anyway as part of the journey or any cost that would have occurred had no claim arisen.
15. Any costs which may be recoverable elsewhere.
16. Overnight accommodation costs and car hire charges.
17. Any repair costs whatsoever.
18. The charges of any company or person other than the recovery agent called out by **us**.
19. Claims where **our** helpline has not been notified promptly of the **breakdown** prior to expenses being incurred and authorised.
20. Claims where charges incurred have not been settled promptly by **you** before requesting reimbursement.
21. Any charges arising from **your** failure to comply with the requests of **us** or **our** agents concerning the assistance being provided to **you**.
22. Any charges where, having contacted **us**, **you** arrange recovery or repair by other means unless **we** have agreed to reimburse **you**.
23. Any charges incurred resulting from **your breakdown** on a road where **our** rescuing **you** would be unlawful.
24. Any costs incurred if **you** are unable to make a telephone connection to the numbers provided.
25. Claims where **your** identification is not supplied.

26. Any claim directly or indirectly caused by or arising out of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, riot, civil commotion, strikes, lockout, confiscation or detention by customs or other officials or authorities, malicious intent or vandalism.

General conditions

1. **Your** compliance with the terms and conditions of this insurance is a condition precedent to any liability of **ours** to making any payment.
2. **Your bicycle** must be maintained in a safe and roadworthy condition and serviced in accordance with the manufacturer's guidelines.
3. **You** shall take all reasonable steps to have permanent repairs carried out on **your bicycle** following a **breakdown**. If **you** fail to take such steps then **we** may refuse to pay for assistance if the same fault recurs.
4. If **you** have a right of action against a third party **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** shall claim these costs and reimburse **us**.
5. **We** are not liable for any obligation that **we** have not expressly and specifically authorised **you** to undertake.
6. **You** must keep all receipts for any reclaimable expenditure.
7. **We** may take credit card details if for reasons outside **our** control **we** are unable to confirm **your** coverage.
8. **You** must be over sixteen years of age and a permanent legal resident of **Britain**.
9. **You** must pay in sterling. **Our** settlements and reimbursements will also be in sterling.
10. **We** cannot, in all cases, maintain a permanent record of information disclosed to **us** and it is therefore **your** responsibility to ensure that all proposal forms and statements are correct. Any relevant changes in circumstances or in the risk must be notified to **us** as soon as **you** become aware of them and cover might, in certain circumstances, be invalid until **we** have accepted the changes.
11. **We** invite renewals on the understanding that there have been no changes in the risk.
12. The onus is upon **you** to ensure that all information supplied to **us** is accurate and **we** cannot accept any responsibility in the event of such information being inaccurate. **You** must, upon receipt of a policy document, check that the policy accurately reflects **your** instructions and changes required are notified to **us** immediately.
13. Claims payments will be made in favour of the name shown on the policy. 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.
14. **Our** files are confidential, and **we** reserve the right to refuse to discuss matters relating to **your** insurance or other details held by **us** with any person other than **you** or **your** legal representative. The administrator will treat all **your** information as confidential (even when **you** are no longer a customer) except where the disclosure is made at **your** request or with **your** consent in relation to administering **your** insurance and except where law requires **us**. In accordance with data protection legislation including the Data Protection Act 2018 **you** are entitled to copies of personal data held by **us** upon written application. If **you** do not wish to receive marketing material from **us** please let **us** know.

Customer information

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 ETA Services as soon as possible if any of the information in **your** policy 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 ETA Services 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 policy within 14 days of the start date of the policy or when **you** received the policy documents, if this is later, without giving any reasons, and **you** will receive a full refund unless a valid claim has been made.

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.

We reserve the right to withdraw and cancel insurances if **you** fail to pay premiums or instalments of premiums on demand or fail within seven days of a written request from **us**, to provide any documentation or information required by **us**.

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) Where **we** or the insurer reasonably suspect fraud

b) Non-payment of premium

c) Threatening and abusive behaviour

d) Non-compliance with policy terms and conditions

e) **You** have not taken reasonable care to provide accurate and complete answers to the questions **your** administrator / agent asked

If **we** cancel the 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 **we** have provided cover.

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** 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.

Free legal advice

ETA have teamed up with leading law firm Shoosmiths to provide **you** with any free legal advice.

If **you** have been involved in a road traffic collision or have any questions regarding a personal legal problem call the ETA legal advice line on **03700 866 546** and quote **your** ETA number.

Governing Law

This policy is governed by English Law.

Compensation scheme

Collinson Insurance is covered by the Financial Services Compensation Scheme (FSCS). **You** might be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk. **You** may also contact the FSCS on their freephone number 0800 678 1100 or 020 7741 4100 or **you** can write to:

Financial Services Compensation Scheme
P O Box 300
MITCHELDEAN
GL17 1DY

Fraudulent claims

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

- making a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sending **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **you** caused deliberately or;
- 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), **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

We do everything **we** can to make sure that **our** customers get the high standard of service they expect. If **you** feel **you** have cause for complaint regarding any aspect of **your** policy or the service provided, please 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** ETA number in any correspondence, this can be found on **your** customer documents.

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 in order to administer this policy.

Call Assist Ltd ("Call Assist") collects and maintains personal data as an independent Data Controller in order 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 Notice

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 of **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 Ltd Privacy Notice

Call Assist's full privacy policy can be accessed online via https://www.call-assist.co.uk/privacy-policy

Enquiries in relation to personal data held by Call Assist should be emailed to DPO@call-assist.co.uk or in writing to:

Data Protection Officer
Call Assist Ltd
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 as outlined in general condition 12.

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 as a result 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;
- 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 on the basis of 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 breakdown 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 on the basis of 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 considered to be 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 or renewed with a start date on or after:

1 October 2026

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

The provider that does more.

customercare@eta.co.uk

Customercare@eta.co.uk