Cycle Insurance

Insurance Product Information Document

Company: Twothreebird UK Ltd t/a ETA Services
Product: ETA Cycle Insurance

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This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product or the insurer is provided on our website and in your policy documentation.

What is this type of Insurance?

ETA cycle insurance is suitable for cyclists who commute, ride for leisure, take part in cycling events or races in Britain and abroad, depending on the core cover and optional benefits you have selected.

What is insured?

Your core cover depends on the option you choose:

- ✓ **Theft Cover includes:**
  - Theft of your bicycle.
  - Damage to your bicycle from an attempted theft.
  - Theft of your e-bike's battery when stolen with your bicycle.
- ✓ **Damage Cover includes:**
  - Accidental and crash damage to your bicycle.
  - Malicious damage (vandalism) to your bicycle.
- ✓ **Theft and Damage Cover includes:**
  - All the benefits of both the Theft and Damage covers.

Optional benefits

You can add the following optional covers to your policy. Please note: the availability of some benefits depends on the core cover you have selected.

- **Accessories and Additional Wheelset Cover:** Covers your cycling gear when stolen or damaged with your bike.
- **Taxi Fare Reimbursement:** Covers taxi fare if your bike is stolen or too damaged to ride.
- **Replacement Cycle Hire:** Covers the cost of hiring a replacement bike while we process your claim.
- **Personal Accident:** Provides a lump sum payment for serious injury or death while cycling. *(Only if Damage cover has been selected).*
- **Emergency Private Medical Cover:** Covers costs for private medical care, like physiotherapy, after an accident. *(Only if Damage cover has been selected).*
- **Third Party Liability:** Cover if you're held responsible for injuring someone or damaging their property. *(Only if Damage cover has been selected).*
- **Cycle Rescue:** Provides roadside assistance if your bike breaks down. *(Only if Damage cover has been selected).*

Optional benefits (Continued)

- **Legal Expenses:** Covers legal costs for cycling related incidents and disputes.
- **Racing & Event Extension:** Extends your cover to include theft or damage during organised events.
- **Worldwide Extension:** Extends your cover for trips outside the UK and the EU.

What is not insured?

- ✗ **Theft** if you have only selected Damage cover.
- ✗ **Accidental Damage** if you have only selected Theft cover.
- ✗ **Theft of Accessories on their own:** Accessories are not covered if they are stolen or damaged without your bicycle being stolen or damaged.
- ✗ **Theft of Removable E-Bike Displays:** Detachable e-bike display/control units are not covered for theft.
- ✗ **Cosmetic Damage**: Scratches or dents that do not affect the safe functioning of the bicycle.
- ✗ **Wear and tear:** Issues arising from general use, ageing, or lack of maintenance.
- ✗ **Loss and damage** incurred to the bicycle through professional use.

Please refer to the policy wording for a full list of exclusions.

Are there any restrictions on cover?

- **You** must be at least 18 years of age and a permanent resident of the UK to purchase this policy.
- **Cycle Rescue:** Claims within the first 24 hours will not be covered
- **Excesses** apply as specified in the policy wording**.**
- **Underinsurance:** You must insure your bicycle for its full replacement value.
- **Claims** are not covered if the bicycle is abandoned; you must take reasonable care of it at all times.
- Security restrictions depending on the location:
  - **Inside Your Home:** The bicycle does not need to be locked; however, all external doors and windows must be securely locked. Theft claims require evidence of forcible or violent entry.
  - **Privately Accessed Enclosed Structure:** The bicycle must be kept out of public view, with all doors and windows securely locked. Locking the bicycle to an immovable object is not required. Theft claims require evidence of forcible or violent entry.
  - **Non-Privately Accessed Enclosed Structure:** The bicycle must be locked through its frame to an immovable object using an approved lock.
  - **Secure Bicycle Hanger:** The bicycle must be locked through its frame to the secure rack or another immovable object within the unit, using an approved lock.
  - **Privately Accessed Garden or Outside Area:** The bicycle must be kept out of public view and locked through its frame to an immovable object using an approved lock.
  - **Away from home:** Bicycles must be locked through the frame to an immovable object with an approved lock. For electric bicycles with a removable display, the display must be removed. A bicycle is considered unattended when it is out of your direct line of sight or more than five metres away.
  - **Transporting Your Bicycle:** Bicycles transported in a vehicle must be secured inside a locked vehicle and kept out of sight; theft claims require evidence of forcible or violent entry. Bicycles on a secure vehicle rack are not considered “in a vehicle” and must follow the ‘Away from Home’ rules, locking the frame to the rack with an approved lock if unattended.

Where am I covered?

- This policy covers you in the United Kingdom and, as standard, for trips of up to 90 days in the European Union.
- The Cycle Rescue benefit (if added) is only available in the UK and EU.
- A Worldwide Extension is available to purchase separately.
- Personal accident and Third Party Liability are not covered in the USA or Canada.

What are my obligations?

- You must provide us with accurate and complete information.
- You must insure your bicycle for its full, current replacement value.
- You must comply with the locking and security requirements detailed in the policy.
- You must report any incident that may lead to a claim to us as soon as reasonably possible.
- If your bicycle is stolen, you must report it to the police and obtain a crime reference number.

When and how do I pay?

- You can pay your premium annually or monthly, using any major card or by Direct Debit.

When does the cover start and end?

- Your cover starts and ends on the dates shown on your Policy Schedule.
- If you have an annual policy, we will contact you 14 days before your renewal date with your renewal quote. We will automatically renew your policy unless you tell us not to.
- If you have a monthly policy, it will continue month on month for as long as you continue to pay your premium, unless you tell us to cancel it.

How do I cancel the contract?

- You may cancel this policy by contacting us on 0333 000 1234 or via email at customercare@eta.co.uk.
- If the cancellation is made within 14 days of the start date or the date you receive the policy documents if this is later and provided no claims have been made, we will refund any premium paid.
  After 14 days:
  - If you have a monthly policy, you can cancel but you will not get any money back.
  - If you have an annual policy, you will receive a refund less a deduction for the time you have been on cover.

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