# 30 Days Cycle Insurance

## Insurance Product Information Document

Company: Twothreebird UK Ltd t/a ETA Services
Product: 30 Days Cycle Insurance

Policies are underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited). 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.

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.

### What is insured?

- ✓ Your bicycle(s) against theft and damage. We will pay the cost of repair, or pay the cost of replacement as new, or, at our discretion, arrange for repair or replacement to be effected. Our liability shall not exceed the insured value detailed on your ETA schedule, less any excess.
- ✓ Equipment and accessories against theft and damage up to £1,000, based on the insured value of the bicycle.
- ✓ Get you home cover: If you suffer accidental damage or theft to your bicycle occurring more than one mile from your home (or temporary residence while outside of Britain), we will pay (pay and claim basis) for the reasonable cost of taxi hire in order to get you to your onward destination or home, up to £250.
- ✓ Replacement cycle hire: We will reimburse the hire costs of a replacement bicycle whilst your claim is being processed, up to £500.
- ✓ Cycle rescue: If you are more than one mile from your home and suffer a breakdown on a bicycle (including punctures) which is irreparable by you at the scene, or you are unable to complete your journey due to an injury, the ETA undertakes to pay for the transport of the bicycle and you (if appropriate) to your onward destination or home, whichever is nearer.

### What is not insured?

- ✗ **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**.**
- **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

## What are my obligations?

- You must provide us with accurate and complete information.
- 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?

- This is a free 30 day cover policy, provided to you following activation, with the purchase of your bicycle.

## When does the cover start and end?

- Your cover starts and ends on the dates shown on your Policy Schedule.

## 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
- You have the right to cancel this insurance without giving any reasons.

Edition Date: November 2026