

Company: Insurance Factory Ltd. Registered in England and Wales, registration no. 02982445. Authorised and regulated by the Financial Conduct Authority (No. 306164).

Product: Bicycle Insurance

This document provides a summary of the key information relating to bicycle insurance and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full terms and conditions that apply.

What is this type of insurance?

This policy provides entitles you to repair or replacement of your bicycle, once all relevant paperwork has been received and extends to cover up to 60 days whilst you are abroad. Depending on the level of cover you have selected the policy will cover the bicycle you stated on the application up to a maximum sum insured as indicated in your Policy Schedule.



What is insured?

- ✓ Accidental Damage – we will pay repair costs if your bicycle is damaged as the result of an accident.
- ✓ Theft – if your bicycle is stolen we will replace it.
- ✓ Breakdown – mechanical breakdown outside of the manufacturer's guarantee period
- ✓ Personal Accident benefit cover up to £10,000
- ✓ Public Liability cover up to £1,000,000



What is not insured?

- ✗ An Excess Fee of:
 - 10% of the maximum cover limit for your bicycle, with a minimum charge of £25, for accidental damage, theft and breakdown claims.
 - £250 for third-party property claims
 - £500 for third-party injury claims
- ✗ Accidental damage caused by you deliberately damaging or neglecting the bicycle, or any cosmetic damage.
- ✗ Theft:
 - from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the bicycle has been stored out of sight, the vehicle's windows and doors have been closed and locked and all security systems have been activated;
 - from any building, land or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit;
 - If the bicycle has been left in a location away from your home for more than 12 hours at any one time;
 - Where the bicycle has been left unattended when it is away from your home unless it has been locked to an immovable object using an approved lock as shown in your schedule;
 - Any theft not reported to the police within 24-hours and a crime reference number obtained;
- ✗ Repair or other costs for:
 - routine servicing, inspection, maintenance or cleaning
 - wear and tear or gradual deterioration of performance;
 - loss caused by a manufacturer's defect or recall of the bicycle;
- ✗ Any claim relating to personal accident:
 - when you are under 16 or over 85;
 - for permanent total disablement benefit when over 65;
 - when your death, injury or loss does not occur within 180 days of the accident;
 - when you cannot prove to us that the permanent total disablement has continued for 12 months from the date of the accident and in all probability will continue for the remainder of your life.
- ✗ For any claim relating to public liability, you are not covered for:
 - any claim when you are under 16 or over 65.
 - liability arising from loss or damage to property which belongs to you or is in your care custody or control.
- ✗ claims where you are entitled to indemnity from another source.
- ✗ any liability for bodily injury, loss of damage;
- ✗ any liability not involving the use of the bicycle.
- ✗ using the bicycle professionally or for any trade/business



Are there any restrictions on cover?

- ! Personal Accident cover is only available between the ages of 16 and 85.
- ! Permanent Total Disability benefit is only payable between the ages of 16 and 65.
- ! Public Liability cover is only available between the ages of 16 and 65.

- ! Replacement
This policy offers a replacement bicycle as new. If the bicycle cannot be replaced with a new and identical bicycle to the one to that was insured, we will replace it with one of comparable specification or the equivalent value of the original bicycle.

- ! Policy Excess
There is an excess fee payable by you for all claims. This will be 10% of the maximum cover limit for your bicycle, with a minimum charge of £25.

- ! Depreciation for wear and tear
For bicycles which are more than two years old from the date of manufacture we will deduct 10% of the original purchase price for the bicycle, for each year or part year from the date of manufacture for wear and tear.



Where am I covered?

Cover applies within the geographical limits of:

- ✓ Great Britain
- ✓ Northern Ireland
- ✓ The Channel Islands and the Isle of Man



What are my obligations?

- Premiums must be paid on time
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.



When and how do I pay?

Payment can be made annually by credit or debit card when you take the policy out, or monthly by direct debit.



When does the cover start and end?

If you pay for your premiums monthly then your policy is a rolling monthly policy and is only in force if the monthly premium continues to be paid.

If you pay for your policy annually, then your policy is an annual policy for which the full annual premium must be paid at inception and again at each annual renewal date. The type of policy you have will be shown in your insurance schedule.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it to your agent within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter you may cancel the insurance cover at any time.

Bicycle Legal Expenses Insurance

Insurance Product Information Document

Company: Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

Product: Bicycle Uninsured Loss Recovery

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

What is this type of Insurance?

This policy is designed to cover the cost of professional fees charged by a solicitor following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and not specifically excluded.



What is Insured?

Personal Injury

- ✓ Pursuing a civil claim following a road accident involving the insured bicycle and resulting in the death of or bodily injury to an insured person.

Uninsured Loss Recovery

- ✓ A road accident involving the insured bicycle and resulting in uninsured losses being incurred by an insured person.

Consumer Dispute

- ✓ The pursuit or defence of any claim arising out of the sale, purchase or hire purchase of the insured bicycle or of any claim relating to the testing, servicing or repair of the insured bicycle.

Identity Theft

- ✓ Necessary legal expenses and ancillary costs incurred following an event of identity theft.



What is not Insured?

- ✗ Any Personal Injury claims arising from a stress or psychology related condition falling within the Small Claims Track limit, or any injury or illness not caused by a sudden or specific incident.
- ✗ Claims where there are no prospects of success.
- ✗ Claims where we consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
- ✗ Claims that arose before the commencement of this insurance.
- ✗ A dispute which relates to any compensation or amount payable under a contract of insurance.
- ✗ Any professional fees incurred in defending or pursuing new areas of law or test cases.



Are there any restrictions on cover?

- ! The maximum amount payable per claim is £100,000.
- ! The maximum amount payable per period of insurance is £100,000.
- ! The maximum amount payable for Identity Theft is £25,000.



Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.