



Cycle Insurance Policy

Provided by



Underwritten by



What is a policy summary?

This document provides key information about the Cyclesure Cycle Insurance Policy. If you have any additional questions, then please contact your insurance agent.

Policy name: Cyclesure Cycle Insurance Policy

Type of insurance: Individual cycles

Underwritten by: Hiscox Insurance Company Limited

Insurance agent: Butterworth Spengler Facilities Ltd

Significant features and benefits

The Cyclesure policy is specifically designed for cycle owners who value their cycles which means that you get tailored cover to suit your needs.

Key benefits: what risks are you protected against?

- Cover includes accidental damage to your cycles as standard.
- Cover includes theft of your cycles as standard.
- Cover includes the reasonable costs of hiring an alternative cycle, if your cycle is stolen or damaged whilst you are on holiday.
- Claims will be settled without any deduction for wear, tear or depreciation.

Your policy schedule will show whether the following covers are also included:

- Your legal costs and expenses following an accident.
- Your liability to others for injury or damage arising from the use of your cycles, where this cover is not already provided for you through membership of a recognised cycling association.
- Up to £10,000 capital benefit following accidental bodily injury to you arising from the use of your cycles.
- The costs of returning home by taxi or public transport following insured damage to your cycle.
- Cover for racing and competitive events.
- Cover for your family members.

Significant exclusions or limitations

All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered.

- Any specific excesses, special conditions, limitations or terms that may apply to an individual risk will be clearly shown in your policy schedule.
- You have an obligation to take reasonable steps to mitigate any loss and provide with all information we may reasonably require.
- You will normally have to pay an initial amount for each claim made under the policy.
- We will not cover any claim under £100 or €100.
- We will not cover theft from your main residence unless there has been violent and forcible entry to or exit from the premises by thieves.
- We will not cover theft away from your main residence unless the cycles are secured through the frame by an approved lock to an immovable object.
- In the event of a claim you may be required to prove ownership of the cycle or an approved lock.
- We will not cover damage to cycles whilst in transit unless the cycles are suitably packaged and transported.
- We will not cover unexplained loss, disappearance or abandonment.
- We will not cover the use of cycles for trade or business purposes, other than commuting.
- We will not cover the use of cycles for stunts.
- We will not cover accidental bodily injury to persons under 16 or over 85 years old.
- We will not cover your legal costs and expenses following an accident unless you tell us within 180 days of the incident.
- Cycle hire costs must be agreed in advance and be less than the current value or repair cost of your cycle.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- If you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid
- You should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply
- Please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it
- In the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation
- As with any insurance, you have an obligation to take reasonable steps to mitigate any loss

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

Cancellation rights

If you decide within the first 14 days of taking out this policy that this policy does not meet your requirements, you may cancel this policy and, provided that no claim has been made, receive a full refund of your premium.

After 14 days you may cancel the policy at any time by giving us 30 days' written notice. We can also cancel the policy by giving you 30 days' written notice at any time.

Claims service

If you suffer a loss and need to make a claim you should request a claim form and follow any instructions relating to the claim from the following claims team:

Hiscox property claims, 25 London Road, Sittingbourne, Kent, ME10 1PE, United Kingdom

Tel no: +44 (0) 845 213 8899

Fax no: +44(0) 20 1448 6923

Email address: property.claims@hiscox.com

Within 28 days of the notification of a claim you must provide, at your own expense, full details of your claim in writing together with any documentation, information, and proof of ownership which may be requested from you.

Any questions? Any complaints?

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your insurance agent in the first instance:

The Managing Director, Butterworth Spengler Facilities Ltd, 20-24 Faraday Road, Wavertree Technology Park, Liverpool, L13 1EH, United Kingdom

Telephone: +44 (0) 151 427 9529

Email: info@butterworthinsurance.co.uk

If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our Customer Relations team at:

Hiscox Customer Relations, Hiscox House, Sheepen Place, Middleborough, Colchester, Essex CO3 3XL. United Kingdom

Or by telephone on +44 (0) 1206 773 705

Or by email at customer.relations@hiscox.com

Our Customer Relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service in the United Kingdom or the Financial Services Ombudsman in Ireland.

For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.

For more information regarding the scope of the Financial Services Ombudsman, please refer to www.financialombudsman.ie

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