

Cycle Legal Solutions

Insurance Product Information Document

Company: ARAG plc

Product: Cycling Legal Solutions

(Full policy terms and conditions of the insurance contract can be found in your policy wording)

What is this type of insurance?

Cycling Legal Solutions provides an accident response service and protects you against legal costs to claim back losses that are not covered by your cycle insurance policy if your bicycle is damaged by an accident that is not your fault. Cover applies for solicitors and barrister's fees, court costs and your opponent's costs if the court awards costs against you.



What is insured?

Examples of the losses you have a legal right to claim back from the insurer of the person at fault include;

- ✓ the excess payable under your cycle insurance policy, or
- ✓ compensation for personal injury if you are injured,
- ✓ compensation for damage to personal property that on your cycle.

If you are not protected against legal costs to recover your losses, you could instruct a lawyer to work for you under a of "no win no fee" agreement, but they would take a success fee from your damages. Cycling Legal Solutions allows you to keep 100% of your damages and is available for smaller claims where "no win no fee" agreements will not be available.



What is not insured?

- ✗ Claims that do not have a 51% chance or more of success.
- ✗ Your cycle being damaged before your cover starts.
- ✗ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
- ✗ Cycling under the influence of alcohol or illegal drugs.



Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay is £100,000 for all claims arising from the same accident.
- ! We will choose your lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued.



Where am I covered?

You are covered for accidents in the UK, Isle of Man and Channel Islands, EU countries, Norway and Switzerland.



What are my obligations?

- You must report your claim to us as soon as possible after the accident and during the period of insurance, using the 'phone number shown in you policy.
- You must co-operate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle it.



When and how do I pay?

The person who sells your Cycling Legal Solutions policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your Cycle Insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your cycle insurance.



When does cover start and end?

Cover starts and ends at the same time as your cycle insurance policy.



How do I cancel the contract?

Where your premium for Cycling Legal Solutions has been included within your Cycle Insurance premium, it cannot be cancelled independently from your cycle insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for Cycling Legal Solutions, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.