Welcome

Cycle Insurance Policy

The Insurers or Service Providers

Sections 1 to 3 of this Policy has been arranged by Assetsure on behalf of the Insurer AXIS Managing Agency Ltd on behalf of Certain Underwriters at Lloyd's, 21 Lombard Street, London, EC3V 9AH who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Registration Number 204888. The company is the managing agent of Syndicate 1686 subject to the supervision of the Society of Lloyd's.

Section 4 of this Policy has been arranged by Assetsure and is administered by ARAG plc under a binding authority agreement with the Insurer Brit Syndicate 2987 at Lloyd's (BSL). It is important that You read this Policy together with Your current Schedule and any Endorsements carefully. If anything is not correct or it does not meet Your insurance requirements please let Assetsure know without delay.

You should keep a record (including copies of letters) of all information You supply to Us in connection with this contract of insurance. No change or modification to this Policy will be effective unless confirmed in writing by Us.

You must take reasonable care not to make a misrepresentation to Us. This means that all the answers You give and statements You make as part of Your insurance application, including at renewal and when an amendment to Your Policy is required, should be honest and accurate. If You deliberately or carelessly misinform Us, this could mean that part of or all of a claim may not be paid.

James Farley
Managing Director
For and on behalf of Assetsure

IMPORTANT NOTE

Please read this policy document carefully and ensure that it meets your requirements. If you have any query please contact Assetsure. Please keep this policy in a safe place you may need to refer to it if you make a claim.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to “this contract” in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

Useful Contacts

General queries and Policy amendments:
Tel: 0208 0033 190
Email: admin@assetsure.com

Claims:
Tel: 0208 0033 191
Email: claims@assetsure.com

www.assetsure.com

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General Definitions

Words shown in **Bold** type have the same meaning wherever they appear in sections 1 - 3 of this **Policy** and are used throughout this **Policy**. Any other definitions are shown in the section to which they apply.

**Accessories**
Equipment added and fixed to the Cycle in addition to the manufacturer’s original specification, including:

- **a)** drinks holders, lights, paniers, computer equipment, speedometers, mirrors, bells and horns. Trailers and passenger carrying trailers valued under £100
- **b)** trailers and passenger carrying trailers as specified in the **Schedule** in excess of £100.

**Accident/Accidental**
A sudden and unexpected event which happens by chance during the **Period of Insurance**.

**Approved lock**
A lock which at the time of purchase by **You** was specified in the Master Locksmiths Association (MLA) ’Sold Secure’ list of **Cycle** locks and which at the time of the purchase by **You** was appropriate to the value of **Your** **Cycle(s)** in accordance with the classification of locks determined by the MLA ’Sold Secure’ list.

Any additional cable supplied with the lock for the purpose of securing the wheels and accessories does not form part of the **Approved Lock**

- **Bicycles, inclusive of any fixed**
- **Accessories, that have an insured value of less than £1,500 GBP(£)**  
  - **Bronze Rated Lock**
- **Bicycles, inclusive of any fixed**
  - **Accessories, that have an insured value of between £1,501-£2,500 GBP(£)**
  - **Silver Rated Lock**
- **Bicycles, inclusive of any fixed**
  - **Accessories, that have an insured value exceeding £2,500 GBP(£)**
  - **Gold Rated Lock**

**Confiscation**
**Confiscation**, nationalisation, requisition, detention or destruction of or damage to property by or under the order of any government or public or local authority.

**Cycle**
Any **Cycle**, tricycle, tandem, recumbent, trailer **Cycle** or push scooter specified in the **Schedule** along with its value which is **Your** own property or for which **You** are legally responsible and which is normally kept at the address shown in the **Schedule**. This includes component parts and **Accessories**.

The **Cycle** must be driven only by human pedal power or electric battery. If the **Cycle** is battery powered it must comply with all applicable laws governing the use of Electrically Assisted Pedal Cycles.

**Cycle Box**
A luggage box designed specifically for the carriage of **Your** **cycle**.

**Emergency Dental Treatment**
Emergency treatment to natural teeth within 7 days of the incident.

**Endorsements**
A change to the terms of the **Policy**.

**European Union**
Anywhere in Andorra, the European Union, Gibraltar, Iceland, Madeira, Monaco, Norway and Switzerland.

**Evidence of Ownership**
The original purchase receipt, showing the name and address of the seller, the date of the sale, the price paid and details of the **Cycle** and the **Approved Lock** or any other evidence which demonstrates **Your** ownership to **Our** satisfaction.

**Excess**
The amount **You** must pay as the first part of each agreed claim.

**Family**
**You**, **Your** partner and any other relative 14 years and above that permanently live with **You**.

**Geographical Limits**
Means as a **United Kingdom** resident domiciled in the **United Kingdom**, cover is applicable anywhere in the **United Kingdom**. Cover also includes:

- i) Up to 45 days any one **Period of Insurance** anywhere in the **Europe Union** subject to additional premium and the cover is shown in the **Schedule**.
- **Helmets & Clothing**
  - Specialist **Cycle Helmets & Clothing**.
- **Hijacking**
  - To stop and rob **Your** **Cycle** in transit through force or violence.
- **Home**
  - The location stated in **Your Schedule** where **Your** **Cycle** and **Accessories** are usually kept which means:
    - i) **Your** private dwelling built of brick, stone or concrete and roofed with slates or tiles; or
    - ii) a lockable outbuilding or garage built of brick, stone, concrete and roofed with slates, tiles, corrugated steel, asbestos or multi-layered with modern materials which is attached to or within the boundaries of **Your** private dwelling and is privately accessed; or
    - iii) a lockable wooden or metal shed within the boundaries of **Your** private dwelling which is privately accessed by residents and their guests only; or
    - iv) a secure gated car park within the boundaries of **Your** private dwelling which is privately accessed by residents and their guests only; or
    - v) any temporary residence such as **Your** holiday **Home**, a guest house, boarding house, motel or hotel in which **You** are resident for up to 28 consecutive days; or
    - vi) any self-contained lockable private room within the halls of residence in which **You** normally reside; or
    - vii) a communal hallway within the halls of residence in which **You** normally reside; or
    - viii) any other specific location which has been referred to and agreed by **Us** in writing.
General Definitions - (Cont)

Hospital
A lawful establishment (other than a convalescent nursing or rest Home or convalescent nursing self-care or rest sections unit of a Hospital) which has accommodation for resident patients with organised facilities for diagnosis and major surgery and which provides a 24 hour a day nursing service by registered nurses.

Immovable Object
Any of the following:
1) a solid object fixed onto or into brick, stone, concrete or metal and which cannot be undone or removed with or lifted under or over the Cycle; or
2) a securely fixed purpose built motor vehicle roof rack or Cycle rack; or
3) an official Cycle rack at a railway station and supplied by the railway station specifically for the purpose of securing Cycle(s) in an area of the station which is within the jurisdiction of the British Transport Police Authority.

Insured
The person named in the Schedule as the Insured.

Nuclear Risks
i) Any sort of nuclear material, nuclear reaction, nuclear radiation or radioactive contamination;
ii) Any products or services which include, involve or relate in any way to anything in i) above, or the storage, handling or disposal of anything in i) above;
iii) All operations carried out on any site or premises on which anything in i) or ii) above is located.

Period of Insurance
The time for which this Policy is in force as shown in the Schedule, or until cancelled.

Personal Effects
Articles worn, used or carried by the Insured person, excluding Cycle and their Accessories.

Pre Existing
Any medical condition You have, or have had, for which You are taking or have been taking prescribed medication within the last five years or;
any medical condition You have, or have had, for which You are waiting to receive, or have received advice or treatment (including surgery, tests or investigations) within the last five years.

Policy
This insurance document and the Schedule, including any Endorsements.

Schedule
The document showing the details of the Insured person, the cover provided and any Endorsements that apply.

Sum Insured
The amount set out on the Schedule.

Terrorism
An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:
a) is committed for political, religious, ideological or similar purposes; and
b) is intended to influence any government or to put the public, or any section of the public, in fear; and
c) i. involves violence against one or more persons; or
ii. involves damage to property; or
iii. endangers life other than that of the person committing the action; or
iv. creates a risk to health or safety of the public or a section of the public; or
v. is designed to interfere with or to disrupt an electronic system.

United Kingdom
England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland.

War
War, invasion, act of foreign enemies, hostilities (whether War be declared or not), civil War, rebellion, revolution, inscription, military or usurped power.

We/Us/Our
The insurers named in the Schedule.

You/Your/Yourself
The Insured named in the Schedule and, if the Family members extension has been purchased by You and this additional cover is shown in Your Schedule, any member of Your Family.
Conditions Precedent
General Conditions 2, 3 and 4 below, General Claims Condition 1 and the conditions shown in each section under the heading Your obligations are all conditions precedent to Our liability. We will not make any payment under this insurance unless You comply with all the requirements of those conditions.

General Conditions
The following conditions apply to section 1 - 3 of this Policy. Any other conditions and procedures are shown in the section to which they apply.

1. Information You have given Us
In deciding to accept this insurance and in setting the terms and premium, We have relied on the information You have given Us. You must take care when answering any questions We ask by ensuring that all information provided is accurate and complete.

If We establish that You deliberately or recklessly provided Us with false information We will treat this insurance as if it never existed and decline all claims.

If We establish that You Were careless in providing Us with the information We have relied upon in accepting this insurance and setting its terms and premium We may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if We provided You with insurance cover which We would not otherwise have offered;
- amend the terms of Your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by Your carelessness;
- charge You more for Your insurance or reduce the amount We pay on a claim in the proportion the premium You have paid bears to the premium We would have charged You; or
- cancel Your Policy in accordance with the cancellation conditions.

We or Your insurance intermediary will write to You if We:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of Your Policy; or
- require You to pay more for Your insurance.

2. Change of circumstances
The cover under this Policy is based on information You have given Us and confirmed on Your Schedule. You must tell Us, via Assetsure, as soon as possible about any change in this information which is relevant to this insurance. If You do not, Your insurance may not be valid or may not cover You fully. If You are not sure whether any information is relevant, You should tell Us anyway.

Information You need to tell Us about includes but is not limited to:

- changes to the Cycle(s) description or value
- change of address
- if You receive a police caution for or are convicted of or charged with an offence (other than motoring)
- if You plan to use the Cycle(s) in connection with an occupation or profession

We have the right to alter the premium, change any terms and conditions or cancel this insurance when You tell Us about a change.

3. Due diligence
You must take reasonable steps to prevent Accident or injury and to protect Your property against loss or damage. You must keep any property Insured under this Policy in good condition and repair.

4. Premium payment
On Our agreement to pay any claim, any outstanding balance on Your full annual premium will become due immediately.

5. Subrogation
In the event that a third party is considered liable for part or all of any claim, We may exercise Our right of subrogation. You must, at Our request and Our expense, agree to and permit Us to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. You will take no action or make any agreements that may weaken or remove Our rights under this clause without Our prior written permission. We will pay any costs or expenses involved in exercising Our right of subrogation.

6. Contribution
If You have any other insurance in force against liability, loss or damage covered by this Policy, We will only pay Our proportionate share of a claim. We will be entitled to request details of such insurance from You and where appropriate a rateable proportion of the claim may be recovered direct from these Insurers.

7. Cancellation
Section 7a
You are entitled to cancel this contract of insurance within 30 days of either the date You receive this contract of insurance or the start of the Period of Insurance, whichever is the later, and receive a full premium refund.

If You cancel after this date We will refund any premium paid for the remaining Period of Insurance providing that You have not made a claim during the current Period of Insurance. For example, if You have been covered for six (6) months, the deduction for the time You have been covered will be half the annual premium. To cancel at any time, please contact Assetsure.

Section 7b
We can cancel this insurance by giving You 21 days’ notice in writing where there is a valid reason for doing so. We will send Our cancellation letter by recorded delivery to Your last known address shown in the Schedule and will set out the reason for cancellation in this letter. Valid reasons may include but are not limited to:

- Where You are required in accordance with the terms of this Policy to co-operate with Us, or send Us information or documentation and You fail to do so in a way that materially affects Our ability to process a claim, or Our ability to defend Our interests. In this case We may issue a cancellation letter and will cancel Your Policy if You fail to co-operate with Us or provide the required information or documentation by the end of the cancellation notice period;
- Where We reasonably suspect fraud; or
- Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

If We cancel this Policy We will refund any premium paid for the remaining Period of Insurance providing that You have not made a claim during the current Period of Insurance. For example, if You have been covered for six (6) months, the deduction for the time You have been covered will be half the annual premium.

8. Multiple Insured’s
The most We will pay is the relevant amount shown in the Schedule.
General Conditions - (Cont)

If more than one **Insured** is named in the **Schedule**, the total amount **We** will pay will not exceed the amount **We** would be liable to pay to any one of **You**.

**You** agree that the **Insured** named in the **Schedule**, or if there is more than one **Insured** named in the **Schedule** the first of them, is authorised to receive all notices and agree any amendments to the **Policy**.

9. Rights of Third Parties

**You** and **We** are the only parties to this **Policy**. Nothing in this **Policy** is intended to give any person any right to enforce any term of this **Policy** which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

10. Automatic Reinstatement

In the event of a claim resulting in a total loss and subsequent replacement or cash payment **We** will automatically reinstate cover on **Your** replacement **Cycle** upon confirmation from **You** of the new property to be Insured without change to the **Schedule** renewal date. If the value of the replacement **Cycle** is higher than the **Sum Insured You** will be asked to pay the proportionate additional premium. Following a claim **We** reserve the right to decline cover under the terms and conditions of this **Policy** or apply special terms.

11. Law and Jurisdiction

**Law Applicable to this Insurance**

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **You** and **We** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **You** and **We** agree otherwise, **We** have agreed with **You** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **You** live, or, if **You** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **You** live.

**We** and **You** have agreed that any legal proceedings between **You** and **Us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **You** live, or, if **You** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **You** live.

12. Protecting your information

**We** take **Your** privacy extremely seriously and **We** will only use **Your** personal details in line with **Our** Privacy Notice. Please read **Our** Privacy Notice carefully (This document can be obtained by visiting **Our** website. https://www.assetsure.com/privacy-policy) and contact **Us** immediately if **You** have any queries. Where necessary, where **We** would like to use **Your** data for marketing purposes, **We** shall ask for your specific consent to do so. **Your** personal information includes all of the details **You** have given **Us** to process **Your** insurance policy (**We** will not ask for more information than is necessary).

**We** may share **Your** data with Third Parties for the provision and ongoing performance of **Your** insurance policy. **Your** data may be transferred outside the UK. **We** will not sell, rent or trade **Your** data under any circumstances. All of the personal information **You** supply to **Us** will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

**You** may view the Data Protection policy of AXIS Managing Agency Ltd, the underwriters of this insurance by visiting: http://www.axiscapital.com/about-axis/privacy-data-protection. This will provide **You** will full details of how they will use and manage **Your** personal information.

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General Exclusions

The following exclusions apply to section 1 - 3 of this **Policy**. Any other exclusions are shown in the section to which they apply.

**Government Financial Sanctions**

**We** will not provide any cover or be liable to pay any claim or provide any benefit under this insurance if the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

This means **We** will not provide any insurance cover for Sanctioned Designated Nationals i.e. individuals or entities subject to trade or economic sanctions as per the laws and regulations of the European Union, United Kingdom or United States of America. **We** will not provide any cover in respect of any risk or exposure located in, or arising from, or in connection with a country which is subject to sanctions, by either the United Nations, European Union, United Kingdom or United States of America.

**Terrorism**

**We** will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of **Terrorism**.

**Wear and Tear**

**We** will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from Wear and tear, depreciation, corrosion, rusting, damped, rising damp, rising water table, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

**Defective Design and Construction**

**We** will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

**Rot**

**We** will not pay for any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

**Loss of Value**

**We** will not pay for any loss of value after **We** have made a claim payment.
General Exclusions - (Cont)

Indirect Loss or Damage
We will not pay for indirect loss or damage that is not directly associated with the incident that caused You to claim, unless specifically stated in this Policy.

Deliberate, Malicious or Wilful damage
We will not pay for any Accident, injury, loss or damage caused deliberately, maliciously or wilfully by You or Your Family.

Prior Events
We will not pay for any loss or damage occurring before cover starts or arising from an event before cover starts.

Additional Territorial Claims Costs
We will not pay for any additional claims costs resulting from the supply of a Cycle from outside the United Kingdom, when items are unavailable in the United Kingdom or delivery is required to addresses outside the United Kingdom.

Business or Professional Use
We will not pay for any claim arising out of cycling as Your occupation or profession.

Cyber and Data Exclusion Clause
We will not pay for any loss, damage, expense or legal liability directly or indirectly caused by, contributed to by or arising from:
- electronic means or devices

Provided that this exclusion does not apply to physical loss or physical damage to property insured which arises solely from an act or event which occurs accidentally, and which is not intended to cause harm.

General Claims Conditions

The following claims conditions apply to section 1 - 3 of this Policy. Any other claims conditions and procedures are shown in the section to which they apply.

Making a Claim
1. You must give notice as soon as possible to:
   • The Police in respect of any theft, attempted theft, malicious damage or vandalism and obtain an incident number.
   • Assetsure on telephone 0208 0033 191 or email: claims@assetsure.com or write to Assetsure, 3rd Floor Floor Peek House 20 Eastcheap, London EC3M 1EB. We will register Your claim and tell You what to do next.

2. For theft, loss or damage claims:
   • We will require You to provide Us with documentation or other evidence which clearly demonstrates ownership of the property and to help substantiate Your claim, for example: original purchase receipts, bank or credit card statements, instruction booklets, photographs, the remains of the Approved Lock and/or the keys. We may also ask for the date you purchased your cycle and for the serial number of the frame. We will only ask for information relevant to Your claim and We will pay for any reasonable expenses You incur in providing Us with this information.
   • You must take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage.
   • if the Cycle is lost, stolen or damaged whilst in the care of an airline You must:
     - get a Property Irregularity Report form the airline
     - give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
     - keep all travel tickets and tags for submission to Us.

For liability claims:

of claim, legal process or other communication (without answering them) as soon as You receive it.

   • You must send Us (Contact details as above) any statement
   • do not discuss, negotiate, pay, settle, admit or deny any claim without Our written permission.
   • You must notify Us (Contact details as above) in writing of any impending prosecution inquest or fatal Accident enquiry.

For Personal Accident or Road Rage claims:

   • You must see a suitably qualified medical practitioner as soon as possible after suffering injury and follow any medical advice You are given.
   • if We consider it necessary, You must allow a medical advisor chosen by Us to see all relevant medical records.
   • send Us (Contact details as above) all supporting evidence and documentation.

For race fee claims:

You must send Us (Contact details as above) the following:

   • details confirming the name and date of the event.
   • an explanation as to why You were unable to take part in the event
   • written evidence from the event organizer confirming that You have paid the race fee and that the race fee (or part of) is non-refundable

3. We have the right, without incurring any liability and without diminishing Your right to rely on any condition of this Policy, to take and keep possession of any part or all of the Cycle and to deal with salvage in a reasonable manner, but You must not abandon any Cycle to Us.

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Section 1: Cycle & Accessories

The General terms and conditions and the following terms and conditions all apply to this section. Your Schedule will tell You whether or not these sections are in force.

What is covered

We will insure Your Cycle, Accessories and Helmets & Clothing for the following:

a. Accidental damage
b. Collision damage
c. Malicious damage
d. Hijacking
e. Theft from Your Home
f. Theft while away from Your Home
g. Theft from a motor vehicle

What is not covered

We will not make any payment for:

1. Theft from Your Home unless:
   i. the Cycle and Accessories are under Your personal supervision; or
   ii. the Cycle and Accessories are contained within Your private dwelling and the normal security protections are fully operative and in force and the theft is a direct result of violent and forcible entry to or exit from the premises by the thieves; or
   iii. the Cycle and Accessories are contained within a lockable outbuilding or garage which is within the boundaries of Your private dwelling and the normal security protections are fully operative and in force and the theft is a direct result of violent and forcible entry to or exit from the outbuilding or garage by the thieves; or
   iv. the Cycle and Accessories are contained within a lockable shed, garage or secure gated car park within the boundaries of Your private dwelling which is privately accessed by residents and their guests only and the normal security protections are fully operative and in force and the Cycle is secured through the frame by an Approved Lock to an Immovable Object; or
   v. the Cycle and Accessories are contained within a holiday home, guest house, boarding house, motel or hotel in which You are resident and the normal security protections are fully operative and in force and the theft is a direct result of violent and forcible entry to or exit from the premises by the thieves; or
   vi. the Cycle and Accessories are contained within a self-contained lockable private room within a hall of residence and the normal security protections are fully operative and in force and the Cycle is secured through the frame by an Approved Lock to an Immovable Object.

2. Theft away from Your Home unless:
   i. the Cycle and Accessories are under Your personal supervision; or
   ii. the Cycle is stolen from the transition area of an organised competitive triathlon or biathlon in which You are participating and the competitive events extension has been purchased by You and this additional cover is shown in Your Schedule or
   iii. the Cycle is secured through the frame by an Approved Lock to an Immovable Object; or
   iv. the Cycle is secured through the frame by an Approved Lock to an official cycle rack provided by the railway station and is not left in this location for more than 24 consecutive hours; or
   v. the Cycle is clearly labelled and stored in a designated Cycle storage carriage of a train, or in the custody and control of the rail network operator or their agents; or
   vi. the Cycle is adequately and professionally packed and stowed in the hold of an aircraft or boat, or in the custody and control of an airport or seaport operator or their agents.

3. Theft from a motor vehicle unless:
   i. the Cycle is completely contained within a motor vehicle and the motor vehicle is fully locked with all security protections in force and the theft is a direct result of violent and forcible entry to the motor vehicle by the thieves or
   ii. the Cycle is secured through the frame by an Approved Lock to a securely fixed purpose built motor vehicle roof rack or cycle rack.

4. Any unexplained loss or disappearance of Your Cycle.
5. Any Cycle being used for trade or business purposes, including hire or reward, courier services, or the carriage of fare paying passengers.
6. Any Cycle being used for any competition involving a massed start or a triathlon or duathlon unless the competitive events extension has been purchased by You and this additional cover is shown in Your Schedule.
7. Any Cycle being used to participate in any stunts or using equipment specifically designed for undertaking stunts.
8. Confiscation.
9. Any theft or damage to Your Cycle while the Cycle is used by anyone except You.
10. Any theft or damage to tyres and Accessories unless the Cycle itself is lost or damaged at the same time.
11. Anything that happens gradually including but not limited to damage caused by wear, tear, wet or dry rot, atmospheric or climatic conditions, frost, insects, vermin, corrosion, rust, dust, contamination, change in colour of finish, chemical reaction, marring, scratching, denting, cosmetic changes, dampness, dryness, shrinkage, evaporation, lack of or poor maintenance or failure to follow manufacturer’s instructions when using the Cycle or during maintenance or repair.
12. Mechanical or electrical breakdown or defect or electronic malfunction unless fire ensured immediately.
13. Any theft or damage which occurs outside the Geographical Limits.
14. Terrorism, War or Nuclear Risks.
15. Any theft or damage to Your Cycle where You cannot provide Us with Evidence of Ownership of the Approved Lock and Cycle.
16. When Accidental damage is sustained in transit when handed to an airline or courier, unless the Cycle is securely packaged in accordance with the airline or couriers terms and conditions and packing/storage requirements and a receipt obtained which confirms their acceptance of responsibility for the Cycle.
17. Faulty or defective design, materials or workmanship or latent defect (fault in the property that could have been discovered at an inspection before the sale) and defects in operation.
18. Marring, scratching, denting or cosmetic change which does not impair the function and performance of the Cycle.
19. Any Excess as shown on Your Schedule.
Section 1: **Cycle & Accessories** (Cont)

**How much We will pay**

**Repair or replacement**

At **Our** option **We** will repair, replace or pay for any lost or damaged **Cycle, Accessories, Helmets & Clothing** on the following basis:

1. for any standard **Cycle, Accessories, Helmets & Clothing**, the cost of repair or replacement as new;
2. for any discontinued **Cycle, Accessories, Helmets & Clothing**, the cost of repair or replacement with item(s) of a similar type or equivalent specification;
3. for any hybrid or composite **Cycle, Accessories, Helmets & Clothing**, where the parts have been individually purchased, **We** will pay the replacement cost of the individual components;
4. where **We** can repair or replace an item but **You** request and **We** agree to a cash settlement, **We** will only pay what it would cost **Us** to repair or replace the item through **Our** preferred suppliers;

but in no event will **We** pay more than the **Sums Insured** shown in the **Schedule** or as limited below.

**Under insurance**

If, at the time of theft or damage, the amount insured is less than 85% of the value of the **Cycle, Accessories, Helmets & Clothing** shown in the **Schedule**, the amount **We** pay will be reduced in the same proportion as the under insurance.

**Your obligations**

If any theft or damage occurs **We** will not make any payment under this section unless **You** notify **Us** (See General Claim Condition 1) promptly of any theft or damage which might be covered. If **You** think a crime has been committed, **You** must also report it to the police.

**Replacement Cycle Hire**

*The General terms and conditions and the following terms and conditions all apply to this section. Your Schedule will tell You whether or not these sections are in force.*

**What is covered**

Replacement Cycle Hire

The cost of the hire of an alternative **Cycle** from an approved **Cycle** dealer whilst awaiting the repair or replacement of **Your** **Cycle** when the subject of an approved claim.

**What is not covered**

Cycle hire costs, unless:

i. any cost of hire which have not been agreed with **Us** and where **Our** prior authority has not been obtained.

ii. any costs which exceed the **Sums Insured** shown on **Your** **Schedule**.

iii. any costs which exceed the repair value of the **Cycle**.

iv. any cost that cannot be validated with evidence of expenditure.

v. any costs incurred by anyone other than **You**.

**Get You Home Costs**

*The General terms and conditions and the following terms and conditions all apply to this section. Your Schedule will tell You whether or not these sections are in force.*

**What is covered**

Get You Home costs

**We** will also insure **You** for the cost of taxi hire in order to get **You** to **Your** onward destination or **Home**. This will only be considered as part of a claim for repair or replacement of the **Insured** **Cycle** in the event **You** suffer irreparable damage to **Your** **Cycle** occurring more than one mile from **Your** **Home**.

**What is not covered**

Get You Home costs

i. For any costs other than the taxi fare to transport **You** and **Your** **Cycle** to **Your** onward destination or **Home**.

ii. Where the costs exceed more than GBP(£)250 during any one **Period of Insurance**.

iii. Where evidence of expenditure cannot be provided

iv. Anything mentioned in exclusions 4 to 19 of what is not covered under section 1.
Section 1: Cycle & Accessories (Cont)

**Cycle Box Cover**

The General terms and conditions and the following terms and conditions all apply to this section. Your Schedule will tell You whether or not these sections are in force.

What is covered

We will pay up to £500 in respect of Accidental damage to or theft of any Cycle Box which is Your own property or for which You are legally responsible, occurring during the period of insurance.

What is not covered

Theft or damage away from Your home unless Your cycle is damaged or stolen at the same time and by the same cause.

**Race Fee Cover**

The General terms and conditions and the following terms and conditions all apply to this section. Your Schedule will tell You whether or not these sections are in force.

What is covered

We will pay the non-refundable race fee cost, less any refunds, for one event per period of insurance up to £250.00 providing the race fee cost has already been paid by You in respect of an organised competitive cycling, biathlon or triathlon event in which You were due to participate if You are no longer able to attend the race as a sole and direct result of a cause which occurs during the period of insurance and is entirely beyond Your control.

You must have purchased the competitive events extension stated on Your schedule of insurance for this cover to apply.

What is not covered

We will not make any payment under this section in respect of
a) any expected or foreseeable event; or
b) any loss occurring as a result of a pre existing medical condition or pregnancy; or
c) any loss occurring as a result of alcohol or substance abuse; or
d) directly or indirectly due to adverse weather; or
e) directly or indirectly due to any failure, withdrawal or inadequacy of necessary finance or any financial failure of or financial default of any person, corporation or entity; or
f) directly or indirectly due to strikes, industrial action or labour disputes, whether actual or threatened; or
g) directly or indirectly due to any action taken by any national or international body or agency to control, prevent or suppress or in any way relating to any infectious disease.
Section 2: Public Liability

Section only applies if additional premium has been paid and the cover is shown in the Schedule. The General terms and conditions and the following terms and conditions all apply to this section. Your Schedule will tell You whether or not this section is in force.

Special definitions for this section

Bodily Injury
Death, or any bodily or mental injury or disease of any person

Defence costs
Costs incurred with Our prior written agreement to investigate, settle or defend a claim against You.

Property Damage
Physical loss of or injury to or destruction of tangible property including the resulting loss of use of such property.

What is covered

Claims against You
For which You become legally liable as a direct result of Your ownership or use of Your Cycle, if any party brings a claim against You for Bodily Injury or Property Damage occurring within the Geographical Limits and during the Period of Insurance. We will indemnify You against the sums You have to pay as compensation.

What is not covered

We will not make any payment for any claim or loss:

Non Cycle Related
Unless resulting directly from Your ownership or the use of Your Cycle.

Competitive Events
Directly or indirectly arising from the use of the Cycle to participate in any competition involving a massed start or a triathlon or duathlon unless the competitive events extension (does not cover competitor to competitor liability) has been purchased by You and this additional cover is shown in Your Schedule.

Professional Use
Directly or indirectly arising from the use of the Cycle for trade or business purposes, including hire or reward, courier services, or the carriage of fare paying passengers.

Geographical Limits
Directly or indirectly arising from Bodily Injury or Property Damage occurring outside of the Geographical Limits.

Stunts
Directly or indirectly arising from the use of the Cycle to participate in any stunts or the use of equipment specifically designed for undertaking stunts.

Other Craft
Directly or indirectly arising from the ownership, possession, maintenance or use by You of any watercraft, aircraft, other aerial device, motor vehicle or other mechanically propelled vehicle not included within the definition of Cycle.

Deliberate or Reckless Acts
Directly or indirectly arising from any act, breach, omission or infringement You deliberately, spitefully, dishonestly or recklessly commit, condone or ignore which could reasonably be expected to cause injury or damage to another party even if such injury or damage is of a different degree or type than could reasonably have been anticipated.

War and Terrorism
Arising from War, Terrorism or Nuclear Risks.

We will not make any payment for:

Property for which You are Responsible
Property Damage to any property belonging to You, or which at the time of the loss or damage is in Your care, custody or control.

Injury to Others
Bodily Injury to any of Your employees or any member of Your Family.

Restricted Recovery Rights
That part of any claim where Your right of recovery is restricted by any contract.

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Section 2: Public Liability (Cont)

What is not covered (Cont)

Non-compensatory Payments
fines and contractual penalties, punitive or exemplary damages awarded against You. (Punitive and exemplary damages are damages that are awarded in excess of the claimants loss and are intended to punish the defendant rather than compensate the claimant).

Contract
Your liability under any contract which is greater than the liability You would have at law without the contract.

Other Insurance
Your liability where You would be entitled to be paid under another more specific insurance.

Excess
£500 each and every claim.

How much We will pay

We will pay up to the limit of indemnity shown in the Schedule for each actual or threatened claim, unless limited below.

We will also pay for Defence Costs. However, if a payment greater than the limit of indemnity has to be made for a claim Our liability for Defence Costs will be limited to the same proportion that the limit of indemnity bears to the amount paid. You must pay the Excess for each claim.

All claims which arise from the same single or original cause or source will be regarded as one claim.

Special Limits
Paying out the limit of indemnity
At any stage We can pay You the applicable limit of indemnity or what remains after any earlier payment from that limit. We will pay Defence Costs already incurred at the date of Our payment. We will then have no further liability for those claims or their Defence Costs.

Your Obligations
We will not make any payment under this section:
1. unless You notify Us (See General Claims Condition 1) promptly of any claim or threatened claim against You.
2. if, when dealing with a third party, You admit that You are liable for what has happened or make any offer, deal or payment, unless You have Our prior written agreement. You must also not reveal the amount of cover available under this insurance, unless You have Our prior written agreement.

Control of Defence
We have the right, but not the obligation, to take control of and conduct in Your name, the investigation, settlement or defence of any claim. If We think it necessary We will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. We may appoint Your own solicitor but on a similar fee basis as Our solicitor and only for work done with Our prior written approval. Proceedings will only be defended if there is a reasonable prospect of success and taking into account the commercial considerations of the costs of defence.
Section 3: Personal Accident

Section only applies if additional premium has been paid and the cover is shown in the Schedule. The General terms and conditions and the following terms and conditions all apply to this section. Your Schedule will tell You whether or not this section is in force.

Special definitions to Section 3 & 3.b

Assault
A sudden, unexpected, unusual specific event caused by an unknown third party with deliberate intent to cause Bodily Injury at an identifiable time and place.

Bodily Injury
Death or identifiable physical injury resulting solely and independently from an Accident.

Loss of Sight
Permanent and total Loss of Sight in an eye.

Loss of Hearing
Permanent and total Loss of Hearing.

Loss of Speech
Permanent and total Loss of Speech.

Loss of Limb
Loss by physical separation of an arm, hand or leg at or above the wrist or at or above the ankle, or permanent and total loss of use of a complete arm, hand, foot or leg.

Permanent Total Disablement
Disability which entirely prevents You from working in any business or occupation which you are practically suited to by training, education or experience, and which, after a period of 52 weeks from the date of disability, shows no signs of ever improving.

What is covered

We will pay the amount shown on Your Schedule if at any time whilst You or any individual member of Your Family named on the Schedule are using a Cycle within the Geographical Limits, and are involved in an Accident, which solely and independently of any other cause, cause such Accidental Bodily Injury which results in either death, Loss of Limb, Loss of Speech, Loss of Sight, Loss of Hearing or Permanent Total Disablement.

The amounts We will pay under this section are shown on Your Schedule.

What is not covered

We will not make any payment for:

Non Cycle Related
Any Accidental Bodily Injury unless resulting directly from the use of a Cycle.

Competitive Events
Any Accidental Bodily Injury where You were using the Cycle to participate in any competition involving a massed start or a triathlon or duathlon unless the competitive events extension has been purchased by You and this additional cover is shown in Your Schedule.

Business Use
Any Accidental Bodily Injury where You were using the Cycle for trade or business purposes, including hire or reward, courier services, or the carriage of fare paying passengers.

Geographical Limits
Any Accidental Bodily Injury where You were using the Cycle outside of the Geographical Limits shown in the Schedule.

Stunts
Any Accidental Bodily Injury where You were using the Cycle to participate in any stunts or using equipment specifically designed for undertaking stunts.

Your Age
Any Accidental Bodily Injury to any person under 16 or over 85 years old at the start date of the Period of Insurance. However, in respect of Permanent Total Disablement to any person over 65 years old at the start date of the Period of Insurance.

Other Exclusions
Any benefit for death, Accidental Bodily Injury or loss occurring after 180 days of the Accident.

Any injury resulting from:

a. an emotional or psychiatric disorder or condition;

b. the taking of or use of drugs or controlled substances (other than drugs prescribed by Your doctor and used properly) by You;

c. the act of committing suicide or causing deliberate injury to Yourself or putting Yourself in unnecessary danger (unless trying to save a human life)

d. any criminal act by You for which You are convicted.

Sexually-transmitted Diseases
Any injury directly or indirectly arising out of or contributed to by HIV (Humane Immune Deficiency Virus), AIDS (Acquired Immune Deficiency Syndrome), AIDS-related complex (ARC) or any related virus or illness, or any sexually-transmitted disease.

War and Terrorism
Any injury directly or indirectly caused by War, Terrorism or Nuclear Risks.
Section 3: Personal Accident (Cont)

How much We will pay

Payment of Benefit
We will pay the appropriate benefit shown in the Schedule to You, Your executors or nominees, but We will not pay more than one benefit in respect of the same Accident.

For Permanent Total Disablement We will pay only when the disablement has lasted for 12 consecutive calendar months and at the end of that time is without prospect of improvement.

Section 3b: Road Rage

What is covered
We will cover the following if Bodily Injury occurs by way of an Assault during the Period of Insurance and within the Geographical Limits, whilst You are riding or using the Cycle:

1. Hospital daily cash benefit of £100 per day of confinement, but not beyond 30 days.
2. Emergency dental treatment up to £250.
3. 5 sessions of stress counselling following a claim under items 1 & 2 above.
4. Clothing and Personal effects up to £150.

What is not covered
We will not pay the first £25 of any claim for 2. Emergency dental treatment or 4. Clothing and Personal effects.

We will not cover death or disablement, indirectly arising out of or resulting from, or contributed to by:

1. Any road rage incident, Assault or Bodily Injury not involving the use of a Cycle by You or any member of Your Family specified on the Schedule
2. Suicide, attempted suicide or intentional self-injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or insanity or Your own criminal act, or being under the influence of alcohol or drugs.
3. Provoked Assault or fighting (except in bona fide self defence)
4. Any matrimonial or Family dispute
5. Any Cycle being used for any competition involving a massed start or a triathlon or duathlon unless the competitive events extension has been purchased by You and this additional cover is shown in Your Schedule.
6. Any Cycle being used for trade or business purposes, including hire or reward, courier services, or the carriage of fare paying passengers.
7. Any Hospital benefit which does not involve an overnight stay as an in-patient.
Section 4: Cycling Legal Solutions - Compulsory

The General terms and conditions and the following terms and conditions all apply to this section.

This section is administered by ARAG plc under a binding authority agreement with the Insurer Brit Syndicate 2987 at Lloyd's (BSL) (written under unique market reference B0365KA233D12A000 or replacement thereof). The Insurer's liability is several and they are liable for their proportion of liability in respect of this section only and have no liability for any other Insurer's proportion or in respect of any other cover part of this Policy. Your Schedule states if this section is in force.

Your Policy Cover

Following an Insured Event the Insurer will pay the Insured’s Legal Costs & Expenses up to £100,000 (for all claims arising from or relating to the same original cause, including the cost of appeals) provided that:

1. You have paid the insurance premium
2. The Insured keeps to the terms of this Policy and cooperates fully with Us
3. The Accident happens occurs within the Geographical Limit
4. The claim
   a. always has Reasonable Prospects of Success
   b. is reported to Us:
      - during the Period of Insurance
      - as soon as possible after the Accident
5. Unless there is a conflict of interest, the Insured always agrees to use the Appointed Advisor chosen by Us in any claim
   a. to be heard by the Small Claims Court, and/or
   b. before proceedings need to be issued.
6. Any proceedings or hearing are dealt with by a court or any other body that We agree to, in the Geographical Limit
7. The claim falls under the jurisdiction of a court and in the Geographical Limit
8. The Insured enters into a Conditional Fee Agreement with the Appointed Advisor (unless the Appointed Advisor has entered into a collective Conditional Fee Agreement where legally permitted).

Exclusions Which Apply To This Section

The Insurer will not cover any claim arising from or relating to:

1. Any Legal Costs & Expenses incurred before We accept a claim or without Our written agreement
2. A contract
3. Defending any claim other than appeals against You
4. An Accident that happens before the start of this section of the Policy
5. Fines, penalties or compensation awarded against the Insured
6. A group litigation order
7. A Nuclear Risk and/or Terrorism

What is covered

This section of the Policy will cover the Insured if an event which is another party’s fault:

1. Damages the Insured Cycle and/or personal property on it, and/or
2. Injures or kills the Insured whilst on his or her Cycle.
Section 4: Cycling Legal Solutions - (Cont)

Conditions which apply to this section

Where the Insurer's risk is affected by the Insured's failure to keep to any Policy condition, the Insurer may cancel this section of Your Policy, refuse a claim or withdraw from an ongoing claim. The Insurer also reserves the right to claim back Legal Costs & Expenses from the Insured if this happens.

1. The Insured's responsibilities
   An Insured must:
   
a) tell Us immediately of anything that may make it more costly or difficult for the Appointed Advisor to claim back losses
   b) cooperate fully with Us, give the Appointed Advisor any instructions We require, keep them updated with progress of the claim and not hinder them
   c) take reasonable steps to claim back Legal Costs & Expenses and, where recovered, pay them to the Insurer
   d) keep Legal Costs & Expenses as low as possible
   e) allow the Insurer at any time to take over and conduct in the Insured's name, any claim.

2. The Appointed Advisor
   
a) In certain circumstances as set out in 2. b) below, the Insured may choose an Appointed Advisor. In all other cases no such right exists and We shall choose the Appointed Advisor.
   
b) If We agree to start proceedings or there is a conflict of interest, the Insured may choose a suitably qualified Appointed Advisor. Unless there is a conflict of interest, this right does not apply where the Insured's claim is to be dealt with by the Small Claims Court, and We shall choose the Appointed Advisor.
   
c) Where the Insured wishes to exercise their right to choose, they should write to Us with their preferred representative's contact details.
   d) If the Insured dismisses the Appointed Advisor without good reason, or withdraws from the claim without Our written agreement, or if the Appointed Advisor refuses to continue acting for the Insured with good reason, the cover will end immediately. We reserve the right to appoint another appointed representative in accordance with 2. b) and c) above.

3. Our Consent
   The Insured must agree to Us having sight of the Appointed Advisor's file relating to the Insured's claim. The Insured is considered to have provided consent to Us or Our appointed agent to have sight of their file for auditing and quality control purposes.

4. Settlement
   
a) The Insurer has the right to settle the claim by paying the reasonable value of the Insured's claim.
   b) The Insured must not negotiate, settle the claim or agree to pay Legal Costs & Expenses without Our written agreement.
   c) If the Insured refuses to settle the claim following advice to do so from the Appointed Advisor the Insurer reserves the right to refuse to pay further Legal Costs & Expenses.

5. Barrister's Opinion
   We may require the Insured to obtain and pay for an opinion from a barrister regarding the merits or value of the claim. If the opinion supports the Insured, then the Insurer will reimburse the reasonable costs of that opinion. If that opinion conflicts with advice obtained by Us, then the Insurer will pay for a final opinion which shall be binding on the Insured and Us. This does not affect the Insured's right under Condition 6 below.

6. Disputes
   If any dispute between the Insured and Us arises from this section of the Policy, the Insured can make a complaint to Us as described on the complaints section of the Policy and We will try to resolve the matter. If We are unable to satisfy the Insured's concerns the Insured can ask the Financial Ombudsman Service to arbitrate over the complaint.

7. Cancellation
   
a) You may cancel this section of the Policy only if You cancel Your Policy in its entirety, please refer to section 7a on page 6 for details of Your cancellation rights.
   
b) Where there is a valid reason for doing so, the Insurer has the right to cancel this section of the Policy at any time by giving at least 21 days written notice to the Insured. The Insurer will refund part of the premium for the unexpired term. We will set out the reason for cancellation in writing. Valid reasons may include but are not limited to:
   i) where the party claiming under this section of the Policy fails to co-operate with or provide information to Us or the Appointed Advisor in a way that materially affects Our ability to process a claim, or Our ability to defend the Insurer's interests,
   ii) where the Insured uses threatening or abusive behaviour or language, or intimidation or bullying of Our staff or suppliers,
   iii) where We reasonably suspect fraud.

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Section 4: Cycling Legal Solutions - (Cont)

Special definitions for this section

Certain words and terms contained in this Policy have been defined as they have the same meaning wherever they appear.

**Appointed Advisor**
The solicitor or other advisor appointed by Us to act on behalf of the Insured.

**Collective Conditional Fee Agreement**
A legally enforceable agreement entered into on a common basis between the Appointed Advisor and Us to pay his or her professional fees where a dispute is decided in a court within England & Wales and falls outside the jurisdiction of the Small Claims Court.

**Conditional Fee Agreement**
A legally enforceable agreement entered into between the Insured and Appointed Advisor for paying their professional fees where a dispute is decided in a court within England & Wales and falls outside the jurisdiction of the Small Claims Court.

**Geographical Limit**
The United Kingdom, Channel Islands, Isle of Man, Norway, Switzerland and countries in the European Union.

**Insured**
You, Your spouse and all children in Your household up to and including the age of 21.

**Legal Costs & Expenses**
1. Reasonable legal costs, fees and disbursements reasonably and proportionately incurred by the Appointed Advisor on the Standard Basis, and agreed in advance by Us or Fixed Recoverable Costs. The term "Standard Basis" can be found within the Court's Civil Procedure Rules Part 44.
2. Other side’s costs and disbursements where the Insured has been ordered to pay them or pays them with Our agreement.

**Reasonable Prospects of Success**
This means that it is always more likely than not that:
- the Insured’s claim or appeal will be successful, and
- any judgment being sought by the Insured will be enforced.

**Small Claims Court**
A Court in England & Wales that hears a claim falling under the Small Claims Track in the County Court as defined by Section 26.6 (1) of the Civil Procedure Rules 1999.

A court in Scotland that uses the small claims procedure as set out by the Act of Sederunt (Small Claims) Rules 2002, or the equivalent jurisdiction in the United Kingdom where the Policy applies.

Hildon Park Ltd
Hildon Park Ltd, who administer this insurance on behalf of ARAG plc.

We/Us/Our
ARAG plc who are authorised under a binding authority agreement to administer this insurance on behalf of the Insurer, Brit Syndicate 2987 at Lloyd’s.

You/Your
The person(s) named in the Schedule to which this Policy attaches.

Claims conditions which apply to this section

If You are involved in an Accident which is not Your fault:

1. Under no circumstances should You instruct Your own lawyer as We will not pay any costs incurred without Our agreement.
2. Please telephone ARAG Claims on 0333 0007906 and quote Your Policy number which is located on Your Schedule of insurance and reference number 511342.
3. We will require details of the Accident and names and addresses of all parties involved including any witnesses.
4. If the advisor believes the Accident is not Your fault, We will arrange for:
   - a legal expert to contact You who will help claim back Your losses and obtain compensation for any injuries
   - You to be contacted to assess Your need and suitability for a replacement vehicle.
5. Ensure no contact is made with anyone else regarding claiming back Your losses or compensation for personal injury until You hear from Us.
Section 5: Complaints

What to do if You wish to complain (Sections 1-3 of Your Policy)

Our aim is to ensure that all aspects of Your insurance are dealt with promptly, efficiently and fairly. At all times We are committed to providing You with the highest standard of service. If You wish to make a complaint, You can do so at any time by referring the matter to either Assetsure or the Complaints team at Lloyd's. Contact details as follows:

Assetsure
3rd Floor Peek House
20 Eastcheap
London
EC3M 12EB

Telephone: 0207 305 5601
Email: complaints@assetsure.com

Complaints
Lloyd's, One Lime Street
London
EC3M 7HA

Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet “Your Complaint - How We Can Help” available at www.lloyds.com/complaints and are also available from the above address. If You remain dissatisfied with the outcome of Your complaint, You may have the right to refer Your complaint to an alternative dispute resolution body.

If You live in the United Kingdom or the Isle of Man the contact information is:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 (calls to this number are free from “fixed lines” in the UK)
Tel: 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

If You live in Channel Islands, the contact information is:

Channel Islands Financial Ombudsman
PO Box 114
Jersey
Channel Islands
JE4 9QG.

Tel: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610.
Fax: +44 1534 747629
Email: enquiries@ci-fo.org
Website: www.ci-fo.org

If You purchased this insurance online You can also make a complaint via the EU’s online dispute resolution (ODR) platform. The website for the ODR platform is: http://ec.europa.eu/odr

Making a complaint does not affect Your right to take legal action.

In relation to Cycle Legal Solutions (Section 4 of Your Policy)

If You are not satisfied and wish to make a complaint, please follow the following procedure.

Step 1
In the first instance, We would encourage You, by whichever method is most convenient to You, to contact the person who is dealing with the matter.

Step 2
If this is not appropriate for whatever reason, You can contact Our Customer Relations Department directly, using the following ways:

Tel: 0117 917 1561 (hours of operation are 9am - 5pm, Monday to Friday excluding bank holidays. For Our mutual protection and training purposes, calls may be recorded).
E-mail: customerrelations@arag.co.uk
Post: ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN

Step 3
If You remain dissatisfied You can pursue Your complaint further with Lloyd's. They can be reached in the following ways:

Tel: 020 7327 5693, Fax: +44 (0)20 7327 5225
Email: complaints@lloyds.com.
Website: www.lloyds.com/complaints

Step 4
If Lloyd's is not able to resolve the complaint to Your satisfaction, then You can refer the matter to the Financial Ombudsman Service. They can be contacted at:

Tel: 0800 0234 567 or 0300 123 9123
Email: enquiries@financial-ombudsman.org.uk

You should tell them that the Policy is underwritten by Brit Syndicate 2987 at Lloyd's.

The FOS’s decision is binding upon the Insurer, but You are free to reject it without affecting Your legal rights.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to You under this insurance.

If You were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme: PO Box 300 Mitcheldean GL17 1DY and on their website: www.fscs.org.uk.

www.assetsure.com