Cycling Insurance

Security Conditions

For a claim to be accepted, the following security requirements must be met. Your claim may be rejected if you haven't stored your bike securely. Please read your policy wording for the full terms, conditions and exclusions of cover.

When You or Your Bike Are At Home

- You must not leave your bike outside in your garden or on your property unless it's a cargo bike. Ensure that it is out of sight and locked to an immovable object by an approved lock.
- When your bike is kept in your home, all doors must be securely locked by a minimum 5 lever Mortice lock, a uPVC Multipoint door lock, a CEN Grade 3 closed shackle padlock, or a Chubb/ Yale/ Union deadlock.
- When your bike is kept in your garage or outbuilding, the doors and windows must be locked. Doors that lead to the outside must be locked by a minimum 5 lever Mortice lock or a uPVC Multipoint door lock. Any electric or 'up and over' garage door must be approved by 'Secured by Design'. If your garage door doesn't meet this criteria, refer to Page 8 of the Policy Wording.
- When in a Metal Shed, the shed must be within the boundaries of your home, permanently fixed to concrete, and have a 3 point locking system.
- All other scenarios defined in the policy wording, such as storing your bike in a wooden/plastic shed or communal area (an inside area of your building), require you to at least lock your bicycle through its frame to an immovable object by an approved lock.

Refer to Page 8 of the policy wording: Security Conditions, At Your Home.

When You or Your Bike Are Away From Home

- When leaving your bike away from home, it must not be left for more than 18 hours (extended to 24 hours if left at a train station or your permanent place of employment)
- When leaving your bike in a public space, lock it through any quick release wheels and frame to an immovable object using an approved lock.
- Your bike is considered unattended if it's out of your direct line of sight or more than five (5) metres away from you. When left unattended, it must be securely locked through the frame of the bicycle including all quick release wheels to an immovable object by an approved lock.

Refer to Page 8 of the policy wording: Security Conditions, Away from Your Home.

When Your Bike Is In or On a Vehicle

- When transporting your bike on a bike rack, it should be securely locked through the frame and all quick release wheels to a properly fixed bicycle rack.
- When your bike is inside a vehicle, the vehicle must be locked. Your bike should be locked inside by an approved lock through the bike frame and an anchor point.
- Your bike can be locked inside an enclosed car boot.

Refer to Page 8 of the policy wording: Security Conditions, Transporting Your Bicycle with Your Vehicle.

Using Approved Locks

- An approved lock is a bicycle or motorcycle lock that has been tested and approved by 'Sold Secure' and is the correct rating relevant to the value of your bicycle.
- For an insured value of less than £1,500; You must use a Sold Secure Silver rated lock.
- For an insured value of, or greater than £1,500; You must use a Sold Secure Gold rated lock.

Refer to Page 5 of the policy wording: Locking & Security Requirements.

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