Cyclist Insurance

Insurance Product Information Document

Company: Twothreebird UK Ltd
Product: Wiggle Assist Cycling Insurance

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This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product or the insurer is provided on our website and in your policy documentation.

What is this type of Insurance?

This product has been designed for those that need cover for themselves as a cyclist, for their public liability responsibilities as a road user. The policy also includes optional cover which are summarised below.

What is insured?

- ✔ Personal Accident: If you are riding a bicycle and you are killed, permanently injured or become totally disabled as a result of an accident during the period of insurance.
- ✔ Public Liability cover up to the benefit limit for third party death, accidental bodily injury, loss of property or property damage as a result of an accident involving a bicycle (including your bicycle) where you are found legally liable.
- ✔ Emergency private medical & dental treatment sought and obtained for injuries sustained in an accident within 24 hours of such accident.
- ✔ Emergency physiotherapy sought and obtained for injuries sustained in an accident within 30 days of such accident.

Optional benefits (if selected)

- **Active Cover:** Cover is provided during participation in organised Sportives, charity rides, triathlons or similar type of organised activities.

What is not insured?

- ✘ Death if this occurs outside the period of insurance.
- ✘ Death if this occurs more than 4 weeks after the date you were injured.
- ✘ Permanent total disablement if this occurs outside the period of insurance.
- ✘ Permanent total disablement until 52 weeks after the date of the accident has expired unless confirmed by a medical professional of our choosing.
- ✘ Temporary total disablement.
- ✘ Any pre-existing conditions.
- ✘ Any public liability in the USA or Canada.
- ✘ Any claim resulting from participation in a competition, race, sportive or the likes, unless Active cover has been selected and displays as included on your policy schedule.

Please refer to the policy wording for a full list of exclusions.

Are there any restrictions on cover?

- ! For a personal accident or emergency private medical care claim we will pay the appropriate benefit shown in the benefit scale.
- ! You must pay the excess for each claim.

Please refer to the policy documentation for a full list of coverage restrictions.

Where am I covered?

- Cover is provided for incidents that occur worldwide, except for Public Liability cover which is excluded in the USA and Canada. Worldwide cover is available up to 365 days per policy period, limited to 90 consecutive days per trip.

What are my obligations?

- You must answer all questions honestly, accurately and to the best of your knowledge when applying for your policy.
- You must notify us as soon as possible of any changes which may affect the cover provided and which may have occurred since the cover started.
- You must pay your premium, and you must pay the policy excess in respect of each and every claim.
- You must adhere to all terms and conditions of your policy.
- If you are injured you must seek medical attention as soon as possible.
- If a claim is made you must allow us access to your medical records should we require these in order to assess your claim.
- You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.

When and how do I pay?

- You can pay monthly or annually using a major credit or debit card.

When does the cover start and end?

- You can choose the date your cover starts but this should be after any previous insurance cover ends.
- For annual policies we will contact you about 21 days before your renewal date with your renewal quote. We will automatically renew your policy unless you tell us not to.
- Monthly policies continue automatically from month to month for as long as you continue to pay your premium, unless you tell us to cancel it.

How do I cancel the contract?

- You may cancel this policy by contacting the administrator on 0330 016 5113 or contact@cycleinsurance.wiggle.co.uk.
- If the cancellation is made within 14 days of the start date or the date you receive the policy documents if this is later and provided no claims have been made, we will refund any premium paid.
- After 14 days:
    - If you have a monthly policy, you can cancel but you will not get any money back.
    - If you have an annual policy, you will receive a refund less a deduction for the time you have been on cover.

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