Bicycle & Cyclist Insurance

Insurance Product Information Document

Company: Twothreebird UK Ltd
Product: Wiggle Essential 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 their bicycle and cycling accessories against theft, accidental or malicious damage, their public liability responsibilities as a road user and to help with the cost of treatment for accidents. The policy also includes several additional and optional benefits which are summarised below.

What is insured?

- ✔ Your bicycle up to the value of the benefit limit, if your bicycle is stolen or accidentally damaged during the period of insurance. In the event of a crash, accidental or malicious damage to your bicycle, we will at our option, repair your bicycle and/or replace the damaged part(s).
- ✔ Personal Accident: If you are riding your 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.
- **Global Cover:** Worldwide cover (excluding Public Liability cover in the USA and Canada).
- **Accessories and additional Wheelset Cover:** Your cycling accessories and additional wheelsets up to the value of the benefit limit, if they are stolen or accidentally damaged in the same covered loss as your bicycle and during the period of insurance.

What is not insured?

- ✘ Any theft which is not reported to the police immediately and a crime reference number obtained.
- ✘ Any theft subject to abandonment.
- ✘ Theft if your bicycle is not secured in line with the policy's locking and security requirements.
- ✘ Theft from an outside area within the boundaries of your home, unless the policy security conditions have been met.
- ✘ Any claim where you have not provided original evidence of your ownership of your bicycle and/or accessories, including the requested photos of Your bicycle, the original purchase receipt or similar proof of purchase as outlined in the policy wording.
- ✘ Accessories or components, unless your bicycle is stolen at the same time/involved in the same incident.
- ✘ Damage caused in transit unless the bicycle and/or Accessories is securely packed in appropriate transportation equipment.
- ✘ 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 liability not involving the use of a bicycle.
- ✘ Theft of an electric bicycle battery, unless the battery was secured by the integrated lock of the bicycle with signs of forced removal, or the battery was integrated into the frame and was removed by specialist tools.

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.
- Any claim for more than the market value or benefit limit.
- You must use a Sold Secure approved lock appropriate to the value of your bicycle:
  - Sold Secure Silver for bicycles insured for less than £1,500.
  - Sold Secure Gold for bicycles insured for £1,500 or more.
- Your bicycle must be locked through the frame (and any quick-release wheels) to an immovable object when left unattended.

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

Where am I covered?

- Cover is provided for incidents that occur in the England, Scotland, Wales and Northern Ireland. Unless the optional benefit – Global Cover has been selected, whereby cover is extended for incidents that occur worldwide (excluding Public Liability cover 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.
- In the event of a claim, we may need to access your medical records. You agree that you will work with us in providing us with access to your medical history as may be required for the assessment of your personal injury 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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