

Bike Insurance

Insurance Product Information Document

Company: Wiggle Cycle Insurance arranged by Gator Bikesure Ltd

Product: Assist (cyclist only policy) Edition 01.02.2020

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What is this type of insurance?

Our Assist insurance policy will provide cover for you as a rider, your public liability responsibilities as a road user and help with the cost of treatment for accidents. Our policy has an annual limit of £2,000,000 and includes a number of additional benefits which are summarised below



What is insured?

- ✓ 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
- ✓ Emergency Private Medical & Dental Treatment
- ✓ Emergency Physiotherapy

Optional benefit (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.
- ✗ Temporary Total Disablement.
- ✗ Any pre-existing conditions.
- ✗ Any public liability claim which occurs outside of the Territorial Limits of England, Scotland, Wales and Northern Ireland.
- ✗ 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 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 accidents that occur in the England, Scotland, Wales and Northern Ireland.



What are my obligations?

- You must ensure you 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.
- 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 by direct debit or using a major credit or debit card. Your policy will automatically renew after 12 months unless you tell us otherwise.



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.
- As this is a monthly contract, which runs for 12 consecutive months, the policy will automatically continue for each Period of Insurance and We will continue to take payments unless You tell the Administrator otherwise.



How do I cancel the contract?

- You may cancel this policy by contacting the Administrator on 0330 016 5113.
- 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.
- Where You elect to cancel Your Policy after the expiry of the 14 days, a £20 administration fee maybe charged.