wiggle insurance

Policy Wording

Policy Booklet ▪ 11.2026

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Welcome

This document, together with Your application for cover and Schedule forms the policy and should be read as one document. The Schedule contains information about You, Your Bicycle, Your Accessories, the Period of Insurance and the premium.

It is up to You to ensure that the cover You have selected is appropriate for Your needs. We and/or the Administrator cannot advise You on whether this policy meets Your personal objectives, financial situation or needs. If You have any questions regarding this policy or You would like to make changes or additions to this cover, please contact the Administrator on 0330 016 5113 or contact@cycleinsurance.wiggle.co.uk.

You must notify the Administrator as soon as possible of any changes which may affect the cover provided and which may have occurred since the cover started. If You do not inform the Administrator of any changes or potential changes, this policy may become invalid and may not provide the cover You require.

Who We Are

The Distributor

Twothreebird UK Ltd distributes Wiggle cycle insurance. Twothreebird UK Ltd is registered in England (registration number 09492364) and are Authorised and Regulated by the Financial Conduct Authority under firm reference number 313965.

The Administrator

Gator Bikesure Ltd is the administrator of the policy. The company is registered in England and the registration number is 09492364. Gator Bikesure Ltd is an Appointed Representative of Twothreebird UK Ltd. The Wiggle cycle insurance brand is utilised under agreement by Gator Bikesure Limited.

The Insurer

This policy is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Who Can Get this Insurance?

To be eligible for this insurance, you must meet the following criteria:

Age and Residency

You must be at least 18 years old and permanently residing in the territorial limits of England, Scotland, Wales, and Northern Ireland.

Usage Restrictions

Your Bicycle should not be used as Your main occupation, as a Professional Cyclist, conducting any trade, business, or profession, nor for hire or reward, courier services, or the carriage of paying passengers.

Ownership or Legal Responsibility

You must be the owner of the Insured Item(s) or legally responsible for them.

Non-Professional Cyclist

You should not rely on riding Bicycles as your primary occupation or source of income.

Non-Sponsored Cyclist

You must not be receiving a discount of greater than 50% of the recommended retail price of a Bicycle in the role of a Sponsored Cyclist or Brand Ambassador rider.

Definitions

When reading this Policy the following words will have the meanings described below wherever they appear in this document.

Abandonment means:

- ➔ Leaving Your Bicycle in an unlocked vehicle;
- ➔ When You are taking part in an Event, and You leave Your Bicycle and/or Accessories in the relevant secure zone for a period of more than 24 hours.
- ➔ Leaving Your Bicycle in any location other than Your Home for more than 18 hours (extended to 24 hours if left at a train station or your permanent place of employment) regardless of how You have secured it;

Accessories means cycle-specific equipment and parts that are removable without the use of specialist tools, which are not core to the operation of Your Bicycle, and which are declared and specified in the Schedule and not otherwise specifically excluded. Accessories include items such as a Bicycle trip computer, GPS, lights, cycling helmets, cycling clothing, a Bicycle lock and sports equipment such as travel Bicycle boxes

Accident means a collision or Crash while riding Your Bicycle which is specific, sudden, unforeseen and unintended and happens during the Period of Insurance and is entirely outside of Your Control.

Accidental Damage means damage caused to Your Bicycle, Components or Accessories arising from a collision, Crash or the action of an object striking Your Bicycle and which is sudden, unforeseen, and specific and happens during the Period of Insurance.

Additional Wheelset means any pair of Bicycle specific wheels that are not Your Primary Wheelset.

Administrator means the Gator Bikesure Limited appointed by Us to carry out the administration of this policy including the handling of claims.

Approved Lock means any Bicycle, motor scooter or motorcycle lock used on Your Bicycle which has been tested and approved by 'Sold Secure' and is the correct rating relevant to the value of Your Bicycle as follows:

- ➔ If Your Bicycle has an insured value of less than £1500; You must correctly secure it with a Sold Secure Silver rated lock.
- ➔ If Your Bicycle has an insured value of, or greater than £1500; You must correctly secure it with a Sold Secure Gold rated lock.

Benefit Limit means the total value covered under this Policy per each section of coverage and stated on Your Policy Schedule. Including Your Bicycle, any Accessories or Components.

Bicycle means one of the following:

- ➔ A Bicycle propelled entirely by human power with pedals and steered with handlebars attached to the front wheel and has no other assisted means of motion and is not subject to the requirements of the Road Traffic Act; or
- ➔ If reflected as an Electric Bicycle, a Bicycle propelled by human power with pedals, but assisted by an electric motor of no more than 250 watts maximum power output, such electric motor should not be able to propel the Bicycle when it's travelling at more than 15.5 miles per hour. The power output or manufacturer of the motor and the battery's voltage or maximum speed of the bike must be displayed.
- ➔ Bicycles that are designed or professionally adapted to carry passengers.

Bodily Injury means an injury sustained by You during the Period of Insurance and is caused by an Accident including death or Permanent Total Disablement resulting from the medical or surgical treatment of the sustained injury occurring within 365 days of the date of the Accident.

Breakdown means the sudden unforeseen failure of Your Bicycle which precludes Your Bicycle from being used or You and Your Bicycle being involved in an Accident.

Commencement Date means the start date of Your policy, as noted on the Schedule, on which cover under this policy starts.

Components means functional pieces of equipment declared and specified in the Schedule, in addition to or in replacement of the Manufacturers original specification, attached to Your Bicycle that are core to the operation of Your Bicycle. Including, but not limited to Primary Wheelset, all power metres, handlebars, saddles, pedals, crankset, chains etc. The value of specified Components must be included in Your Bicycle value declared.

Cosmetic Damage means physical damage including but not limited to; marks, scratches, dents or damage to Your Bicycle or Components which do not affect the functionality thereof.

Crash means a collision of the bicycle with another object whilst it is being ridden or a fall caused by the rider losing control of the bicycle whilst it is being ridden.

Depreciated Value means the value We calculate for Your Insured Items of the same age, type and condition as Yours immediately before the loss, theft or damage occurred. Our calculation is based on the following depreciation percentage applied to the recommended retail price of an item when purchased new:

- ➔ After the first year; the Insured Items reduce in value by 20% of the recommended retail price;
- ➔ After the second year; the Insured Items reduce in value by a further 10%;
- ➔ Each year thereafter (or part thereof); the Insured Items reduce by a further 5% per year.

Enclosed Structure means a fully enclosed and secure structure with walls and a roof and is Securely Locked, for example a house, building, garage, storage unit, bicycle hanger, or a shed.

End Date means the date on which this policy ends, which will be the earliest of the following:

- ➔ The date We replace Your Bicycle if Your Bicycle is subject to a Total Loss claim;
- ➔ The expiry of the current Period of Insurance;
- ➔ If You choose not to renew this Policy;
- ➔ If We choose not to renew this Policy for whatever reason;

- ➔ The date You fail to pay the premium;
- ➔ The date You cancel this Policy;
- ➔ The date We cancel this Policy for whatever reason.

Event means an organised sportive, charity ride, triathlon or similar type of organised activity involving use of Your Bicycle and Accessories.

Excess means the amount as noted in Your Schedule You must pay towards each claim.

Immediate Family means a person older than 14 who permanently resides at Your Home and is Your child, stepchild, parent, stepparent, spouse, sibling, life partner, or civil partner, and shall include adoptive relationships.

Immovable Object means a solid object made from concrete or steel which is not capable of being removed or undone without specialised equipment and under or over which Your Bicycle cannot be manoeuvred.

Loss of Limb(s) means a physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total irrecoverable loss of use of hand, foot, arm or leg.

Malicious Damage means damage caused by attempted theft or a wrongful act motivated by malice, vindictiveness or spite with the intention of damaging the Bicycle.

Market Value means the best-estimated price that a willing buyer would pay a willing seller for an item in an open and competitive market for a Bicycle or component or accessory or wheelset of similar make, model, quality, material, condition, function, type and age. The Market Value is determined by taking the average of the values of similar items listed for sale in the open market (like used Bicycle sale websites) at the time of a claim.

New for Old means the cost of a comparable new replacement for Your Bicycle, components, additional wheelset and/or Accessories.

Non-quick Release Wheels means wheels with skewers that require specialist tools to loosen the skewers in order to remove the wheels from the Bicycle.

Period of Insurance means a calendar year from the commencement date, for which You may pay Us the agreed premium annually in advance or monthly on the due date.

Permanent Total Disablement means a condition which entirely prevents the insured person from attending to any business or occupation of any and every kind and lasts 12 calendar months and at expiry of that period being beyond hope of improvement.

Physiotherapy means physiotherapy obtained for injuries sustained in an Accident within 30 days of such Accident.

Primary Wheelset means the highest value Bicycle specific wheelset You own or use on Your Bicycle.

Privately Accessed means an area to which access is restricted solely to You and Your Immediate Family.

Private (Non-NHS) Emergency Medical, Dental Care means medical or dental care sought from a private hospital, clinic or practice and obtained for injuries sustained in an Accident within 24 hours of such Accident, that requires emergency care and/or treatment.

Professional Cyclist means a person that rides Bicycles as their primary occupation or source of income and is as such classified as a Professional Cyclist.

Replacement Cost means the cost at which We can source an item subject to a claim. The cost is based on the settlement conditions as outlined on page 30 of the policy and is determined by whether the claim is for a new Bicycle, second hand Bicycle, accessory and/or wheelset.

Schedule means the document that contains important information about You and this policy and forms part of the policy document.

Secure Bicycle Hanger means a Securely Locked on-street Bicycle hanger made out of metal and which is fully enclosed with walls and a roof.

Secured Boundaries means a physical perimeter that restricts unauthorised access to Your Home, such as walls, fences, doors, or other barriers. Entry points must be Securely Locked or otherwise controlled to prevent intrusion.

Securely Locked means all access points, including, but not limited to, doors, roofs and windows are fully enclosed, closed off and locked. Allowing for no entry points unless force or violence is used and there is evidence thereof. Where referring to locking Your Bicycle, the Bicycle should be locked in line with the requirements as set forth in the Locking and Security Requirements section.

Secure Vehicle Rack means a vehicle Bicycle transport rack that has lockable security preventing it from being removed from the vehicle without specialised tools and equipment.

Temporary Residence means a location that is not Your Home and where You stay for more than one night but not for more than 90 days during the Period of Insurance and which meets the security conditions of this policy.

Twothreebird meansTwothreebird UK Ltd, which is registered in England (registration number 03314244) and are Authorised and Regulated by the Financial Conduct Authority under firm reference number 313965.

Sponsored Cyclist means a person that receives a discount of greater than 50% of the recommended retail price of a Bicycle in the role of a Sponsored Cyclist or Brand Ambassador rider.

Temporary Total Disablement means a condition that prevents You from carrying out all the duties of Your job.

Territorial Limits means England, Scotland, Wales and Northern Ireland when You have selected Essential Cover without the “Global Travel Cover” extension. When You have selected Assist, Elite, or Essential cover with “Global Travel Cover” included then the Territorial Limit is amended to Worldwide, but excludes public liability cover in the USA and Canada.

Please note that where “Global Travel Cover” has been included, cover is extended to a maximum of 365 days Worldwide, limit to 90 consecutive days per trip, during any one Period of Insurance for all

sections of Your Policy, but excluding Public Liability cover in the USA and Canada where cover cannot be extended.

Total loss means the loss of Your entire Bicycle, or damage to Your Bicycle, which in Our opinion is uneconomical to repair.

Transition area means a designated area as defined by the organisers of a competitive triathlon or biathlon where You, as the participant, store different kit to be used as You change between disciplines. Bicycles are not required to be locked while in the transition area.

Unattended means whenever Your entire Bicycle is out of Your direct line of sight and/or more than five (5) metres away from You.

We, Our, Us means Collinson Insurance.

You, Your means the person named as the policyholder on the Schedule who is resident in the United Kingdom and is 18 years or older. In relation to the conditions of cover, provided the following reside at Your Home on a permanent basis, You includes Your Immediate Family which means a person older than 14 who permanently resides at Your Home and is Your child, stepchild, parent, stepparent, spouse, sibling, life partner, or civil partner, and shall include adoptive relationships.

Your Bicycle means the Bicycle specified on Your Schedule including any Components in use at the time it was stolen or damaged. This includes Custom Parts, provided the value of these are included in the Bicycle insured value as indicated on Your policy schedule.

Your Home means Your primary residence, as stated on Your Policy Schedule, and is the location where Your Bicycle is normally kept. Your Home includes the following, provided the conditions of each are met:

A. Privately Accessed Enclosed Structures located within the Secured Boundaries of Your Home, for example a building or outbuilding, garage, a storage unit or shed. These structures need to be fully enclosed with walls and a roof and access to these structures should be solely restricted to You or Your Immediate Family.;
B. Non Privately Accessed Enclosed Structures located within the Secured Boundaries of Your Home, for example a communal area or a shared storage unit. These structures need to be fully enclosed with walls and a roof and access is not solely restricted to You and Your Immediate Family;
C. A Secure Bicycle Hanger provided the unit is located within a one mile radius of Your Home;
D. A Privately Accessed garden or outside area within the Secured Boundaries of Your Home;
E. Temporary Residence where You stay for more than one night but not for more than 90 days during the Period of Insurance and which meets the security conditions of this policy.

Locking & Security Requirements

Importance of correctly locking your bicycle

When locking Your Bicycle, it is crucial to use an Approved Lock and follow the below:

Secure Locking

Ensure that the lock is passed through the frame and all quick-release wheels, attaching it to an Immovable Object. If Non-quick Release Wheels are used on Your Bicycle then these wheels do not have to be locked by an Approved Lock to the frame or an Immovable Object.

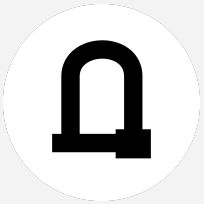
Definition of Approved Lock

An Approved Lock is any lock designed for Bicycles, motor scooters, or motorcycles that has undergone testing and approval by 'Sold Secure' and is the correct rating for the value of Your Bicycle.

Appropriate Rating

The lock's rating should match the value of Your Bicycle as follows:

- If Your Bicycle is insured for less than £1,500, use a Sold Secure Silver rated lock.
- If Your Bicycle is insured for £1,500 or more, use a Sold Secure Gold rated lock.



It is important to fully understand the Security conditions of this policy and to follow them. If You fail to do so it may result in Your claim not being accepted.

Correctly Locking Your Bicycle

When leaving Your Bicycle unattended it is important that You securely lock Your Bicycle through its frame and all quick release wheels to an Immovable Object by using an Approved Lock.

Correct



The lock securely passes through both the main frame of the Bicycle and the bike stand, including all quick release wheels.

Incorrect



The Approved D-Lock is attached to the Immovable Object only and not through the main frame, with only the non-approved Accessory cable securing the Bicycle.

Correct



The lock is securely passed through both the main frame of the Bicycle and the bike stand. If the wheels used are Non-quick Release wheels, the wheels do not have to be locked by an Approved Lock.

Incorrect



The lock immobilises the front wheel, but it doesn't pass through the main frame of the Bicycle or the bike stand. The main frame of the Bicycle must always be secured to an Immovable Object with an Approved Lock.

Please ensure You keep one of the following available when purchasing a lock or submitting a theft claim to Us:

- The key and receipt for the Approved Lock; or
- A photograph showing the key and lock, provided it allows identification as an Approved Lock; or
- The remains of the Approved Lock if Your Bicycle was stolen.



Accessory cables that come with a Sold Secure rated lock are typically unrated. Only the main lock carries the Sold Secure rating. Therefore, avoid using the accessory cable to secure Your Bicycle. You can check the rating of Your lock at www.soldsecure.com

Security Conditions

Please be sure You know and follow the Security conditions in this policy. If You don't, Your claim might not be accepted. **Refer to words with special meaning on pages 5 - 9 for the full definition of Your Home.**

At Your Home

When You are at Your Home or Your Bicycle is kept at Your Home, You have to follow the security rules in this section. This means the usual storage location of Your Bicycle must be Your Home and You must store Your Bicycle the way it is described here, otherwise Your claim might not be accepted.

If Your Bicycle is kept inside a Privately Accessed Enclosed Structure within the Secured Boundaries of Your Home, all doors and windows must be locked when it is unoccupied or whilst You are asleep. Doors that lead to the outside must be locked by a minimum 5 lever Mortice lock, or a uPVC Multipoint door lock, a CEN Grade 3 closed shackle padlock, or a Chubb/ Yale/ Union deadlock. Any electric or 'up and over' garage door must be approved by 'Secured by Design', or have a door defender installed. There cannot be an external override capable of opening the door or shutters either. If Your Privately Accessed Enclosed Structure cannot meet any of the aforementioned locking requirements, You must secure Your Bicycle to an Immovable Object through the frame with an Approved Lock inside the Enclosed Structure.

If Your Bicycle is kept inside a non Privately Accessed Enclosed Structure within the Secured Boundaries of Your Home, Your Bicycle must be Securely Locked within the unit through its main frame and quick release wheels to an Immovable Object by an Approved Lock. A Bicycle Hanger must be located within a one mile radius of Your Home and the unit must be Securely Locked. If Your Bicycle is an E-Bike and the display unit is removable, You need to remove it if Your Bicycle is Unattended.

If Your Bicycle is kept in Your Privately Accessed garden or another outside area, it must be within the Secured Boundaries of Your Home and out of sight of the passing public, all Accessories must be removed and it must be locked by an Approved Lock to an Immovable Object through the frame and all quick release wheels. If Your Bicycle is an E-Bike and the display unit is removable, You need to remove it if Your Bicycle is Unattended.

Away from Your Home

When Your Bicycle is away from Your Home, You have to follow the security rules in this section. This means You must secure Your Bicycle the way it's described here, otherwise Your claim might not be accepted**.**

If Your Bicycle is left Unattended while away from Your Home (or Temporary Residence falling within the definition of Your Home) it must be Securely Locked through the frame of the Bicycle including all quick release wheels to an Immovable Object by an Approved Lock. If Your Bicycle is an E-Bike and the display unit is removable, You need to remove it if Your Bicycle is Unattended.

Unattended means Your entire Bicycle is out of Your direct line of sight or more than five (5) metres away from You. We will not pay for any claim due to Abandonment, please refer to words with special meaning on pages 5 - 9 for the full definition of Abandonment.

Transporting Your Bicycle with Your Vehicle

When You are transporting Your Bicycle in Your vehicle or Secure Vehicle Rack, You have to follow the security rules in this section. This means You must store Your Bicycle the way it's described here, otherwise Your claim might not be accepted.

If Your Bicycle is left Unattended while it is in or attached to any motor vehicle, including while it is in transit, it must be:

Locked inside an enclosed boot of a Securely Locked vehicle; or

Locked and secured to a properly fixed Bicycle rack via the lockable security provision of the Bicycle rack and a Thatcham approved Alarm was fitted and active; or

Locked through the frame of the Bicycle and all quick release wheels to a properly fixed Bicycle rack with an Approved Lock; or

Kept inside a Securely Locked vehicle and locked through the frame and all quick release wheels to a secure anchor point by an Approved Lock; or

Kept inside a fully enclosed trailer which is Securely Locked by a closed shackle padlock or by the lockable security provisions of the trailer.

If Your Bicycle is an E-Bike and the display unit is removable, You need to remove it if Your Bicycle is Unattended.

Bicycle Cover

In return for payment of the correct premium, and the relevant section of cover is shown on Your Schedule as included, We will provide cover up to the Benefit Limit within the Territorial Limits during the Period of Insurance as follows:

Theft of Your Bicycle and/or Accessories



Remember to follow the security and locking rules on page 10 & 13 of the policy. If You do not, Your claim might not be paid.

Cover

We will cover Your Bicycle and/or Accessories, if Your Bicycle and/or Accessories are stolen from Your Home, or Away from Your Home and Provided You have complied with the policy conditions and the security conditions set out on page 13 and the incident occurred within the Period of Insurance.

For information on how Your claim is settled please refer to page 30.

Exclusions

Any claims by You for;

1. Theft where Your Bicycle and/or Accessories has been subject to Abandonment.
2. Theft where Your Bicycle and/or Accessories is found within 14 days of being stolen.
3. Theft as a result of using your Bicycle for any business activity, Your profession, Your occupation or whilst You are working for someone whether You are being paid or not.

4. Theft or loss if You or the person looking after Your Bicycle and/or Accessories has voluntarily parted with it, even if tricked into parting with it by a third party, or in circumstances where the Bicycle and/or Accessories loss would not be deemed to have been stolen.

5. Theft from Your Home where it has been unoccupied for longer than 28 consecutive days.

6. Theft of Accessories for example: GPS Computers, lights etc, unless Your Bicycle is stolen at the same time.

7. Theft of an electric Bicycle battery, unless the battery was secured by the integrated lock of the Bicycle and the theft of the battery can be evidenced by signs of forced removal, or the battery was integrated into the frame of the Bicycle and was removed by specialist tools.

8. Your Bicycle and/or Accessories when loaned or hired out by You to any other person.

9. Any claim in excess of the Benefit Limit.

10. Any Accessories, Components or a Bicycle not specified on the Schedule.

11. Any Triathlon claim - Unless the cycle/accessory is stolen from the transition area of an organised competitive triathlon or biathlon; and

    - Active Cover has been purchased by You and this cover is stated in Your schedule;
    - You are able to provide proof of participation and/or entry to the event; and
    - Accessories have been specified on Your policy schedule.

12. Theft from Your Home unless You have complied with the definition of Your Home as stipulated on page 9 and You have complied with Security Condition, 'At Your Home' as stipulated on page 13.

13. Theft away from Your Home unless You have complied with Security Condition, 'Away from Your Home' as stipulated on page 13.

14. Theft from Your vehicle unless You have complied with Security Condition, 'Transporting Your Bicycle with Your Vehicle' as stipulated on page 13.

15. Theft from Your Home, where the following are not in operation;

    - 5 lever Mortice, Chubb/ Yale/ Union deadlock, or uPVC Multipoint Door Lock on all doors; and
    - Securely locked windows.

16. Theft where Your Bicycle and/or Accessories is kept in Your garden or another outside area within the boundary of Your Home, unless You have complied with Security Condition 1 as stipulated on page 13.

17. Theft away from Your Home where, regardless of how Your Bicycle and/or Accessories are secured, You leave Your Bicycle and/or Accessories unattended for more than 18 hours (24 hours at a train station or Your permanent place of employment).

18. Theft away from Your Home where Your Bicycle was not locked through the frame and any quick release wheels with an Approved Lock to an Immovable Object, and You are unable to provide evidence of the following:

- The key and receipt for the purchase of the Approved Lock; or
- The remains of the Approved Lock; or
- A photo of the key and lock, provided We can identify such as an Approved Lock.

19. Theft of Your Bicycle and/or Accessories from a vehicle unless Your Bicycle is:

- Locked inside an enclosed car boot and Your Bicycle is not visible from outside of the vehicle; or
- Kept inside a securely locked vehicle (without an enclosed car boot) and locked through the frame and any quick release wheels to a secure anchor point by an Approved Lock; or
- Locked and secured to a properly fixed Secure Vehicle Rack via the lockable security provision of the Secure Vehicle Rack and a Thatcham approved Alarm was fitted and active; or
- Locked and secured through the frame of the Bicycle to a properly fixed Secure Vehicle Rack with an Approved Lock and a Thatcham approved Alarm was fitted and active.

20. Theft unless You are able to prove forcible or violent entry to Your Home or the vehicle where the Bicycle and/or Accessories was kept and the specific conditions below have been met.

21. Using Your Bicycle and/or Accessories outside the Territorial Limits unless the Global Travel Option has been selected.

22. Theft of Your Bicycle and/or Accessories while in transit where such event has not been reported to the carrier within their specified period and the requisite reports obtained therefrom.

23. The Applicable Excess.

24. If the total of all claims made under this section of the policy during the Period of Insurance are in excess of Your Bike value and/or specified Accessories.

Specific Conditions

1. You must report the loss of Your Bicycle and/or Accessories to the local police immediately on discovery of the loss or theft and provide the Administrator with the crime reference number.

2. You must provide original evidence of Your ownership of Your Bicycle and/or Accessories when You submit a claim including the original purchase receipt or similar proof of purchase as defined on page 28.

Accidental Damage to Your Bicycle and/or Accessories

Cover

We will cover Your Bicycle and Accessories for the following situations:

Crash Damage

If Your Bicycle collides with another object while being ridden or if there's a fall due to You losing control of Your Bicycle.

Malicious Damage

If Your Bicycle is damaged as a result of attempted theft or any deliberate wrongful act driven by malice, vindictiveness, or spite with the specific intention of damaging your Bicycle.

Accidental Damage

If there's damage to Your Bicycle, Components, or Accessories resulting from a collision, Crash, or impact with an object. This damage is specific to a particular incident or event.



Cover applies only if the damage results from a sudden, unforeseen, specific incident during the Period of Insurance and is completely beyond Your control and You have complied with the conditions of this policy. Check exclusions for more.

Exclusions

Any claims by You for;

1. Accessories and Components, including batteries unless Your Bicycle is involved in the same incident.
2. Your Bicycle and/or Accessories whilst being used on loan by another person or for hire, reward, courier services or the carriage of paying passengers.
3. Structural and latent defects, faulty or defective design, materials or workmanship including mechanical breakdown. Repairing, restoring, renovating, cleaning or dyeing.

4. The failure to use or maintain the Bicycle and/or Accessories in accordance with the manufacturer's instructions.

5. Depreciation, deterioration, wear and tear, wet or dry rot, mildew, atmospheric conditions, frost, insect and vermin, domestic pets, mechanical or electrical breakdown, scratching, scuffing or denting or any gradual operating cause.

6. Corrosion, rust, change in temperature, dampness, dryness, shrinkage, evaporation, contamination, change in colour of finish, dust, chemical action or reaction.

7. Using Your Bicycle and/or Accessories as a Professional Cyclist or beyond the manufacturer's specification.

8. Using Your Bicycle and/or Accessories in competition unless the Active cover option is selected.

9. Cosmetic damage that does not impede the use of Your Bicycle and/or Accessories.

10. Damage caused in transit unless Your Bicycle and/or Accessories is securely packed in appropriate transportation equipment that fully encloses and protects Your Bicycle and/or Accessories in its entirety.

11. Damage resulting from use of Your Bicycle in any business activity, Your profession, Your occupation or whilst You are working for someone whether You are being paid or not.

12. Damage caused to Your Bicycle and/or Accessories while on a Secure Vehicle Rack unless Your Bicycle is Securely Locked through the frame and both wheels to the Secure Vehicle Rack, or the vehicle rack's lockable security was used,preventing it from being removed from the vehicle without specialised tools and equipment.

13. Accidental Damage following Abandonment.

14. Using Your Bicycle and/or Accessories outside the Territorial Limits unless the Global Travel option is selected.

15. Any claim arising where You and the Bicycle (including Your Bicycle) were not clearly visible through the use of appropriate lighting, reflectors and safety clothing, as and when these are deemed necessary precautions.

16. Any claim for damage to Your Bicycle, Accessories and/or Additional Wheelset that did not arise from a specific and unforeseen incident or event that happened suddenly and was unintended.

17. The value greater than the Benefit Limit, Replacement Cost, or Market Value, whichever is the lesser.

18. The total of all claims made under this section of the policy during the Period of Insurance are in excess of Your Bike value and/or specified Accessories.

19. Damage caused through any process of cleaning, repairing or altering Your Bicycle or Accessories.

20. Any crushing, cracking or deformation arising from tightening or clamping Your Bicycle or any part or Accessory thereon.

21. Damage to Your Bicycle and/or Accessories while in transit (if relevant cover selected under this policy) where such event has not been reported to the carrier within their specified period and the requisite reports obtained therefrom.

22. Damage to an item of Accessories or Bicycle not specified on the Schedule.

23. The applicable Excess.

Specific Conditions

1. You must provide original evidence of Your ownership of the Bicycle and/or Accessories when You submit a claim including the original purchase receipt or similar proof of purchase as defined on page 28.

2. In order to adjudicate a claim, We and the Administrator reserve the right to have a suitably qualified expert inspect Your Bicycle and/or Accessories.

Personal Accident Cover

Cover

If You are riding a Bicycle and You are killed, injured or become ill as a result of an Accident during the Period of Insurance, We will pay the appropriate benefit shown in the benefit scale below, but We will not pay more than one of the benefits under 1. to 5. in respect of the same Accident.

Benefit scale:

1.	Death	£25,000
2.	Permanent blindness in one or both eyes	£25,000
3.	Loss of Limb	£25,000
4.	Permanent Total Disablement	£25,000
5.	Private (Non NHS) Emergency Medical, Physiotherapy and Dental Care	£2 500

Exclusions

The following are excluded from cover:

Any claims by You for;

1. More than one of the benefits listed above during the Period of Insurance.
2. Death if this occurs outside the Period of Insurance.
3. Death if this occurs more than 4 weeks after the date You were injured.
4. Permanent Total Disablement if this occurs outside the Period of Insurance.
5. Permanent Total Disablement until 52 weeks after the date of the Accident unless such Permanent Total Disablement is confirmed by a medical professional of Our choosing.
6. Temporary Total Disablement.
7. An Accident resulting in a head injury if You were not wearing certified protective headgear manufactured to BS EN 1078 or Snell standard, at the time of the Accident.

Any claims if:

8. You are under 16 years old.
9. The Accident did not involve the use of a Bicycle (including Your Bicycle).
10. It relates directly or indirectly from stress, trauma or psychiatric illness.
11. The result of the Accident has been made worse because of a pre-existing injury, condition or illness You had before the Accident.

Any claims if the Accident was as a result of:

12. Any business activity, Your profession, Your occupation or whilst You are working for someone whether You are being paid or not.
13. Use of a Bicycle (including Your Bicycle) beyond the manufacturer's specifications and Your own competence.
14. Using a Bicycle (including Your Bicycle) as a Professional Cyclist.
15. Using a Bicycle (including Your Bicycle) for competitions unless the Active option has been selected.
16. Using a Bicycle (including Your Bicycle) for hire, reward, courier services or the carriage of paying passengers.
17. Using a Bicycle to carry a passenger, and the actions of the passenger caused the accident.

18. Being under the influence of drugs (unless it was under the proper medical supervision and not to treat any drug addiction) or alcohol, or if there is evidence of suicide, self-injury or intentional self- harm.

19. Deliberately exposing yourself to exceptional danger, unless it was an attempt to save someone's life.

20. Using a Bicycle (including Your Bicycle) outside the Territorial Limits unless the Global Travel option has been selected.

21. A criminal act.

22. The applicable Excess.

Specific Conditions

1. If You are injured, You must seek medical attention as soon as possible.

2. We reserve the right to have a suitably qualified professional examine Your condition at regular intervals.

3. In the event of a claim, We and the Administrator may need to access Your medical records. You agree that You will work with Us and/or the Administrator in providing Us and/or the Administrator with access to Your medical history as may be required for the assessment of Your personal injury claim.

Public Liability

Cover

For claims made against You for death, accidental Bodily Injury, disease, loss of property or damage to property arising from one event or all events of a series consequent on one original cause happening during the Period of Insurance and caused by You when riding a Bicycle and are found legally liable. This cover includes the legal cost and expenses of defending a claim made against You.

We will pay up to the maximum Benefit Limit as noted on the Schedule in respect of:

1. Compensation and the Claimant's costs and expenses and/or;

2. The legal cost and expenses of defending a claim made against You under this Section.

Exclusions

This policy shall not apply to liability in respect of:

1. Death, accidental bodily injury, disease, loss of property or damage to property sustained to or in connection with the carrying of one or more passengers or domestic or other animals;

2. Death, accidental bodily injury, disease, loss of property or damage to property sustained in connection with Your carrying on of any trade, business or profession or the use of a Bicycle (including Your Bicycle) for hire or reward, courier services or the carriage of paying passengers.

3. Death, Bodily Injury, disease, loss of property or damage to property sustained to or in connection with:

   3.1. Any person handling a Bicycle (including Your Bicycle), regardless whether it was with or without Your permission or consent;

   3.2. Any person that lives with You, any member of Your Immediate Family, except when carried as a passenger.

   3.3. Any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship;

   3.4. Any member of the same club, group or association to which You belong where existing insurance covers are in place;

   3.5. Any other participant or competitor in the same Event as You.

4. Loss or damage to any property owned, held in trust, in the charge of or under Your control, any person handling a Bicycle (including Your Bicycle) with Your permission and consent, any person that lives with You, any member of Your Immediate Family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship.

5. We won't pay claims for anything caused by pollution or contamination. We'll pay these claims if the contamination was caused by a sudden and unexpected accident that We can identify.

6. Use of a Bicycle (including Your Bicycle) beyond the manufacturers design and Your own competence.

7. Using a Bicycle (including Your Bicycle) for competitions unless the Active option has been selected.

8. You are not covered for any liability to another cyclist or their property arising from:

8.1. An accident whilst You are participating in an organised race or cycling event, including but not limited to a social group or club event.

8.2. An accident whilst cycling in formation, in a group or peloton, or otherwise in circumstances where another cyclist / cyclists follows behind You or next to you.

9. Any event which results from Your deliberate act or omission and which could reasonably have been expected by You having regards to the nature and circumstances of such act or omission.

10. Any liability not involving the use of a Bicycle (including Your Bicycle); using a Bicycle (including Your Bicycle) as a Professional Cyclist.

11. Someone being under the age of 16.

12. Death, bodily injury, disease, loss or damage to property as a result of any person handling a Bicycle (including Your Bicycle), regardless whether it was with or without Your permission or consent.

13. Liability created by an agreement, which would not have existed in the absence of the agreement.

14. Punitive, exemplary or aggravated damages that have been awarded against You; any act of terrorism.

15. Any liability arising out of using a Bicycle (including Your Bicycle) in the USA or Canada.

16. Any claim arising where You and the Bicycle (including Your Bicycle) were not clearly visible through the use of appropriate lighting, reflectors and safety clothing as prescribed by the most recently issued Highway Code section Rules for Cyclists. The Highway Code can be downloaded at www.gov.uk.

17. The applicable Excess.

Specific conditions

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1. You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.

2. You must inform the Administrator immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings.

3. You must send the Administrator all correspondence and documentation You receive without replying to it.

4. You must allow Us to take over and conduct in Your name the defence or settlement of any claim for Our own benefit.

5. You must allow Us to institute proceedings in Our name, at Our own expense and for Our own benefit, to recover compensation or secure an indemnity from any third party and provide Us with all information and assistance as We may require.

6. For any claim or series of claims We may at any time pay You the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for thereafter.

7. We will have no further liability in respect of the claim(s) except for the third party's costs and expenses incurred up to the date of payment, up to the limit of the indemnity noted on the Schedule.

Replacement Bicycle Hire

Cover

We will cover You for cycle hire whilst You are awaiting repair or replacement of Your Bicycle, arising from a valid claim under the Bicycle Cover section.

Exclusions

Any claim for:

1. Hire where Our prior authority has not been obtained.

2. Hire which has not been agreed by Us.

3. Hire as a result of using Your Bicycle outside the Territorial Limits unless the Global Travel cover is shown as selected and included on Your Schedule.

4. Hire where the costs to Us thereof are in excess of the value of Your Bicycle or the repair costs of Your Bicycle (whichever is the lesser).

5. Hire where the costs thereof to Us are in excess of the Benefit Limit in any one Period of Insurance.

6. The applicable Excess.

Taxi Fare Reimbursement

Cover

We will reimburse You up to the Benefit Limit as noted on Your Schedule for the reasonable costs of transportation for You and Your Bicycle to the nearest public transport station, Bicycle repair shop or Your Home, whichever is nearer, if Your Bicycle suffers a Breakdown and cannot be repaired at the Breakdown scene.

Exclusions

Any claim for:

1. Recovery outside the 30 miles radius of Your Home.
2. Recovery within 1.5 miles of Your Home.
3. Any further costs incurred after You have been transported to the nearest location.
4. Any breakdown as a result of flat tyres,punctures or flat batteries.
5. The applicable Excess.
6. More than 3 taxi reimbursement claims during a Period of Insurance or any amount above the Benefit Limit whichever is reached first.
7. Whilst Your Bicycle is being used in a situation where adequate recovery facilities are provided.

General Exclusions

You are not covered for and will not receive any benefit in respect of:

1. Any Bicycle, Components and/or Accessories not specified on Your Schedule.
2. Any Bicycle, Components and/or Accessories where proof of ownership has not been provided.
3. Electric Bicycle unless specified as covered on Your Policy Schedule.
4. Any claim if the premium has not been received by Us.
5. Any claim arising from using Your Bicycle and/or Accessories in any trade, profession or business.
6. Any claim in excess of the Benefit Limit, or Replacement Cost (whichever is the lesser).
7. Any claim value associated with supplying a Bicycle, Components and/or Accessories outside the UK, when available in the UK, or delivery is required to an address outside the UK.
8. Any direct or indirect losses arising from the provision of, or delay in providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated.
9. Any losses that are not directly associated with the incident that caused You to claim, unless expressly stated in this Policy.
10. Any act of dishonesty, fraud or deception by You or anyone acting on Your behalf.
11. Any loss or damage caused when anyone other than You are using the insured Bicycle and/or Accessories.
12. We won't pay claims for anything that happens because of any act of terrorism. When we say 'terrorism' we mean the use, or threat of use, of any force or violence for political, religious, or ideological reasons. This includes trying to influence any government or put fear into any section of the public.
13. Any legal liability or consequence associated with or caused by war, invasion, act of foreign enemy or hostilities (whether war is declared or not); civil war, rebellion, revolution or insurrection, riot, civil commotion, loot or pillage in connection with this, strikes or lock- outs; military power or coup; nuclear or radioactive escape, accident, explosion, waste or contamination; aircraft or other aerial devices.
14. Any loss, injury, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:

    14.1. An epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health and/or the World Health Organisation.

14.2. Arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring.

14.3. Any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.

15. Any liability arising out of using a Bicycle (including Your Bicycle) in the USA or Canada.

16. Any loss, damage or theft of Your Bicycle and/or Accessories arising from any modification to Your Bicycle or Accessories using non-standard or non-advised components or processes.

17. Any claim for damage to your bicycle, or for your legal liability to another person, that arises from a fire originating from the explosion, combustion, or heat discharge of an electric bicycle battery. If We allege that, by reason of this exclusion, any claim is not covered by this policy the burden of proving the contrary shall be Your responsibility.

General Conditions

1. If any loss, damage or liability is insured by any other policy including 3rd party policies (or would be insured if this policy did not exist) We will not be liable for the whole claim. We will only pay anything over the amount which should have been paid under that policy (or policies) regardless of whether actual payment has been made under such policy.

2. You must observe and fulfil all the terms, conditions and endorsements of this policy otherwise We will not be liable under the policy.

3. You must not misstate, omit or conceal a material fact at proposal or during the lifetime of Your Policy, failure to do so may result in Your Policy being rendered void and no return of the premium will be refunded.

4. If at the time of an event giving rise to a claim under the Theft, Accidental damage, and Public liability cover sections, and there is any other insurance policy in Your name which is in force and which provides cover for the same expense, loss, damage or liability then We will not be liable for any part of the claim.

5. This policy does not cover using Your Bicycle and/or Accessories in any trade, profession or business.

6. You must take all steps to prevent and minimise any loss or damage and keep Your Bicycle in a good state of repair and roadworthy condition. You must take all reasonable care to comply with all statutory obligations and regulations imposed by any statutory, regulatory or government authority.

7. You must notify Us as soon as possible of any change in circumstances relevant to this policy, including change of address. Failure to do so may invalidate this policy. We reserve the right to alter the terms of this policy immediately after We are notified of such changes.

8. You must always take reasonable steps to prevent or minimise any loss or damage.

9. If someone else is responsible for the loss, You agree we can take action in Your name at our expense, to recover our paid costs from the responsible party. You agree to help Us, and allow Us to do anything necessary or reasonably needed by Us to enforce any rights, including but not limited to providing Us with all information known to You, to assist with Our recovery.

10. We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

Our Right to Change the Cover or Price

You will receive at least 30 days written notice if We decide or need to change Your policy cover or the price of your insurance, reasons may include:

- To make small changes to the words in your policy that do not affect the cover You get and just make it easier to understand.
- To follow any new laws, regulations, or guidelines that affect us or your policy.
- To follow any changes in taxes that apply to your policy.
- To cover the costs of providing your insurance if there are more or fewer claims than We expected.
- To cover the costs of any new benefits or cover we add to your policy.
- To cover the costs of any changes to our systems or technology that help provide Your insurance.
- If the changes are favourable for You, we may make them straight away and let you know within 30 days.

If You have a monthly policy, You will receive at least 30 days written notice of any changes.

If You have an annual policy, We will only make changes at the annual renewal date, We will tell You about any changes in your renewal notification.

Proof of Ownership

1. We require that You provide proof of ownership of Your Bicycle when You make a claim under Your policy.

2. If You purchased Your Bicycle new less than 30 days from policy inception, please provide Us with a copy of Your purchase receipt and bicycle's serial number.

3. If Your Bicycle is older than 30 days from policy inception or purchased second hand, please provide Us with two digital images showing the whole Bicycle (one left and one right hand image), and one digital image of the bicycle's serial number (generally located under the bicycle's bottom bracket). Please include Your policy number written on a piece of paper and visible within the picture when taking the photos.

Claims and Our Claims Procedure

1. As to the Bicycle Cover section, it is Your responsibility to prove Your ownership of Your Bicycle and/or Accessories. We and/or the Administrator reserve the right to set the relevant Market Value by reference to experts or the value determinable by a review of similar Bicycles and/or Accessories for sale in the open market.

2. For a claim under the Personal Accident Cover section; We and/or the Administrator may need to access Your medical records. You agree that You will work with Us and/or the Administrator in providing Us and/or the Administrator with access to Your medical history as may be required for the assessment of Your personal injury claim.

3. Where We honour Your claim, We reserve the right to take possession of the damaged or stolen Bicycle, Components and/or Accessories as relevant (in the event that the bike is recovered within 14 days of the theft).

4. We will not pay any claim or costs that have not been specifically agreed by Us and/or if You have not provided proof of ownership of the claimed bicycle.

How to Claim

1. In the event of a claim under this policy, You must contact the Administrator within 30 days of the happening of a claim event:

2. Contact by telephone on 0330 016 5113 or via email on claims@cycleinsurance.wiggle.co.uk

Full instructions will be provided. You must cooperate fully and truthfully with the Administrator and provide any information they may need within a reasonable timeframe, as communicated by Your claims handler, in order to finalise Your claim as soon as possible. If not adhered to, Your claim will remain closed until the needed information is submitted to the Administrator.

For a claim under Personal Accident Cover, You must allow Us and/or the Administrator access to Your medical records should We require these in order to assess Your claim.

Where We honour Your claim, We reserve the right to take possession of the damaged or stolen Bicycle, Component, Accessories as relevant.

How Your Claim is Settled

We understand that in the event of a claim You want to get back on Your Bicycle as quickly as possible, We and the Administrator will work to get You back in the saddle and will keep You informed throughout the process.

If We accept Your claim, We will at Our discretion:

- ➔ Repair Your Insured Items; or
- ➔ Replace Your Insured Items; or
- ➔ Pay You the amount that it would have cost Us to repair or replace Your Insured Items.

The maximum value of Your claim settlement will be based on the lesser of:

- ➔ Your Benefit limit; or
- ➔ Our Replacement Cost.

The above settlement will be paid less applicable excess and in the event of a Total Loss, any uncollected premium.

Claims are settled on the following basis:

For new Bicycles:

- ➔ The cost of repair or replacement on a New-for-Old basis provided the Bicycle was purchased new by You.

For second hand Bicycles:

- ➔ The cost of repair or replacement up to the highest value of either an objectively determined Market Value, or
- ➔ The Depreciated Value calculated using the recommended retail price of an equivalent replacement Bicycle when purchased new, and applying a scale as follows:
  - ◆ After the first year, the Bicycle reduces in value by 20% of the recommended retail price;
  - ◆ After the second year, the Bicycle reduces in value by a further 10%;
  - ◆ Each year thereafter (or part thereof), the Bicycle reduces by a further 5% per year.

Accessories and Additional Wheelsets:

- ➔ The cost of replacement taking into account depreciation applied for wear and tear and calculated from the recommended retail price of an equivalent replacement item when purchased new, as follows:
  - ◆ Less than three years old; the cost of replacement as new;
  - ◆ Between three and five years old, a 30% reduction for wear and tear;
  - ◆ Each year thereafter (of part thereof), a further reduction of 10% per year.

We reserve the right to use specialist repairers and suppliers for any repair work carried out and for the supply of new and/or reconditioned parts. If We have settled Your claim, the salvage items become Our property. We will pay the maximum individual or aggregate value of the Insured Items as shown on Your Policy Schedule unless otherwise limited in the policy conditions.

If Your Bicycle is underinsured and You make a claim:

It is Your responsibility to ensure the Sum Insured (Benefit Limited) represents the current Replacement Cost of Your bike. If Your Bicycle is underinsured, Your claim settlement may be reduced by us to reflect this. You are considered to be underinsured if the Benefit Limit at the time of the loss is less than 80% of the Replacement Cost of the Bicycle or custom part or accessory. Under these circumstances, any amount payable by Us will be adjusted to the 'insured percentage' of the Bicycle or custom part or accessory, less any applicable Excess.

Example:

- ➔ Bicycle Replacement Cost = £5,000
- ➔ Total Benefit Limit = £3,000
- ➔ Insured percentage = £3,000 ÷ £5,000 = 60%

Cancellation Rights

Cancelling Your Policy

You can cancel Your policy at any time by calling or writing to Us or the Administrator.

Cancelling within 14 days

We'll give a full refund if You cancel this policy within 14 days of the start date. We won't be able to do this if We've paid any claims for something that took place in this period.

Cancelling after 14 days

If You cancel after 14 days, and You pay annually for your policy, we'll refund You for any full months remaining. If You pay monthly for Your policy, You will not receive any refunds for premiums already paid.

Total Loss

If Your Bicycle was written off or stolen, and We agree to settle Your claim on a Total Loss basis, We will have met Our responsibilities to You under the policy and therefore, no premium refund will be due where You have paid Your premium annually in advance. Where You have paid Your premium monthly, the premium for the remainder of the full policy period will be due upon cancellation and will be deducted from the claim settlement amount.

If You need to claim after You've cancelled Your policy

If You want to claim for something that took place before You cancelled, You must pay the remainder of Your full years premium before We'll pay Your claim.

We won't pay any claims for something that happens after Your cancellation date.

When We might cancel Your policy

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address.

Valid reasons may include but are not limited to:

- Where we reasonably suspect fraud.
- Non-payment of premium.
- Threatening and abusive behaviour.
- Non-compliance with policy terms and conditions.
- You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Complaints

We aim to provide a high level of service and to pay claims fairly and promptly, and if You have an enquiry or complaint regarding this policy or a claim, You should first contact the Administrator on 0330 016 5113 or contact@cycleinsurance.wiggle.co.uk.

Please quote Your policy or claim number in all correspondence.

1. The Administrator will acknowledge receipt by email within five business days of receiving Your complaint.

2. In the unlikely event that the Administrator requires longer than four weeks to complete their investigations for Your complaint, they will write to You to explain why they are not yet in a position to respond and indicate when they will make further contact (this will be within eight weeks of receipt of Your original complaint).

3. In the unlikely event that You do not receive satisfaction through Our internal procedures, and the Administrator have issued You with a Final Response, You can refer Your complaint to the Financial Ombudsman Service. Their address is: Exchange Tower, London, E14 9SR or they can be contacted on 0800 023 4567. Please note that You have 6 months from the date of Our Final Response in which to refer the matter to the Financial Ombudsman Service. Referral to the Financial Ombudsman Service does not affect Your right to take legal action against Us.

Important Information

Making a Claim

(Please refer to the How To Claim section on page 29)

You can make a claim by contacting the Administrator on 0330 016 5113 or claims@cycleinsurance.wiggle.co.uk. This should be done within 30 days of the happening of a claim event.

Financial Services Compensation Scheme

If We are unable to meet Our liabilities, You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100.

Changes To The Policy

We reserve the right to decline any insurance risk or to change the premium and the terms quoted.

Automatic Renewal

For annual policies We will contact You 21 days before Your renewal date with Your renewal quote. We will automatically renew Your policy unless You tell Us not to.

Monthly policies have no fixed renewal date and continue automatically from month to month for as long as You continue to pay Your premium, unless You tell Us to cancel it.

Anti-Fraud And Theft Registers

We may pass information to various anti-fraud and theft registers. The aim is to help insurers check the information provided and to prevent fraudulent claims. When Your request for insurance is considered, these registers may be searched. When You tell Us or the Administrator about an event, the information relating to the event will be passed on to the registers. It is a condition of this policy that You inform Us or the Administrator about an event, whether or not it gives rise to a claim.

You must not act in a fraudulent way.

If You or anyone acting for You: makes a claim under the policy knowing the claim to be false or exaggerated in any way; or makes a statement in support of a claim knowing the statement to be false in any way; or sends Us or the Administrator any documentation in support of a claim knowing the documentation to be forged or false in any way; or makes a claim for any loss caused by Your deliberate act or with Your agreement then We:

- Will not pay the claim;
- Will not pay any other claim which has been or will be made under the policy;
- May declare the policy invalid or void the policy from the date of the fraudulent act;
- Will be entitled to recover from You the value of any amount already paid for any claim under the policy;

- Will not return any of Your premiums;
- Will notify You in writing that Your policy will be terminated;
- May let the police know about the circumstances.

Language

All communication between You and Us will be conducted in English.

Other Important Information

Relevant English law will apply to the policy and the relevant courts of England will have exclusive jurisdiction. In accordance with the Equality Act 2010, We are able to provide, upon request, a textphone facility, audio tapes and large print documentation. Please advise the Administrator if You require any of these services to be provided so that We can communicate in an appropriate manner.

Collinson Insurance Privacy and Data Protection Notice

Collinson Insurance is a data controller for your personal information (referred to as “we”, “us” or “our” in this section). We collect and use your information to provide cover, administer the policy or, where applicable, deal with a claim. This information may include your contact details, address, policy and risk information, claims information and sensitive information such as health or medical information. If you do not provide necessary information (or consent if required), we may not be able to provide cover or deal with a claim.

We may share your information with trusted third parties where necessary to provide and manage the policy and claims, including other companies within The Collinson Group, administrators, claims handlers, contractors, investigators, assistance and service providers, professional advisers, and crime prevention organisations. Some recipients may be outside the UK or EEA; where this happens, appropriate safeguards will be used to protect your information. We may also share information with regulators, law enforcement or other authorities where required.

We may also share personal information with fraud prevention agencies to help prevent and detect fraud and money laundering and to verify identity. If fraud is detected, this may result in refusal of cover or a claim and may affect your ability to obtain certain services.

We process personal information where necessary to perform our contract with you, for our legitimate interests, and where required for public or vital interests; if we cannot rely on these grounds, we will ask for consent. We store information securely in the UK or EU and keep it for as long as necessary for policy/claims handling and legal or regulatory purposes.

For full details about how we use personal information, who we share it with, international transfers, retention and your rights, please see our Privacy Notice.

wiggle insurance