

Cycle Insurance

Insurance Product Information Document



Administered by: ONE PRO Insurance Services

Product: ONE PRO Cycle Insurance

ONE PRO Insurance Services is a trading name of URIS Group Limited which is authorised and regulated by the Financial Conduct Authority. Registered office: Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire DN4 5PL. Company number: 2461657. Registered in England and Wales. Financial Services Register number: 307332. This can be checked by visiting the FCA website register.fca.org.uk

Underwritten by: Ageas Insurance Limited

Ageas Insurance Limited is authorised and regulated by the Financial Conduct Authority with registered number 202039. Registered address in the UK: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

What is this type of insurance?

This product is designed to reimburse you for certain costs relating to damage to, or loss of your bicycle(s). The policy is divided into a number of optional sections. To find which sections are in force you should check your certificate which is enclosed with the policy.



What is insured?

Optional Sections

Section A – Bike & Accessories

- Loss or damage resulting from:
 - Theft or accidental damage to your bike(s)
 - Theft of your bike(s) when in, on, or attached to a vehicle
- Cover for cycle Accessories up to 30% of the cycle sum insured
- Hire of replacement bicycle cover, up to 10% of the sum insured of your bicycle
- £500 cover for the reimbursement of organised event fees and expenses
- Cover worldwide 365 days a year
- Cover whilst competing/racing

Section B – Public Liability

- Providing up to £2 million for a cycle related claim that is brought against you

Section C – Personal Accident

- A range of personal accident covers that will ensure you are compensated should the worst happen

Section D – Cycle Rescue

- We will arrange for a recovery vehicle to pick you up in the event of an accident or breakdown which leaves you unable to get home



What is not insured?

Section A – Bike & Accessories

- ✗ Any depreciation of the bicycle, fixed accessories and additional components more than 3 years old from the date of manufacture
- ✗ Any claim where evidence of ownership of the property insured has not been provided
- ✗ Theft or damage to the bicycle when it is loaned or hired to anyone other than a family member living at the insured location
- ✗ Mobile phones or smart phones are excluded from Accessories
- ✗ Theft from the insured location, vehicle or storage location unless involving forcible and/or violent entry
- ✗ Theft when the correct approved lock has not been used or where you have not complied with the Security Requirements of the policy wording
- ✗ Accidental damage when the insured bicycle is left in a location, other than the insured location for more than 48 hours

Section B – Public Liability

- ✗ Loss or damage to property which belongs to you or is in your care, custody or control
- ✗ Claim where you are entitled to indemnity from another source
- ✗ Claim for bodily injury, loss or damage to your employees or members of your family or household or to their property

Section C – Personal Accident

- ✗ Illness or disease
- ✗ Known side effects where medicines are taken correctly under medical supervision or guidance
- ✗ Medicines taken incorrectly

Section D – Cycle Rescue

- ✗ Any insured event occurring outside the period of insurance
- ✗ Any insured event within a mile, by public highway from your home address
- ✗ Any insured event where the cycle is being used for a use not specified in the design and manufacturer's specifications or arising directly out of the unreasonable use of the cycle on unsuitable terrain



Are there any restrictions on cover?

Section A – Bike & Accessories

- ! You must be able to provide evidence of ownership for any claim
- ! For each and every claim relating to theft or accidental damage you will need to pay an excess
- ! The maximum value of your bike must not exceed £20,000, unless we have agreed cover

Section B – Public Liability

- ! Claim for bodily injury, loss or damage to your employees or members of your family or household or to their property

Section C – Personal Accident

- ! Personal Accident benefits are not insured when you are aged under 16 or over 65

Section D – Cycle Rescue

- ! Any insured event within a mile, by public highway from your home address



Where am I covered?

- ✓ Worldwide



What are my obligations?

- When taking out or making changes to your policy you must take reasonable care to provide accurate and complete answers to all questions
- Please tell us immediately about changes which may affect your cover. If you fail to do so, your policy may not be valid and a claim may not be paid. For example you must tell us if you move house or your name changes
- You should ensure that where required your bicycle is secured with the correct approved lock per the requirements of the policy wording
- Where applicable in support of any claim you will be asked to provide evidence of the key and a receipt for the purchase of the approved lock, or provide the remains of the approved lock
- You must retain any evidence of ownership as this may be required in the event of a claim
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and/or initiate criminal proceedings



When and how do I pay?

You must pay your premium when you take out the policy either online or over the telephone. Payment must be made in full and can be made by either debit or credit card.



When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



How do I cancel the contract?

If you cancel within 14 days of receiving the documents, you will receive a full refund of premium as long as you have not made a claim and do not intend to make a claim.

You can cancel at any time after the 14-day period and you will receive a full refund of premium less any customer service charge provided cancellation of the policy is before the period of insurance begins.

You can cancel by phoning ONEPRO Insurance Solutions on **01242 894060** or by emailing **info@oneproinsurance.com** or by writing to ONEPRO Insurance Solutions, Third Floor, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ, United Kingdom.