

Optional Bicycle Legal Expenses Insurance

The Legal Expenses cover is underwritten by UK General Insurance Ltd on behalf of Royal & Sun Alliance Insurance plc

Key Features

- ✓ Legal protection of up to £50,000 costs for cycle related incidents
- ✓ Personal Injury: Pursuing a civil claim following a road accident involving the insured bicycle and resulting in the death of or bodily injury to an insured person
- ✓ Uninsured loss recovery: A road accident involving the insured bicycle and resulting in uninsured losses being incurred by an insured person
- ✓ Pothole damage: Professional fees incurred in pursuing a relevant local authority for damage caused to an insured bicycle on a public highway as a consequence of a pothole

Key Exclusions

- ✗ Claims that arose before the commencement of this insurance, or where there are no prospects of success or a reasonable settlement
- ✗ Personal Injury claims arising from stress or psychology related condition or illness not caused by a sudden or specific incident
- ✗ A dispute which relates to any compensation or amount payable under a contract of insurance
- ✗ Any professional fees incurred in defending or pursuing new areas of law or test cases

For full details of the cover provided by the Bicycle Legal Expenses policy please refer to the Policy Wording and Insurance Product Information Document.