



Your Policy Wording

Thank **you** for trusting **us** to look after **your bike**.

Your insurance policy is made up of the following documents

- This policy wording
- **Your** policy schedule
- An insurance policy information document (IPID)
- Any endorsements or special terms and conditions

If **you** need to make a claim under this policy, please see 'Section C: How to make a claim'. **You** should review the Important Conditions, General Exclusions and "what is not covered" sections.

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Section A: Who we are

If **you** need help or support, please use the contact details below.

Bikmo	Bikmo is the Intermediary for this policy You can contact Bikmo if you need to amend your policy, cancel your policy or make a claim. Phone - +44 1244 470 337 Email: support@bikmo.com Bikmo Limited is authorised and regulated by the Financial Conduct Authority ref: 745230. Bikmo is based at Glendale House, Sandycroft Industrial Estate, Flintshire, CH5 2QP. Bikmo's Companies House number is 09149847. This policy wording and all policy documents are the Intellectual Property of Bikmo Limited, and subject to copyright law.
The Insurer	Atlas Insurance PCC Limited transacting for its L'Amie Cell is the insurer of this policy. Atlas Insurance PCC Limited (Atlas) is an insurance company incorporated in Malta pursuant to the Insurance Business Act 1998 (Chapter 403 of the Laws of Malta) to carry on general insurance business and is regulated by the Malta Financial Services Authority. Atlas is authorised by the Prudential Regulation Authority and is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of Our regulation by the Prudential Regulation Authority are available from Us on request. Atlas is registered in Malta under company registration number C 5601 and their registered office is situated at 48-50 Ta' Xbiex Seafront, Ta' Xbiex XBX1021, Malta. Atlas is established as a cell company in terms of The Companies Act (Cell Companies Carrying on Business of Insurance) Regulations - S.L. 386.10 of the Laws of Malta "PCC Regulations". For the purposes of this policy, Atlas is transacting in respect of its Atlas L'Amie Cell, a cell created in terms of the PCC Regulations for the purposes of segregating and protecting cellular assets. The assets of the Atlas L'Amie Cell are thus protected from the liabilities of the other cells and from those of Atlas' core. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets. Because you have paid the premium, we agree to insure you based on the terms and conditions in your policy documents.



Section B: Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear in bold type.

Accessories	Equipment added or fixed to your bike in addition to the manufacturer's original specification which is not critical to the operation of your bike. For example, lights, panniers, cycling tools, locks and bike trailers. Accessories must be your own property or for which you are legally responsible.
Amount insured	The maximum amount we will pay for the corresponding claim or loss, as shown on your policy schedule.
Artificial intelligence	Any machine learning, logical, statistical or other algorithm in computer or digital technology that can: 1. perform tasks or generate outputs, including but not limited to, actions, content, decisions, predictions or recommendations; or 2. adapt or vary its operation proactively, or in response to inputs.
Approved lock	Any lock approved and graded by Sold Secure as Gold or Diamond standard at the time you purchased the lock. If the lock comes with an additional wire auxiliary cable, the cable is not included in this 'approved lock' definition.
Bike	Any bicycle, electrically assisted pedal cycle, tricycle, hand-cycle, tandem or recumbent consisting of original or upgraded parts and components which is your own property or for which you are legally responsible and which is normally kept at your home. Additional parts and components which are transferred between different bikes are included in this definition, for example spare wheels. These should be included in the amount insured of the bike on which they are predominantly used.
Bike box(es)	Any secure luggage designed specifically for the carriage of a bike , which is your own property or for which you are legally responsible.
Bike hangar	A fixed bike parking unit which is: 1. built of and roofed with metal or concrete; and 2. internally fitted with bars or racks; and 3. secured with a vandal-resistant lock for which only permitted users possess a key, access card or individual PIN access code; and 4. commercially operated and paid for by you on a subscription or provided to you as part of your employment.
Business use	Any bike being used for: • trade or business purposes (excluding commuting to and from work); • hire or reward; • courier services; or • the carriage of paying passengers.



Clothing and headgear

Cycling-specific clothing, triathlon-specific clothing, including helmets, cycling body armour, wetsuits and backpacks, provided they are not more than seven years old.

Sport tracking-specific watches, GPS units, sports tracking computers and wearable activity trackers, if they were being used to record ride data at the time of the incident. Mobile phones are excluded from this definition.

For clothing, headgear and sport tracking devices, **we** will apply a wear and tear deduction as below if **you** need to claim:

- items less than three years old, the cost of repair or replacement as new
- items between three and five years old, a 25% reduction for wear & tear
- items between five and seven years old, a 50% reduction for wear & tear

Clothing and Headgear must be **your** own property or for which **you** are legally responsible.

Communicable disease

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

2. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation of such, whether deemed living or not;
3. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
4. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured.

Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, attempting or resulting in:

1. access to; or
2. extraction of information from;
3. disruption of access to or the operation of; or
4. damage to

any data or **computer or digital technology**., including but not limited to any:



Electrically assisted pedal cycle (EAPC)	a. programs designed to damage, disrupt, extract data from, or gain access to any data or computer or digital technology including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking; or b. denial of service attack or distributed denial of service attack. An electrically assisted pedal cycle which: 1. has pedals used to propel the cycle; 2. has an electric motor with a maximum continuous rated power output of 250 watts; 3. and electrical assistance that cuts off when the cycle reaches 15.5 miles per hour; 4. is not legally required to have unlimited third party liability insurance cover in the country where it is being used; 5. in order to ride, a licence is required; and 6. is treated as a normal bicycle by the laws and regulations in the United Kingdom .
Evidence of ownership	This includes 'twist and go' and throttle controlled cycles where the model is type approved, provided the cycle complies with the speed and power restrictions above.
Excess	The original purchase receipt, showing the date, price paid, details of the bike, accessories, clothing and headgear, bike box(es) and approved lock, name and address of seller, or other evidence which clearly demonstrates ownership to our satisfaction. The amount shown on your policy schedule that you are responsible for and which will be deducted, or payable by you, in the event of each agreed claim. We agree to waive your excess if you accept a replacement through a Bikmo preferred supplier in line with the Settlement Method in Section C.
Forcible and violent entry or exit	Entry or exit evidenced by: 1. visible damage to the fabric of the building or vehicle at the point of entry or exit; or 2. visible damage caused to an immovable object or approved lock.
Geographical limits	The geographical area shown in the schedule.
Hacker	Any artificial intelligence, entity or person, including any employee of yours, who gains or attempts to gain unauthorised access to or use of any: 1. computer or digital technology; or 2. data held electronically by you or on your behalf.
Home	The location where the bike and accessories are usually kept as stated on your policy schedule, which shall mean: 1. inside the main building of your private residence at a fixed location which can only be accessed by you and your household; 2. a lockable private garage or outbuilding with four secure walls and a roof, which is within the boundaries of your private residence and which can only be accessed by residents of your private residence; 3. A lockable wooden, metal or plastic shed which is securely fixed to the ground or a wall which cannot be lifted and removed, which is within the



	boundaries of your private residence and which can only be accessed by residents of your private residence; - a holiday home, guest house or hotel within the geographical limits stated on your policy schedule, in which you are resident for up to 30 consecutive days; - a self-contained lockable private room within a building provided by a university or college as residential accommodation for their students, in which you normally reside; or - any other specific location which has been agreed in writing by us.
Immovable object	Any of the following: - a solid object fixed in or on to concrete, stone, metal, brick or similar, which is not capable of being undone, removed with, or lifted under/over the bike; or - a motor vehicle bike rack or roof rack intended for the carriage of a bike, which must be attached securely in accordance with the manufacturer's recommendations. - an official bike rack at a railway station and supplied by the railway station specifically for the purpose of securing bikes in an area of the station which is within the jurisdiction of the British Transport Police Authority.
Period of insurance	The period of insurance shown in the policy schedule.
Policyholder	The person named on the policy schedule
Program(s)	Code or instructions which tell computer or digital technology how to process data or interact with ancillary equipment, systems or devices.
Social engineering communication	Any request directed to you or someone on your behalf by any artificial intelligence , entity or person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property to which such third-party is not entitled.
Terrorism	An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that: - is committed for political, religious, ideological, racial or similar purposes; and - is intended to influence any government or an international governmental organisation or to put the public, or any section of the public, in fear; and - involves violence against one or more persons; - involves damage to property; - endangers life, other than that of the person committing the action; - creates a risk to health or safety of the public or a section of the public; or - is designed to interfere with or to disrupt an electronic system.



War	War (whether declared or not), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
We / us / our / insurer	The Insurer as specified in Section A: Who we are.
You / your	The person named on the policy schedule and anyone who lives permanently at the same home address.

Section C: How to make a claim

Claim conditions	You must comply with the obligations set out in the following claims conditions. We will not make any payment under this policy unless you: 1. give us notice, as soon as possible, of anything which is likely to give rise to a claim under this policy; 2. within 28 days of notifying us of a claim or anything likely to give rise to a claim, give us, at your expense, any information, including proof of ownership, which we may reasonably require and co-operate fully in the investigation of any claim under this policy; 3. prove that the loss or damage has happened, which includes clear and irrefutable evidence in support of your claim, and give us all the cooperation we need to investigate your claim; 4. provide a crime reference number where you are making a claim for a theft; 5. give us reasonable evidence of the value of all items involved in a claim; and 6. are able to demonstrate to us that you have complied in full with the terms and conditions of this policy, including but not limited to those relating to security, and that the cause of the loss or damage which is the subject of the claim is not excluded.
How to make a claim	Property You must, as soon as possible, complete the online claim form via your Bikmo account and follow any instructions relating to the claim form. You must carefully check the answers you have given and any supporting documentary evidence you provide. Every claim will require a completed and signed claim form. If you think a crime has been committed, report it to the police and ask them for a crime reference number and report. You will be asked to supply evidence to support your claim, including but not limited to; evidence of ownership, evidence of damage, crime report and crime reference numbers, and details, including a photo of the key, of the approved lock for your bike. We may also request that you provide proof of your identity prior to settlement of any claim. Please note that if you delay reporting a claim to us without good reason, and that delay causes an adverse and prejudicial effect to us, then we may decline to accept your claim.



If **you** would like a paper claims form please contact Bikmo via the below details.
If **you** would like further assistance please contact Bikmo:

Telephone: 01244 470337

Email: support@bikmo.com

Serious Personal Accident

If you need to make a claim under the personal accident section of this policy, you should contact the Bikmo team at support@bikmo.com.

You will need to provide your full name and contact details, your address and postcode, the policy number and circumstances of the claim.

Public Liability

If you need to make a claim under the personal accident section of this policy, you should contact the claims team at support@bikmo.com.

You will need to provide your full name and contact details, the name of your business, your address and postcode, the policy number and circumstances of the claim.

Settlement method

We will pay for the repair or cost of replacement as new up to the **amount insured** shown on **your** policy schedule at the time of the incident. **We** reserve the right to specify a supplier of **our** choice for the repair or replacement of the **bike** who will invoice **us** directly for the repairs of the replacement or at **our** discretion offer cash settlement up to the **amount insured** of the replacement **bike** minus any applicable **excess**.

Salvage

We have the right to take and keep possession of the **bike**, including stolen recovered **bikes** which are the subject of a claim made by **you** and to treat the **bike** as salvage and to dispose of it in any way **we** deem appropriate. Any proceeds from such salvage will belong to **us** and will be used by **us** to offset the amount of any claim payment made to **you**.

Subrogation

In the event that a third party is deemed liable for part or all of any claim, **we** may exercise **our** right of subrogation.

You shall, at **our** request and **our** expense, agree to and permit **us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right.

You will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission.

We will pay any costs or expenses involved in exercising **our** right of subrogation.



Section D: If you need to make a complaint

Bikmo aims to provide **you** with the best possible service. If **you** have any questions or concerns about **your** insurance or a claim, please follow the complaints procedure below.

The policy, service and claims

Bikmo has implemented a formal process to manage **your** complaints. If **you** want to learn more about the process or are unsatisfied with any aspect of this policy, please contact Bikmo Limited during our business hours at:

Bikmo Limited
Glendale House
Sandycroft Industrial Estate
Flintshire
CH5 2QP
United Kingdom

or by telephone on +44 (0)1244 470337

or by email at complaints@bikmo.com

When Bikmo cannot resolve **your** complaint, Bikmo will refer **your** complaint to the **Insurer**.

Where **you** are not satisfied with the final response from **Bikmo** or the **Insurer**, **you** also have the right to refer **your** complaint to the Financial Ombudsman Service. For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet our obligations, **you** may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk. If **you** contact them or us, please quote the policy number shown in the schedule.

Section E: Important conditions

This section informs **you** about important conditions **you** agreed to when buying this policy relevant for **you** to be covered under this policy. For example, what happens and how **your** cover is affected if **you** breach any obligations defined in **your** policy documents.

Does this policy meet your needs?

This policy is sold on a non-advised basis. Bikmo does not recommend whether it is right for **you**. **You** must decide if it meets **your** needs based on the information provided. **We** suggest reviewing **your** policy regularly to make sure it still suits **you**.

Change of circumstance

You must tell us as soon as possible about a change in **your** circumstances or the circumstances of anyone else covered by this policy. **We** will let **you** know if it affects **your** policy. **We** might:

- change **your** policy terms,
- adjust **your** price, or
- cancel **your** policy.

We will inform **you** in writing about any changes.

If **you** don't tell **us** about a change, it may affect any claim or make the insurance invalid.

You must tell **us** if **you** or anyone else covered by the policy no longer meet the eligibility criteria.



Looking After Your Property	If we need to change or cancel your policy, we will contact you using the contact details you have provided. You must: • take reasonable care to prevent accidents and protect your insured property; and • keep your insured property and the security measures protecting your property in good condition. If you make a claim and we find that you didn't take care to prevent accidents or didn't take care of your insured property and the security measures protecting your property, we might: • refuse or withdraw from your claim, • reduce your claim payment, or • cancel your policy.
Being Honest	You must always take reasonable care to give us true and complete information when answering questions from us. If you do deliberately or recklessly fail to give us true and complete information, then: • your insurance will be cancelled as if it never existed and we will keep any premium; • we won't pay any claims; and • you may have to return any money we have already paid you. If you make a careless mistake but it was not deliberate or reckless, then: • your insurance will be cancelled as if it never existed if we would not have offered you the insurance if you had not made the misrepresentation and we won't pay any claims. If this happens then we will return any premium; • we can change your policy terms from the start of your insurance if we would have offered different terms if you had not made the misrepresentation. This includes applying a restriction to the policy which means that claims can be declined; • you may have to return any money we have already paid you; • we will reduce any claim payment proportionally if we would have charged a higher premium if you had not made the misrepresentation; • may cancel your policy; and • we may charge you more premium, even where there has been no claim.
Fraud	If you fraudulently misrepresent or exaggerate a claim: • your policy will be cancelled from the date of the fraud; • we won't pay any claims from that date; and • you won't get a refund. If we have already paid you for a fraudulent claim, you must pay us back.
Governing law and legal actions	This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts in the country of the United Kingdom in which you reside.
Data protection	Bikmo's privacy policy can be found here. Atlas L'Amie Cell are the data controllers, as defined by the relevant data protection laws and regulations, of personal data held about you or relating to you and / or to



any other person/s whom you name on your policy (hereinafter referred to 'others' within this clause).

In completing all the forms (including online forms) related to your policies or claims, you confirm your understanding and acceptance of the terms in our Privacy Policy. You hereby warrant that you have informed others why we ask for this information and what we will use it for and have obtained the necessary explicit verbal consent. Atlas L'Amie Cell collects and processes information about you and others for purposes which include preparing requested quotations, underwriting and administering the insurance proposal and policy, carrying out its contractual obligations including handling and settling of claims, and preventing or detecting crime (including fraud). We may monitor calls to and from customers for training, quality and regulatory purposes.

Atlas L'Amie Cell may collect and disclose your and others' information from / to other entities in order to conduct our business including:

- managing claims, which may require obtaining data including information from providers and which you hereby authorise;
- helping us prevent or detect crime by sharing your information with regulatory and public bodies in the UK and Malta or overseas as well as with other insurance companies (directly or via shared databases), or other agencies or appointed experts to undertake credit reference or fraud searches or investigations; and / or;
- our third-party suppliers or service providers to whom we outsource certain business operations.

We will retain data for the period necessary to fulfil the above-mentioned purposes unless a longer retention period is required or permitted by law.

You have the right to access your personal data and ask Atlas L'Amie Cell to update or correct the information held or delete such personal data from our records if it is no longer needed for the purposes indicated above. You may exercise these and other rights held in our Privacy Policy, by contacting our Data Protection Officer at The Data Protection Officer, Atlas Insurance PCC Limited, 48-50 Ta'Xbiex Seafront, Ta'Xbiex XBX 1021 Malta or email dpo@atlas.com.mt Please note, however, that certain personal information may be exempt from such access, correction or erasure requests pursuant to applicable data protections laws or other laws and regulations. If you and others consider that the processing of personal data by Atlas L'Amie Cell not in compliance with data protection laws and regulations, you and others may lodge a complaint with us and / or the Office of the Information and Data Protection Commissioner by following this link <https://idpc.org.mt/en/Pages/contact/complaints.aspx>

If you wish to view the full Privacy Policy, for a better understanding of how we use this data please visit <https://www.atlas.com.mt/legal/data-protection/>. Kindly note that this is subject to occasional changes including to comply with changing data protection laws, regulations and guidance.

Underwriter Information

Cell Limitation Clause

Atlas may create one or more cells for the purposes of segregating and protecting cellular assets. The assets of Atlas L'Amie Cell are thus protected from the liabilities of the other cells and from those of Atlas' core.

You agree:

- That you are entitled only to make a claim under this policy; and
- That your rights, entitlements and any claims made from time to time under this policy shall be primarily settled out of the assets of the Atlas L'Amie Cell available for settlement of claims at the moment when your claim is notified to us; and
- That only in the event that Atlas L'Amie Cell's assets are exhausted may Atlas' non-cellular assets be secondarily used to meet losses incurred by Atlas L'Amie Cell; and
- That no recourse may be made against the assets of any other protected cell of Atlas.



By entering into this policy, you acknowledge and agree that this policy is being entered into with Atlas L'Amie Cell and that you are aware of the provisions of the PCC Regulations, which apply to Atlas and Atlas L'Amie Cell. You further accept and agree that this clause of the policy is to be governed and construed in accordance with Maltese law and that any disputes in connection therewith are to be submitted to the exclusive jurisdiction of the Maltese Courts. You warrant that, under applicable law, you are permitted to choose such law and forum to govern this clause of the policy. Your agreement to have this clause governed by Maltese law and subject to the jurisdiction of the Maltese Courts and your representation that it is permitted under applicable law to choose such law to govern this clause is a material reason why we have agreed to enter into this policy.

Section F: How your policy works

This section covers **your** cancellation rights and other useful information.

When are you covered?

Your cover starts at the time and date shown on **your** policy schedule.

If there is evidence that accidental damage, theft or loss occurred before the cover start date **your** claim will be refused and no premium refund will be due.

Your cover ends at the time and date shown on **your** policy schedule.

Automatic renewal of your annual policy

We will contact **you** up to 28 days before **your** policy renewal date to let **you** know about any changes to **your** premium or policy. **Your** policy will automatically renew unless **you** tell us not to. If **we** can't process **your** renewal automatically, **we** will contact **you** with other options.

Your renewal payment will be taken the same way as **your** first payment. If **you** don't want automatic renewal, please contact Bikmo by phone or email (see Section A).

If **you** take no action and payment is successfully made, **your** policy will renew for another 12 months.

Cancellation Conditions

We hope **you** are happy with **your** cover. If **you** read the policy and find it does not meet **your** needs, **you** can cancel it within 15 days of the start date by contacting **Bikmo** by phone or email using the details provided in Section A. **You** will get a full refund unless **you** have made a claim.

After 15 days, **you** can cancel the policy. If **you** have not made a claim, **we** will refund part of **your** premium for the unused time left on **your** policy. However, **we** will not refund any premium under £10 or if **you** have made a claim.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation email will be sent to the email address **you** provided to **us**.

Valid reasons may include but are not limited to:

1. where **we** reasonably suspect fraud;
2. non-payment of premium;
3. threatening and abusive behaviour;
4. non-compliance with policy terms and conditions;



5. where **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. This may result in **your** policy being cancelled from the cover start date.

What happens if you don't pay?

Your first premium payment must be made at the time of purchase for **your** policy to be valid. If this payment is later cancelled or not processed for any reason, the policy will be void from the start and treated as if it never existed. Any claims made under a void policy will not be considered.

For subsequent premiums after the first, if a premium payment is not received by the due date, **we** will notify **you** and allow a grace period of 14 days. If the overdue premium is not received within this grace period, the policy will be cancelled from the original due date of the missed payment. Any claims arising after that date will not be covered.



Section G: General exclusions

The following conditions apply to the whole of this policy.

This insurance policy does not provide cover for any damage, theft, personal accident, financial loss or any expenses of legal liability of whatsoever nature, directly or indirectly caused, contributed to, by or happening though or in the consequence of:

Cycling Events & Competitions	We do not cover incidents during a cycling event or competition unless your policy schedule includes this cover. A cycling event or competition is any event not defined as a mass-start competition. This would include: • triathlons • duathlon • sportives • MTB XC • downhill • enduro • gravel • BMX • track • cyclo-cross • time trials • audax • ultra-distance cycling • velodrome cycling
Mass-start competitions	We do not cover incidents during a mass-start competition unless your policy schedule includes this cover and you have paid the extra premium. A mass-start competition is any event which: • involves a massed start; • takes place primarily on a road or purpose built cycle track with a surface made from tarmac, asphalt, concrete or other hard surface; • is defined as competitive by British Cycling or the event organiser; and • is ranked by result, or awards any prize or competitive score. This definition does not include events on velodrome tracks.
Cycling professionals	Cycling professionals or non-professional cyclists whose competition appearance fees are more than £5,000 per year are not covered under this policy.
Business use	We do not cover any damage theft, personal accident or liability directly or indirectly resulting from business use.
Electrically assisted pedal cycles over regulation limits	There is no cover for loss, damage or liability arising from electrically assisted pedal cycles which are not treated as normal bicycles by laws and regulations in the United Kingdom. Being subject to laws or regulations includes exceeding an assisted speed of 15.5 miles per hour, having a maximum continuous motor power output that exceeds 250 watts, requiring unlimited third party liability cover, or requiring a licence to ride your bike.
Stunts	There is no cover for damage, loss or liability arising from participation in BMX Freestyle, or performing stunts or tricks in skateparks or elsewhere or for the use of equipment specifically designed for undertaking stunts.
Cyber	We do not cover loss, damage or liability caused or contributed to by, resulting from or in connection with any: 1. cyber attack;



2. **hacker;**
3. **social engineering communication;**
4. **computer or digital technology error;**
5. any fear or threat of 1 to 3 above; or
6. any action taken in controlling, preventing, suppressing, responding or in any way relating to 1. to 5. above.

Period of Insurance

We do not cover any loss, damage or liability arising from any act, incident or event happening outside of the **period of insurance**.

Compulsory Insurance Regime

We do not cover loss, damage or liability relating to any **bike** which is subject to any mandatory compulsory insurance under the Road Traffic Act 1988 or any other law.

Other general exclusions

We do not cover:

1. loss, damage or liability occurring outside the **geographical limit** shown on **your** policy schedule;
2. any loss, claim, damage or liability where **you** would be entitled to be paid under any other insurance if this policy did not exist;
3. unexplained loss of or damage to **your bike, accessories, clothing and headgear or bike boxes;**
4. loss, damage or liability caused or contributed to by events of national mourning;
5. loss, damage or liability caused or contributed to by civil unrest, civil war, rebellion, insurrection, revolution, military usurping or attempted usurping of power, war, hostile actions by a state or other power and related actions, whether or not a formal declaration of war exists;
6. loss, damage or liability caused or contributed to by strikes, industrial action or labour disputes both threatened or actual;
7. loss, damage or liability caused or contributed to by **terrorism** including threatened, actual and any steps taken to prevent, suppress, control or reduce the consequences of threatened or actual **terrorism;**
8. loss, damage or liability caused or contributed to by the consequences of any actual, attempted, anticipated, threatened, suspected or perceived **terrorism;**
9. loss, damage or liability caused or contributed to by nuclear materials or radioactivity;
10. loss, damage or liability caused, contributed to, directly or indirectly connected to or related to **communicable diseases** or threat of **communicable disease;**
11. loss, damage or liability caused or contributed to by solvent use, being under the influence of alcohol or drugs, except those prescribed by a registered doctor;
12. loss, damage or liability caused by **you** or any person insured under the policy engaging in any criminal act; or
13. confiscation, nationalisation, requisition, destruction of or damage to **your bike** by any state body or under the order of any state body.



Module 1a: Theft - If your bike is stolen at home

Where **you** have followed Section E: Important conditions and Theft cover is shown on **your** policy schedule **you** are covered for the following up to the **amount insured** shown on **your** policy schedule.

What is covered

1. If **your bike** is stolen from inside **your home** if the normal security measures were in operation and there is evidence of **forcible and violent entry or exit**.
2. If **your bike** is stolen from a private area immediately next to or within **your home** that is not accessible to the general public (for example **your** garden) if the **bike** was locked through the frame to an **immovable object** using an **approved lock**.
3. If **your bike** is stolen from a communal hallway, communal bike storage room, communal cellar, underground garage, securely gated residents carpark, balcony or communal outbuilding which is within the boundaries of, or immediately next to **your home**, if the **bike** was locked to an **immovable object** using an **approved lock**, or if the communal space was locked and secured and there is evidence of **forcible and violent entry or exit**.
4. If **your bike** is stolen from a **bike hangar**, if the **bike** was locked through the frame to an **immovable object** using an **approved lock**.
5. If **your bike** is under **your** personal supervision at the time of the theft.
6. Where only a part or parts of **your bike** have been stolen, **we** only cover that part or parts.
7. **You** are covered for theft of **accessories, clothing and headgear** and **bike boxes** from **your home**.
8. **We** will cover theft of **your bike, accessories, clothing, headgear** and **bike boxes** if they are used by someone **you** have allowed to use them, following the same conditions as if **you** were using them.

What is not covered

We will not cover:

1. the **excess** which is applicable for this cover;
2. theft of tyres unless **your bike** was stolen at the same time;
3. **bikes, accessories, clothing, headgear** or **bike boxes** for which **you** cannot provide **evidence of ownership**;
4. theft when security devices for **your home** such as door locks are not in operation;
5. theft from the **home** when this does not involve **forcible and violent entry or exit**; or
6. any unexplained theft or loss.

Module 1b: Theft - If your bike is stolen away from home

Where **you** have followed Section C: Important conditions and Theft cover is shown on **your** policy schedule **you** are covered for the following up to the **amount insured** shown on **your** policy schedule.



What is covered

We cover you:

1. if **your bike** is stolen whilst under **your** personal supervision.
2. **your bike** is stolen while **you** are away from **home**, provided it was locked through the frame to an **immovable object** with an **approved lock** and not left unattended for more than 24 hours.
3. if **your bike** is stolen from the transition area of an organised cycling event, duathlon or triathlon in which **you** are participating.
4. if **your bike** is stolen from inside a motor vehicle, or locked caravan, if **your bike** was completely contained within the vehicle, the normal security operations were in place, and there is evidence of **forcible and violent entry or exit**.
5. if **your bike** is stolen from on a motor vehicle, if **your bike** was locked through the frame using an **approved lock** to a securely mounted bike rack and not left unattended for more than 24 hours.
6. if **your bike** is stolen when it is in the custody and control of an airline, trainline or seahline operator for less than 24 hours.
7. where only a part or parts of **your bike** has been stolen, **we** only cover that part or parts.
8. if **your bike** battery is stolen, and was attached to **your bike** with a locking mechanism.
9. theft of **accessories** and **clothing and headgear** if the theft is a direct result of **your** use of the **bike**.
10. theft of **your bike box** if the **bike** was stolen at the same time and by the same cause.
11. damage to **your approved lock** if it was damaged as a result of theft or attempted theft.
12. theft of **your bike, accessories, clothing, headgear** and **bike boxes** if they are used by someone **you** have allowed to use them, following the same conditions as if **you** were using them.

What is not covered

We will not cover:

1. the **excess** which is applicable for this cover;
2. **bikes, accessories, clothing, headgear** or **bike boxes** for which **you** cannot provide **evidence of ownership**;
3. any unexplained theft or loss;
4. theft of batteries which are not locked to **your bike**;
5. theft of tyres unless **your bike** was stolen at the same time; or
6. theft by a person to whom the **bike** was entrusted.



Module 2: Accidental Damage - If your bike is damaged accidentally

Where **you** have followed Section E: Important conditions and Accidental damage cover is shown on **your** policy schedule **you** are covered for the following up to the **amount insured** shown on **your** policy schedule.

What is covered

1. **We** will pay repair costs up to the **amount insured** if **your bike** is damaged as the result of an accident if **your bike** is left in one of the following secure locations: **your home**, a locked vehicle, a locked caravan, in a private area next to or within **your** building of residence that is not accessible to the general public where **your bike** is individually locked. If **your bike** cannot be repaired, **we** will replace or pay for it.
2. **We** will pay repair costs up to the **amount insured** if **your bike** is damaged as the result of an accident in any location if **your bike** is not left unattended for more than 24 hours. If **your bike** cannot be repaired, **we** will replace or pay for it.
3. If **your bike** is damaged when it is in the custody and control of an airline, trainline or sealine operator for less than 24 hours, **we** will pay repair costs up to the **amount insured** if **you** were using a **bike box**. If **your bike** cannot be repaired, **we** will replace or pay for it.
4. **We** will pay repair costs up to the **amount insured** for **accessories** and **clothing and headgear** if the damage is a direct result of **your** use of **your bike**. If **your accessories** or **clothing and headgear** cannot be repaired, **we** will replace or pay for them.
5. **You** are covered for accidental damage of **your bike box** if the **bike** was damaged at the same time and by the same cause.
6. **We** will cover damage to **your bike**, **accessories**, **clothing**, **headgear** and **bike boxes** if they are used by someone **you** have allowed to use them, following the same conditions as if **you** were using them.

What is not covered

We will not cover:

1. the **excess** which is applicable for this cover.
2. **bikes** or **accessories** for which **you** cannot provide **evidence of ownership**.
3. damage to tyres unless **your bike** was damaged at the same time.
4. any mechanical or electrical breakdown.
5. degradation of any batteries.
6. marring, scratching, denting or any cosmetic change which does not impair the function of the **bike**.
7. any defects or damage to **your bike**, **accessories**, **clothing and headgear** or **bike boxes** which were present at the start of this insurance.
8. claims where the **bike** has suffered damage as a result of a manufacturing fault.
9. loss or damage caused any gradually operating caused including by wear and tear, rust, oxidation, corrosion, atmospheric conditions, frost, insects, vermin, fungus, dampness, dryness, shrinkage, evaporation, domestic pet or chemical reactions,
10. loss or damage caused by lack of or poor maintenance or failure to follow manufacturer's instructions when using, maintaining or repairing the **bike**, **accessories**, **clothing and headgear** or **bike boxes**.



Module 3: Cycling Event Fees

Where **you** have followed Section E: Important conditions and cycling event fees cover is shown on **your** policy schedule **you** are covered for the following up to the **amount insured** shown on **your** policy schedule.

What is covered

1. **We** will cover the non-refundable fee which has been paid by **you** in respect of an organised cycling event, duathlon or triathlon in which **you** were due to participate if **you** are no longer able to attend the event as a sole and direct result of:
 - injury to or sickness of **you** that prevents **you** from cycling;
 - bereavement following the passing of a close friend or family member;
 - theft of **your bike**; or
 - injury to or sickness of a family member requiring hospitalisation,
2. **We** will cover a cause which occurs during the **period of insurance** and is entirely beyond **your** control.
3. **You** do not have to pay an **excess** under this cover.

What is not covered

- We** will not cover loss:
1. if the organiser of the cycling event makes reimbursement of **your** fee to **you**;
 2. directly or indirectly due to any action to control, prevent or suppress or any way relating to **communicable disease**;
 3. directly or indirectly due to financial failure or financial difficulties of the event organiser;
 4. directly or indirectly due to adverse weather;
 5. directly or indirectly due to the cancellation of the event; or
 6. for more than one cycling, duathlon or triathlon event in any **one period of insurance**.



Module 4: Returning Home

Where **you** have followed Section E: Important conditions and Returning Home cover is shown on **your** policy schedule **you** are covered for up the **amount insured** shown on **your** policy schedule.

What is covered	1. The necessary and reasonable costs that you incur to return directly to your home by a registered taxi or by public transport following a valid claim for theft of or damage to your bike insured under this policy, which results in your bike becoming unusable.
What is not covered	We will not cover: 1. such costs if you cannot provide a valid receipt or ticket from a registered taxi or public transport company showing the cost of that journey; or 2. the costs of repatriation.

Module 5: Emergency Bike Hire

Where **you** have followed Section E: Important conditions and Emergency Bike Hire cover is shown on **your** policy schedule **you** are covered for the following up to the **amount insured** shown on **your** policy schedule.

What is covered	1. The necessary and reasonable costs that you incur to hire a bike, following theft of or damage to your bike insured under this policy, which results in your bike becoming unusable. The hire bike must be of a similar specification to your bike , and we will only pay hire costs until your bike is repaired or replaced.
What is not covered	We will not cover: 1. where the total hire costs are more than the cost to replace or repair your bike ; 2. such costs if you cannot provide valid written evidence of your hire costs; or 3. such costs if we have not agreed to the hire costs before they are incurred.



Module 6: Serious Personal Accident

Where **you** have followed Section E: Important conditions and Serious Personal Accident cover is shown on **your** policy schedule **you** covered for the following:

- Benefits - up to the **amount insured** shown on **your** policy schedule; plus
- Additional covers - up to the **amount insured** shown on **your** policy schedule.

Benefits covered

If **you** have an identifiable physical injury which is caused solely by a sudden, unexpected, specific accident directly arising from **your** use of a **bike**, occurring at an identifiable time and place during the **period of insurance**, which results in **your**:

1. death, if you die within 12 calendar months of the date of the accident ;
2. permanent and total loss of sight in an eye or in both eyes within 12 calendar months of the date of the accident;
3. permanent and total loss of speech or hearing, within 12 calendar months of the date of the accident;
4. loss of one or more limbs, within 12 calendar months of the date of the accident. Loss of limb is defined as the physical separation of an arm, hand or leg at or above the wrist or ankle, or the permanent and total loss of use of a complete arm, hand, foot or leg; or
5. permanent total disablement which totally prevents **you** from working in **your** usual occupation continuously for 12 calendar months from the date of the accident, and which at the end of that period is without prospect of improvement, **we** will pay **you** the **amount insured** shown on **your** policy schedule. In the event of 1. **we** will pay this amount to the executors of **your** will, or to **your** nominees.

Additional cover

Medical treatment

1. **We** will pay the reasonable costs for medical, surgical or other remedial attention or treatment given or prescribed by a suitably licensed and qualified medical practitioner, all hospital, nursing home and ambulance charges incurred by **you** in connection with a covered claim under Module 7: Serious Personal Accident, Benefits covered. **We** must agree to the costs in advance in writing, except in an emergency situation where **you** require immediate medical attention.

Psychological treatment

2. **We** will pay the reasonable costs for **your** psychological counselling treatment by a suitably licensed and qualified psychological wellbeing practitioner in connection with a covered claim under Module 7: Serious Personal Accident, Benefits covered. **We** must agree to the costs in advance in writing.

Dental treatment

3. **We** will pay the reasonable costs for dental treatment by a suitably licensed and qualified dentist to rectify loss or damage to **your** teeth or dental prostheses as a result of a sudden, unexpected, specific event directly arising from **your** use of a **bike**, occurring at an identifiable time and place during the **period of insurance**. **We** must agree to the costs in advance in writing.

Optician or ophthalmologist

4. **We** will pay the reasonable costs for treatment by a suitably licensed and qualified optician or ophthalmologist following loss or damage to **your** eyes as a result of a sudden, specific event directly arising from **your** use of a **bike**,



What is not covered

occurring at an identifiable time and place during the **period of insurance**. **We** must agree to the costs in advance in writing.

We will not cover:

1. loss which does not directly relate to **your** use of a **bike**;
2. loss where the specific event which caused the claim did not occur between the cover start date and cover end date shown on **your** policy schedule;
3. more than one of the benefits in respect of the same accident for the same insured person;
4. any costs for non-qualified or unlicensed medical practitioners or counsellors;
5. any claim made by a person under 16 years old or over 85 years old at the cover start date shown on **your** policy schedule;
6. loss resulting from any emotional or psychiatric disorder or condition;
7. loss where **you** did not take reasonable care to prevent injury unless trying to save human life;
8. any loss directly or indirectly resulting from or contributed to by **your** pregnancy or a condition connected with pregnancy or childbirth;
9. any loss directly or indirectly resulting from or contributed to by any congenital, cardiovascular, oncological, chronic or gradually operating pre-existing condition or infection which could recur and which was known to **you** at the start date of the **period of insurance**;
10. any loss directly or indirectly resulting from or contributed to by a pre-existing condition or physical defect or infirmity which is not a condition or related to a condition referred to in 10. above, unless the defect, infirmity or condition has been without the need of any medical advice or treatment during the 24 months before the start date of the **period of insurance**;
11. where **you** were using the **bike** for any competition unless **your** competition appearance fees are less than £5,000 per year and **your** schedule shows that **you** are covered for competitions;
12. where **you** are using the **bike** for **business use**;
13. loss resulting from any mental anguish or distress;
14. loss resulting from **your** intoxication from alcohol, drugs or other controlled substances, other than drugs prescribed by **your** doctor and used properly by **you**;
15. loss resulting from any suicide or attempted suicide or deliberate causing of injury; or
16. loss resulting from any criminal act that **you** are convicted of.

Your obligations

You must report any accident which causes a claim or may cause a claim to be made under this section as soon as possible.

You must see a medical, dental or optical practitioner as soon as possible after suffering injury and follow any medical advice given.

If **we** consider it necessary, **you** must allow a medical, dental or optical practitioner chosen by us to examine **you** and to see **your** medical, dental or optical records.

If **we** determine that any claim **you** make under this policy has been adversely impacted directly by **your** failure to comply with any of the above conditions, **we** may refuse or reduce the amount of any payment **we** make for the claim.



Module 7: Public Liability

Where **you** have followed Section E: Important conditions and Public Liability cover is shown on **your** policy schedule **you** are covered for the following up to the **amount insured** shown on **your** policy schedule. .

A claim is considered to mean all claims for damages which arise from a single accident or incident.

What is covered	1. We will cover you against any claim for damages you may legally have to pay as the result of an accident during the period of insurance leading to death, bodily injury, mental injury or disease, where the accident results from the ownership of your bike, or from the use of your bike. 2. We will cover you against any claim for damages you may legally have to pay as the result of an accident during the period of insurance leading to property damage to tangible property, including the resulting loss of use of such property, where the accident results from the ownership of your bike, or from the use of your bike. 3. We will pay defence costs incurred with our prior written agreement to investigate, settle or defend a covered claim against you. This is in addition to the limit of indemnity.
What is not covered	We will not cover: 1. the excess which is applicable for this cover; 2. any claims made in the United States of America or Canada; 3. any claims for death, bodily injury, mental injury or disease made by your employees, your partner or any relative that lives with you permanently; 4. any claims for damage to property which belongs to you, or is in your care, custody or control; 5. if a claim is higher than the limit of indemnity, we will only pay defence costs in the same proportion as the limit of indemnity to the total claim amount; 6. any part of any claim where your right of recovery is restricted by any contract; 7. claims arising from the usage, ownership, possession or maintenance of any watercraft, aircraft, drone, motor vehicle or mechanically propelled device not included within the definition of bike; 8. claims arising from any deliberate or reckless act on your part, which could reasonably have been expected to result in injury to another party or damage to property, even if the resultant injury or damage is of a higher severity than could have reasonably been anticipated; 9. participation in stunts, or the use of equipment specifically designed for undertaking stunts; 10. any fines, contractual penalties or punitive damages; or 11. any liability you have under a contract which is greater than the liability you would have at law without the contract.



Extra Conditions

1. At any stage in a claim for this cover, **we** can pay **you** the applicable limit of indemnity or what remains after any earlier payment from that limit. **We** will pay defence costs already incurred at the date of **our** payment. Following this payment, **we** will have no further liability for those claims or their defence costs.
2. **We** have the right, but not the obligation, to take control of and conduct in **your** name the investigation, settlement and defence of any claim.
3. **We** have the right, but not the obligation, to select and appoint an adjuster, lawyer or any other person of **our** choosing to deal with the claim.
4. if someone is holding **you** responsible for injury or damage, **you** must tell **us** as soon as possible. **You** must also send to **us**, as soon as possible, every letter of claim, claim form or correspondence **you** receive. **You** must not admit responsibility or make an offer or promise of payment without **our** written permission. **We** may take over and deal with, in **your** name, the defence or settlement of any claim. **We** will pay any costs involved.
5. All claims which arise from the same single or original cause or source will be regarded as one claim.