

# Cycle Insurance

## Insurance Product Information Document

Company: Arch Insurance Company (Europe) Limited

### Product: Pro-cycle Insurance

This insurance is underwritten by Arch Insurance Company (Europe) Limited (registered in England; authorised by the Prudential Regulation Authority, regulated by the Prudential Regulation Authority and the Financial Conduct Authority; registration number 229887)

This document summarises the key features of your cycle insurance. Complete pre-contractual and contractual information is provided in the full policy documents.

#### What is this type of insurance?

This is a cycle insurance policy for UK residents providing cover for loss or damage to your bike, personal liability, replacement bike hire, clothing and accessories, and personal accident.



#### What is insured?

- ✓ Loss or damage to your bike, up to the sum insured shown on your schedule
- ✓ Personal Liability cover, up to £2,000,000, for death, bodily injury or illness, or damage to material property.
- ✓ Replacement bike hire, up to £1,000, whilst your bike is awaiting repair or replacement and is subject to an approved claim.
- ✓ Accidental damage to clothing and accessories, up to £1,000, when the bike is damaged at the same time.
- ✓ Personal Accident cover, up to £10,000, for death, loss of sight, loss of limbs, or permanent total disablement, whilst riding your bike.



#### What is not insured?

##### The policy does not provide cover for:

- ✗ Any bike not specified on your schedule.
- ✗ The amount of any excess that you will need to pay for claims.
- ✗ Any loss or damage due to war or invasion, terrorism, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
- ✗ Wilful, self-inflicted injury or illness, or suicide or an attempt to commit suicide.
- ✗ Wilful exposure to danger, except in an attempt to save a human life.
- ✗ Being under the influence of alcohol or drugs, except those prescribed by a registered doctor and not those drugs prescribed for drug addiction.
- ✗ You engaging in any illegal or criminal act.
- ✗ Cycling as your occupation or profession, or where the bike is used for hire reward, courier services or carriage of customers.



#### Are there any restrictions on cover?

- ! No cover applies for loss of your bike unless you meet the security requirements contained within the policy.
- ! No cover applies for damage to clothing and accessories unless the bike is damaged at the same time.
- ! No cover applies for marring, scratching or denting or any cosmetic change which does not impair the function and performance of the bike.
- ! We will not pay for a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft.



### Where am I covered?

- ✓ Cover applies anywhere in the world



### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to, and renew your policy. You must tell us immediately if any of the information you provided is inaccurate or changes.
- Claims must be notified within 30 days of the event
- You must provide any information that we may reasonably require including proof of ownership and value.
- You must inform the police or military police as soon as possible following any loss, theft or where malicious damage is suspected.



### When and how do I pay?

Please contact your broker for full details of when and how to pay.



### When does the cover start and end?

The cover starts on the date shown on your schedule and usually lasts for 12 months.



### How do I cancel the policy?

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.