

Bike Insurance

Insurance Product Information Document

Company: Chain Reaction Cycles Insurance arranged by Gator Bikesure Ltd

Product: Cyclist policy: Personal Protect and/or Third Party Liability + optional benefit cover

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What is this type of insurance?

Our Cyclist insurance policy will provide cover for you as a rider, your public liability responsibilities as a road user and help with the cost of treatment for accidents. Our policy has an annual limit of £1,000,000 and includes a number of additional benefits which can be summarised below



What is insured?

Personal Protection (if Selected):

- ✓ If You are riding Your Bicycle and You are killed, injured or become ill as a result of an Accident during the Period of Insurance.
- ✓ Emergency Private Medical & Dental Treatment: We will provide cover up to the value of the Benefit Limit if You are riding Your Bicycle and You suffer injury or become ill as a result of an Accident and require medical assistance, treatment or care during the Period of Insurance.
- ✓ Breakdown Assist for reasonable cost of transportation for You and Your Bicycle to the nearest public transport station, Bicycle repair shop or Your Home, whichever is nearer, in the event that Your Bicycle breaks down and cannot be repaired at the breakdown scene
- ✓ Racing Cover is provided during participation in organised Sportives, charity rides, triathlons or similar type of organised activities.
- ✓ Hospital Cash towards your Hospital Stay of £100 per day for up to 10 days.

Third Party Liability (if selected):

- ✓ Third Party Liability: Third party death, accidental bodily injury, loss of property or property damage as a result of an Accident involving a Bicycle (including Your Bicycle) where You are found legally liable.



What is not insured?

- ✗ Death if this occurs outside the Period of Insurance.
- ✗ Death if this occurs more than 4 weeks after the date You were injured.
- ✗ Permanent Total Disablement if this occurs outside the Period of Insurance.
- ✗ Permanent Total Disablement until 52 weeks after the date of the Accident has expired.
- ✗ Temporary Total Disablement.
- ✗ Any liability for 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 Your Bicycle for hire or reward, courier services or the carriage of paying passengers.
- ✗ Any pre-existing conditions, including any pre-existing conditions which are exacerbated by an Accident.
- ✗ Hospital Cover where Your stay is less than 24 hours.
- ✗ Any liability arising out of using Your Bicycle outside of the Territorial Limits.

Please refer to the policy wording for a full list of exclusions.



Are there any restrictions on cover?

- ! We will pay the appropriate benefit shown in the benefit scale.
- ! You must pay the excess for each claim.

Please refer to the policy documentation for a full list of coverage restrictions.



Where am I covered?

- ✓ Cover is provided for accidents that occur in the England, Scotland, Wales and Northern Ireland.



What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy.
- You must notify Us as soon as possible of any changes which may affect the cover provided and which may have occurred since the cover started.
- You must pay your premium.
- You must pay the policy excess in respect of each and every claim;
- You must adhere to all terms and conditions of your policy.
- If You are injured You must seek medical attention as soon as possible.
- If a claim is made You must allow Us access to Your medical records should We require these in order to assess Your claim.
- You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.



When and how do I pay?

- You can pay monthly by direct debit or annually using a major credit or debit card. Your policy will automatically renew after 12 months unless you tell us otherwise.



When does the cover start and end?

- You can choose the date your cover starts but this should be after any previous insurance cover ends.
- As this is an annual contract, the policy will automatically renew and We will continue to take payments unless You tell the Administrator otherwise.



How do I cancel the contract?

- You may cancel this policy by contacting the Administrator on 0800 368 8442.
- If the cancellation is made within 14 days of the start date or the date You receive the policy documents if this is later and provided no claims have been made, We will refund any premium paid.
- Where You elect to cancel Your Policy after the expiry of the 14 days, a £20 administration fee maybe charged.