

# Bike and Rider Insurance

## Insurance Product Information Document

Company: MGA Capital Trading as Pedalsure

Product: Personal Accident

MGA Capital Trading as Pedalsure is authorised and regulated by the Financial Conduct Authority. Registration Number 497522



This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This policy is suitable for cyclists who wish to insure themselves against personal injury whilst riding their bikes.



#### What is insured?

- ✓ Our policy provides a lump sum payment up to the limit you select when taking out the policy should you suffer a fatal accident within the Territorial Limits whilst riding your bike.
- ✓ Provides a lump sum payment up to the limits(s) you select when taking out the policy should you have an accident whilst riding your bike within the Territorial Limits and sustain one of the injuries listed in the table of cover. Covered injuries which trigger payment include permanent total disability, paraplegia or quadriplegia, loss of limb, loss of sight or hearing, loss of speech and broken bones.
- ✓ Provides the weekly lump sum benefit you select when taking out the policy should you sustain an injury rendering you totally unable to work following an accident which occurs whilst riding your bike within the Territorial Limits. The maximum pay-out period is fifty two (52) weeks from the date of the accident less the excess period.
- ✓ Provides reimbursement up to the limit you select when taking out the policy selected when taking out the policy for out of pocket expenses and physiotherapy costs you may incur following an accident which occurs whilst riding your bike within the Territorial Limits.



#### What is not insured?

- ✗ Any claim arising out of the use of your bike for business (excluding commuting to and from work) or for professional racing or whilst performing stunts.
- ✗ Competition use unless the required premium has been paid and the cove is shown on your schedule.
- ✗ Any accident occurring outside the Territorial Limits
- ✗ Any psychiatric, mental or nervous disorder, including dementia, stress, anxiety or depression.
- ✗ Any pre-existing condition.
- ✗ The excess period shown on your schedule.



#### Are there any restrictions on cover?

- ! Endorsements may apply to your policy and these will be shown in your policy documents.
- ! If a claim is made which you or anyone acting on your behalf knows to be fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under the insurance will end.



## Where am I covered?

- ✓ Anywhere in the United Kingdom, Channel Islands or Isle of Man
  - ✓ Worldwide, (Excluding the United States of America and Canada) for up to 30 days during any one Period of Insurance, provided **you** have paid the required Premium and the cover is shown on Your Schedule.
- or
- ✓ Worldwide, (Excluding the United States of America and Canada) for up to 60 days during any one Period of Insurance, provided you have paid the required Premium and the cover is shown on Your Schedule.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation



## When and how do I pay?

The insurance premium will be paid at the inception of the policy through the online payment process, except where monthly instalments has been selected when the premium will be debited from the designated account in 12 monthly payments.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

Inform us in writing or by email within 14 days of issue. On the condition that no claims have been made or are pending, we will refund your premium less an administration fee of up to £20.00 to reflect the costs of arranging and cancelling the policy.

You may cancel the policy at any time by informing us in writing or by email. On the condition that no claims have been made or are pending, we will refund that part of the premium which applies to the remaining period of insurance, less an administration fee of up to £20.00 to reflect the costs of arranging and cancelling the policy.

## Important Information

### COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or write to us;

#### Complaints regarding the SALE OF THE POLICY

Please contact MGA Capital Limited Trading as Pedalsure directly.

150 Minories, London EC3N 1LS

Tel: 0207 347 5678

Email: [complaints@pedalsure.com](mailto:complaints@pedalsure.com)

#### Complaints regarding CLAIMS

Direct Group Ltd

PO Box 1193, Doncaster, DN1 9PW.

Tel: 0344 854 2072

Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk)

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department

UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

On all correspondence please tell us you are insured by MGA Capital Limited Trading as Pedalsure and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

#### What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).