

Bike and Rider Insurance

Insurance Product Information Document

PedalSure
Covering You and Your Bike

Company: Dukes House Insurance Limited.

Product: Personal Accident

Your policy is arranged by PedalSure No. 2 Limited (Firm Reference No. 844669) with Dukes House Insurance Limited. PedalSure No. 2 Limited is an appointed representative of Independent Broking Solutions Limited which is authorised by the by the Financial Conduct Authority (firm reference no.312026). Dukes House Insurance Limited is a company registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law 2008 (Company number 66539) and is authorised and regulated by the Guernsey Financial Services Commission. Registration Number: 2522730

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.
- ✗ Any person who resides in the Chanel Islands



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 can also cancel your policy at any time after the first 14 days from the start of this insurance or receipt of the policy documents, whichever is later, and we will return any premium you have paid for any period of insurance left provided you have not made a claim. We will not refund more than 60% of the annual premium unless this policy is a renewal of your insurance with us, in which case we will give you a pro-rata refund of the premium for the remaining portion of the period of insurance.

Important Information

Complaints regarding the SALE OF THE POLICY

Please contact PedalSure No. 2 Limited – Independent Broking Solutions Limited directly.
150 Minories, London EC3N 1LS
Tel: 0207 347 5678
Email: complaints@pedalsure.com

Complaints regarding CLAIMS

Please contact PedalSure No. 2 Limited – Independent Broking Solutions Limited directly.
150 Minories, London EC3N 1LS
Tel: 0207 347 5678
Email: claimskomplaints@pedalsure.com

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

Customer Relations Department
Dukes House Insurance Limited, PO Box 34, St Martin's House, Le Bordage, St Peter Port, Guernsey, GY1 4AU
Email: cservice@pedalsure.com

On all correspondence please tell us you are insured by Dukes House Insurance Limited 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

You may also make an appeal to Channel Islands Financial Ombudsman Commission using the below link:

www.ci-fo.org

or contact them at:
Channel Islands Financial Ombudsman (CIFO)
P O Box 114
Jersey, Channel Islands
JE4 9QG
Tel: +44 (0) 1481 722218

The above complaints procedures are in addition to your statutory rights as a consumer.