

Pedalsure Cycling Insurance

Insurance Product Information Document

Dukes House
Insurance Limited

Company: Dukes House Insurance Limited
Product: Pedalsure Cycling Insurance

Your policy is arranged by Pedalsure No3 Limited with Dukes House Insurance Limited. Pedalsure No3 Limited is an Appointed Representative of Pro MGA Solutions Ltd which is authorised and regulated by the Financial Conduct Authority under reference 770419. Pedalsure No3 Limited and Dukes House Insurance Limited are under common ownership.

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 commute, ride for leisure, and take part in cycling events or races in the UK and abroad. It provides cover for loss or damage to your bicycle(s) accessories and clothing as well as cover for legal liabilities which may arise out of the use of your bicycle and benefits if you suffer an injury when riding your bicycle.



What is insured?

Personal Accident

If you select this cover, we will

- ✓ pay the relevant amount shown in your policy schedule if you suffer an accidental body injury or death as a direct result of the use of your bike.
- ✓ pay a weekly benefit up to 75% of your weekly wage for up to 52 weeks if you are totally unable to work following an accident which occurs whilst you are riding your bike.
- ✓ Reimburse you up to the limit shown in your policy schedule for out-of-pocket expenses and physiotherapy costs you may incur following an accident which occurs while you are riding your bike.

Bike, Accessories and Personal Possessions

If you select this cover, we will pay for

- ✓ Accidental Damage to or theft of your bike, whether at home or away from it, subject to security requirements.
- ✓ Accidental damage to or theft of equipment fitted to your bike, specialist clothing including triathlon or duathlon clothing and bike boxes if the bike is damaged or stolen.
- ✓ Replacement bike hire up to the limit shown in your policy schedule whilst you are awaiting repair or replacement of your bike.

Personal Liability

If you select this cover, we will pay for

- ✓ Your liability to others if you cause injury or damage arising directly from the use of your bike.

Legal Expenses

Cover under this section is provided by SCOR UK Company Limited and administered by ARAG plc



What is not insured?

General Exclusions

- ✗ Any claim arising out of the use of your bike for business (excluding commuting to and from work) unless agreed by us and confirmed to you in writing.
- ✗ Any claim arising from the use of your bike for professional racing or stunts.
- ✗ Any claim arising from competition use unless the required premium has been paid and the cover is shown on your policy schedule.

Personal Accident

- ✗ Any claim arising from, or contributed to by, you being under the influence of alcohol or non-prescribed drugs.
- ✗ Any claim for any pre-existing condition.
- ✗ Any claim arising from any psychiatric mental or nervous disorder.
- ✗ The first 14 days of temporary total disablement.

Bike, Accessories and Personal Possessions

- ✗ The excess noted in your policy schedule.
- ✗ Theft at any time or location when the bike is unattended and not locked through the frame to an immovable object with an approved lock. (Our approved lock list is available on our website at the following URL: <https://www.pedalsure.com/policy-information>.)
- ✗ Theft from your home when the bike is not inside your home or in a locked shed or outbuilding on your property and also locked to an immovable object with an approved lock.
- ✗ Theft away from your home if the bike is left for more than 12 hours (24 hours if at your place of work or in a train station bicycle rack) even if it is locked.

- ✓ Assistance and payment for legal costs expenses up to the limit shown in your policy schedule for an event which is another party's fault and which damages your bike and/or injures or kills you.

- ✗ Unexplained loss, disappearance or abandonment of your bike or property.
- ✗ Any item for which proof of ownership or expenditure has not been provided.
- ✗ Any tyres, removable parts, accessories or personal possessions unless the bike is stolen or damaged at the same time.
- ✗ Any loss or damage when the bike is hired or loaned out by you.
- ✗ Scratching, denting, or any cosmetic damage which does not impair the function or performance of the bike.
- ✗ Loss or damage to valuables and money.
- ✗ Epedes, ipeds and bikes of a similar moped like appearance.
- ✗ Bikes which are subject to the requirements of the Road Traffic Act.
- ✗ Electric bikes that are not 'electrically assisted pedal cycles' (EAPCs) or that are otherwise treated as a motor vehicle under current government laws and regulations.

Personal Liability

- ✗ Any liability to any member of your family or any employee.
- ✗ Any liability arising out of the use of a bike in the USA or Canada.
- ✗ Any punitive, exemplary or aggravated damages awarded against you.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy and these will be shown in your policy schedule.
- ! 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
or
- ✓ Worldwide, 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, 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.

You understand that you must upload photos of your insured bikes to our website within 30 days of purchasing your policy. Failure to do so may invalidate your insurance cover and may invalidate your policy cover and result in us cancelling your policy.

If your bike is lost, or theft or malicious damage is suspected, you must inform the police as soon as possible and obtain a crime or lost property reference number.



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.

Pedalsure will contact you 30 days before your current period of insurance ends with an email which will outline your renewal invitation and new policy details. They will also tell you about any changes to the premium or the policy terms and conditions.

This will give you the opportunity to decline the renewal invitation or the policy will automatically renew on the expiry of the ending policy. You will be issued with a new policy schedule and Policy Document on renewal.



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.

You may cancel the policy at any time after the first 14 days 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.

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. Cover Section 4 (Legal Expenses) – This cover section is underwritten 100% by SCOR UK Company Limited. SCOR UK Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.