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.. 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. Dukes House Insurance Limited is the underwriting covering this policy. Dukes House Insurance Limited is registered in Guernsey (registration number 66539 and is authorised and regulated by the Guernsey Financial Services Commission (2522730). 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.

Dukes House Insurance Limited is not covered by the Financial Services Compensation Scheme (FSCS).

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. You can choose Theft Only or Theft and Accidental Damage cover for your bicycle(s), accessories and clothing, and add cover for legal liabilities arising from the use of your bicycle and benefits if you are injured when riding it.

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.
- ✓ if you have selected loss of earnings cover, 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

- ✓ Theft of your bike, whether at home or away from it, subject to security requirements and, if your policy schedule shows Theft and Accidental Damage, accidental or malicious damage to it.
- ✓ Theft of equipment fitted to your bike, specialist clothing including triathlon or duathlon clothing and bike boxes if your bike is stolen at the same time and, with Theft and Accidental Damage, accidental damage to them if your bike is damaged at the same time.
- ✓ Repair or, if repairs are not feasible or cost-effective, then the cost of replacement on a new-for-old basis, with no deduction for wear and tear, up to the sum insured shown in your policy schedule.

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.
- ✗ Accidental or malicious damage if your policy schedule shows Theft Only, including damage caused during a theft or attempted theft.
- ✗ Theft when the bike is left unattended away from your home (other than inside a locked vehicle, out of sight) 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.) The cable supplied with a lock does not count as an approved lock.
- ✗ Theft from your home unless there is forcible and/or violent entry and the security requirements are met.

✓ 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.

In a garage, outbuilding (other than an approved shed) or communal area, the bike must also be locked to an immovable object with an approved lock.

✗ Theft away from your home (including your garden, driveway or a bike hangar) 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.

✗ Unexplained loss, disappearance or abandonment of your bike or property.

✗ Theft where you were tricked into handing over the bike (for example a test ride, online sale or fake payment), or theft by a family member or anyone you lent, hired or entrusted the bike to.

✗ Theft where the key was left in or with the lock, or the lock was not locked.

✗ Theft of an e-bike battery, charger or display on its own, unless the battery was locked to the bike and forced out.

✗ Theft from your home if it has been unoccupied for more than 30 days.

✗ 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 at the same time (or, with Theft and Accidental Damage, damaged at the same time).

✗ Any loss or damage when the bike is hired or loaned out by you to anyone other than a family member.

✗ Scratching, denting, or any cosmetic damage which does not impair the function or performance of the bike.

✗ Loss or damage to valuables and money.

✗ Epeds, 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, including ‘twist and go’ e-bikes unless the throttle only works in ‘walk mode’.

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.
- ! Claims are paid up to the sum insured shown in your policy schedule, less the excess. If the sum insured is less than the cost of replacing your bike new, claims will be reduced proportionately.
- ! Bikes worth over £15,000, more than five bikes, or bikes worth over £30,000 in total are not covered unless we agree in writing.
- ! Only one bike is covered when left in or on a vehicle.
- ! 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 take reasonable care to answer all questions fully and accurately. 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 must meet the security requirements in your policy, including locking your bike through the frame to an immovable object with an approved lock where required, and keep your lock key and proof of ownership.
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 cover and result in us cancelling your policy.
If theft or malicious damage is suspected, you must inform the police as soon as possible and obtain a crime reference number, and tell Pedalsure about any bike claim within 30 days.

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. If you change from Theft Only to Theft and Accidental Damage, accidental and malicious damage cover starts 14 days after the change takes effect.

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. We may increase your sum insured at renewal to reflect the current cost of replacing your bike new; your renewal invitation will show the new sum insured and premium, and you can ask us to change it.

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 buying your policy (or, if later, within 14 days of receiving your policy documents). 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. If gifts were supplied with your policy, your refund may be reduced by their retail value.