



INSURANCE BOOKLET



CYCLEPLAN COVER SUMMARY

This Insurance Booklet is operative for Insurances starting or renewing from 11th August 2014 and replaces any Insurance Booklet previously issued to you.

This section of the Insurance Booklet is a summary of the terms of the Insurance and does not contain the full terms of the policy which can be found further within the Insurance Booklet.

Name of the Underwriter

UK General Insurance Ltd on behalf of Ageas Insurance Limited

Type of Insurance and Cover

This Insurance can provide cover for the following. Please refer to your Insurance Schedule for details of the cover applicable to you as the insured person:

- Section 1. Bicycles and Accessories
- Section 2. Public Liability
- Section 3. Personal Accident
- Section 4. Replacement Cycle Hire
- Section 5. Roadside Recovery

Features and Benefits

- Section 1. Provides cover for theft, accidental and malicious damage to your Bicycle and theft and accidental damage to Accessories up to the limit defined in your Insurance Schedule.
- Section 2. Provides indemnity for accidental or mental injury, death, disease or accidental damage to any person, or third party property damage up to the limit defined in your Insurance Schedule.
- Section 3. Provides cover for bodily injury resulting in death, loss of limb, loss of sight, partial loss of sight or permanent total disablement up to the limit defined in your Insurance Schedule.
- Section 4. Provides indemnity for hire of a Bicycle following loss under Section 1 up to the limit defined in your Insurance Schedule.
- Section 5. Provide Roadside Recovery if you are unable to complete your cycle journey due to an incident if defined in your Insurance Schedule.

Key Exclusions or Limitations

- 1) Cover shall apply as defined under territorial limits in your Insurance Schedule.
- 2) Cover is only available to individuals who are non-professional cyclists and resident in the United Kingdom.
- 3) Section 1 shall not be covered if the policy general security requirements are not met.
- 4) Section 1 shall not cover any claim where evidence of ownership cannot be provided for the bicycle, accessories or approved lock.
- 5) Losses under Section 1 will be considered on an indemnity value basis unless the bicycle and/or accessories are less

than 3 years old at the date of loss and provided they were new when purchased.

- 6) Section 1 shall not cover theft from your home unless the bicycle is kept inside the home and any security devices such as door locks are in operation and such theft shows evidence of forcible and violent entry or exit.
- 7) Section 1 shall not cover theft from any motor vehicle unless the bicycle is out of sight or secured through the frame and any quick release wheels by an approved lock to a roof or bicycle rack attached to the motor vehicle, showing evidence of forcible and violent entry or exit, is securely locked and any security devices are in operation. We shall not cover theft from the motor vehicle between the hours of 9.00pm and 6.00am unless the vehicle is fitted with a Thatcham category 1 alarm/immobiliser or category 2 immobiliser or category 3 steering lock. If category one or two is not factory fit it must be fitted by a member of the Vehicle Security Installation Board with evidence provided in the event of a claim.
- 8) Section 1 shall not cover theft from any garage, outbuilding, shed, underground car park or communal hallway unless the bicycle has been secured to an immovable object with an approved lock through the frame and any quick release wheels and such theft shows evidence of forcible and violent entry or exit and the remains of the lock or the lock key are provided.
- 9) Section 1 shall not cover theft, accidental or malicious damage of the bicycle whilst away from the home if left unattended. If the bicycle is left unattended it will be covered if secured only to an immovable object by an approved lock through the frame and any quick release wheels and any access to the bicycle is effected by forcible and violent entry.
- 10) Section 1 shall not cover the bicycle if left unattended within the boundaries of a train station, bus station, coach station or your permanent place of employment for more than 24 hours. It must be secured to an immovable object with an approved lock through the frame and any quick release wheels and such theft shows evidence of forcible and violent entry or exit.
- 11) Section 1 shall not cover tyres or fixed accessories unless the bicycle was stolen or damaged at the same time.
- 12) Section 1 shall not cover theft of bicycle or accessories if used for trade or business purposes (excluding commuting to and from work), hire, reward, courier use or carriage of paying passengers.
- 13) Subject to a Europe or Worldwide option being selected, we will not pay for any damage or theft of the bicycle and accessories in transit which has not been reported to the carrier and a written report obtained. In the case of an airline a Property Irregularity Report will be required.
- 14) Section 1 is not covered if theft is by a person to whom the bicycle was entrusted, other than a member of your family.
- 15) Section 2 is not available to persons aged under 16 and over 85.
- 16) Section 2 shall not cover any liability for bodily injury, loss or damage to any of your employees.

- 17) Section 2 shall not cover any liability for bodily injury, loss or damage arising out of the use, ownership or possession of motorised vehicles, aircraft, yachts, watercraft or other mechanically propelled vehicle not included within the definition of bicycle.
- 18) Section 2 shall not cover the use of the bicycle for trade or business purposes (excluding commuting to or from work), hire, reward, courier use or carriage of paying passengers.
- 19) Sections 1 and 2 may be subject to an excess. Please refer to your Insurance Schedule for details of the excess that applies to your insurance.
- 20) Section 3 shall not cover any accident unless directly resulting from the use of the bicycle and when not being used for trade or business purposes (excluding commuting to and from work), hire, reward, courier use or carriage of paying passengers.
- 21) Section 3 shall not cover accidental bodily injury to any person aged under 16 or over 85.
- 22) Section 3 shall not cover permanent total disablement benefit when over 65.
- 23) Section 3 shall not cover any accident resulting from suicide, attempted suicide or deliberate injury to yourself or putting yourself in unnecessary danger, any criminal act by you, an emotional or psychiatric illness or condition.
- 24) Section 3 shall not cover any broken bones.
- 25) Section 3 shall cover only one benefit in this section.
- 26) Section 4 shall not be covered if any costs cannot be validated with evidence of expenditure.
- 27) Section 5 shall not cover any incident within a mile by public highway from your home.
- 28) Section 5 shall not cover any incident where the bicycle is being used for something not appropriate to the design and manufacturers recommendations, or arising directly out of the use of the bicycle on unsuitable terrain.
- 29) Section 5 shall not include the recovery of you and your bicycle if a repair can be easily carried out at or near the location of the incident within 24 hours of the incident being reported .
- 30) Section 5 shall not cover incidents while the bicycle is not accessible or cannot be moved safely, legally and without obstruction using a standard transporter or trailer, including immersion in mud, sand, snow or water.
- 31) Section 5 shall not cover more than 3 claims and any claim in excess of the maximum claim limit of £1,500 in any one period of insurance.
- 32) Under Section 5, if it is possible to effect a roadside repair, you must accept the assistance being provided and immediately pay for any parts supplied and fitted, by credit card.

Period of Insurance

The period of insurance as stated within your Insurance Schedule.

Your Right to Cancel

If you decide that for any reason, this policy does not meet your

insurance needs then please return it to the administrator within 14 days of issue. On the condition that no claims have been made or are pending, a full refund will be available.

Thereafter you may cancel the insurance cover at any time by informing the administrator however no refund of premium will be payable.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Making a Claim

Should you wish to make a claim under this insurance please contact:

Direct Group

Quay Point
Lakeside Boulevard
Doncaster
South Yorkshire
DN4 5PL

Tel +44(0)844 893 1022

Our Complaints Procedure

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 should follow the complaints procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact the administrator who arranged the insurance on your behalf:

cycleplan

The Royals
Altrincham Road
Manchester
M22 4BJ

Tel: + 44 (0)8000 92 92 68

Email: complaints@thejrvgroup.co.uk

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, the administrator will pass it to:

Customer Relations Department

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

Tel: +44 (0)845 218 2685

Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group
Quay Point
Lakeside Boulevard
Doncaster
South Yorkshire
DN5 5PL

Tel: +44 (0)844 893 1022

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 05399.

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 less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR. **Tel: +44 (0)845 080 1800.**

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their 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.

Statement of Demands and Needs

This policy provides Bicycle Insurance and is suitable to meet the needs of those persons requiring insurance for:

- Bicycle and Accessories
- Public Liability
- Personal Accident
- Replacement Bicycle Hire
- Roadside Recovery

as detailed in the Insurance Schedule and Insurance Booklet.

cycleplan Insurance is usually renewable on an annual basis.

CYCLEPLAN INSURANCE

cycleplan Insurance is arranged by JRW Group Services Ltd (JRW) trading as **cycleplan** with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office:Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on **+44 (0)800 111 6768**.

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the period of cover.

DEFINITIONS

The following words will have the same meaning wherever they appear in this Insurance Booklet unless otherwise stated:

Abandonment

When a **bicycle** is left in a location other than **your home** for more than 12 hours at any one time or at a railway station for more than 24 hours at any one time.

Accessories

Equipment added or fixed to the **bicycle** in addition to the manufacturers original specification, including helmets, shoes, jerseys or vests, base layers, gilets, glasses & goggles, jackets, shorts, trousers, wetsuits, backpacks, helmet mounted cycling cameras, cycling computers, cycling GPS unit, lights, spare wheels, cycle luggage, cycling tools, cycling armour & guards, locks.

Accident

An external, sudden, unexpected, unusual specific event occurring at a definable time and place.

Accidental Damage

Damage caused to the **bicycle** accidentally by violent and external means, including vandalism.

Administrator

JRW Group Services Ltd (JRW) trading as **cycleplan**, The Royals, Altrincham Road, Manchester, M22 4BJ.

Approved Lock

A nominated lock which is specified in the 'Sold Secure' list of cycle locks or any Thatcham approved lock which is appropriate to the **insured value** of the **bicycle**.

Insured value under £500 require a Thatcham approved or Sold Secure Bronze rated lock;

Insured value under £1000 require a Thatcham approved or Sold Secure Silver rated lock;

Insured value under £1500 require a Thatcham approved or Sold Secure Gold rated lock;

Insured value over £1500 require a Sold Secure Gold rated lock.

Bicycle

Any **bicycle** plus any fixed **accessories** which are **your** property and for which **you** are legally responsible. Including tricycle, tandem, trailer cycle, unfaired recumbent tricycle or push scooter. The **bicycle** must be driven by human pedal power or electric battery with an output not exceeding 250w/15.5 mph.

Bodily Injury

Identifiable physical injury or death.

Claims Administrator

Direct Group, Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL

Tel +44 (0)844 893 1022

Competition

An organised contest from which a winner is selected.

Endorsement

Any terms and conditions made separately to the terms of the **policy** and specified on **your Insurance Schedule**.

Europe

Up to 30 days in the European Union during any one trip to a maximum of 90 days per year and the cover is shown on **your Insurance Schedule**.

Evidence of ownership

Original sales purchase or till receipt or other evidence which clearly demonstrates ownership. This may include but is not limited to bank/credit card statement, dealer valuation including a photograph of the **bicycle**. The evidence should clearly show date, price paid and details of the **bicycle, accessories** and **approved lock**.

Excess

The amount that **you** must bear as the first part of any agreed claim as specified on **your Insurance Schedule**.

Family

Parents, spouse, partner, son, daughter or siblings (aged over 16 years) that permanently live with **you**.

Forcible and Violent Entry or Exit

Evidence of visible damage to the fabric of the building or motor vehicle where entry or exit was gained.

Damage caused to an **immovable object** or **approved lock**.

Home

Location stated in **your Insurance Schedule** where **your bicycle** is usually kept and must be one of the following:

- A house of standard construction built of brick, stone or concrete with a slate, tiled or multi layered roof.
- A privately accessed brick, stone or concrete outbuilding or garage with a slate, tiled or multi layered roof which is attached to or within the boundaries of a private dwelling house.
- An underground car park situated beneath **your** main residence which can only be accessed by private residents.
- A privately accessed wooden shed which is securely locked at all times.
- A self contained flat or communal hallway within a building of standard construction built of brick, stone or concrete with a slate, tiled or multi layered roof which **you** permanently reside.
- Any temporary residence such as **your** holiday **home** or a guest house, boarding house, hotel, motel in which **you** are a resident for up to 28 days.
- A self contained lockable private room within the halls of residence.
- Any other address that **you** reside at for more than 28 days in any one year may be covered provided **you** advise the **administrator** and they accept by an **endorsement**.

Immovable object

- Solid object fitted onto or into concrete, stone, brick or metal which is not capable of being undone, removed with, or lifted under or over the **bicycle**.
- A purpose built **bicycle** or roof rack which is fitted securely to a motor vehicle.
- At train stations, a bicycle rack provided by the train station specifically for the purpose of securing **bicycles** within the jurisdiction of the transport police.
- At campsites, a solid part of a caravan or temporary holiday home which is not capable of being undone, removed with or lifted under or over the **bicycle**.

Indemnity Basis

For **bicycles** over 3 years old a deduction will be made for wear and tear.

Indemnity Value

The value of the article immediately prior to loss or damage.

Insurance Schedule

The **Insurance Schedule** issued to **you** including any **endorsements**.

Insured Value

The amount stated in **your Insurance Schedule**.

Loss of limb

The physical separation of a hand above the wrist and a foot above the ankle.

Loss of sight

The total and irrecoverable **loss of sight** in an eye.

Malicious Damage

The intentional damage caused by a third party.

New For Old

We will pay the cost of a comparable replacement for the lost or damaged **bicycle** and **accessories** providing the article was new at the time of purchase and the **bicycle** and **accessories** is no more than 3 years old.

Policy

The **Insurance Schedule** and any **endorsements**.

Permanent total disablement

A disability that lasts longer than 12 months which entirely prevents **you** from attending any business or occupation of any kind and at the end of that period being beyond the hope of improvement.

Territorial Limits

United Kingdom, Europe or **Worldwide** as stated in **your Insurance Schedule**.

Theft

Unauthorised taking, keeping or using of the **bicycle** by another person with the intention of permanently depriving **you** of it.

UK

England, Scotland, Wales, The Channel Islands, Isle of Man and Northern Ireland.

United Kingdom Resident

Means domiciled in the **U.K.**

We/Us/Our/Insurer

UK General Insurance Limited on behalf of Ageas Insurance Limited.

Worldwide

Up to 45 days **Worldwide** during any one period of insurance and where the cover is shown on **your Insurance Schedule**.

You/Your

The insured person/persons named on the **Insurance Schedule** who is a **United Kingdom Resident**.

DETAILS OF COVER

SECTION 1 – BICYCLES AND ACCESSORIES

Where **you** have paid the appropriate premium and **bicycles** and **accessories** cover is shown on **your Insurance Schedule** you are covered for:

- **Theft of your bicycle** from **your home**.
- **Theft of your bicycle** while away from **your home**.
- **Theft of your bicycle** from a motor vehicle.
- **Accidental damage** to **your bicycle**.
- **Malicious damage** to **your bicycle**.

We agree to pay for repair or replacement, up to the limit stated in **your Insurance Schedule**, of the **bicycle** owned by **you** (not hired, loaned or entrusted to **you**), that has been stolen or sustained **accidental damage** or **malicious damage**.

We will pay for the cost of replacement as new providing the damaged **bicycle** was not more than 3 years old at the date of loss and provided it was new when **you** purchased it. If the **bicycle** was more than 3 years old or was not new at the time of purchase, then **we** will deal with the claim on an **indemnity basis**.

We reserve the right to specify a supplier of **our** choice for the repair or replacement of the **bicycle** or at **our** discretion offer cash settlement to the **indemnity value** of the replacement **bicycle**.

Cover is extended to include **theft** from **your home** and **accidental damage** to **accessories** where **you** have paid the appropriate premium and **accessories** cover is shown on **your Insurance Schedule**.

What is not covered:

1. Any applicable **excess**.
2. **Theft** of the **bicycle** unless substantiated by **evidence of ownership**.
3. **Accidental damage** to **accessories** where **accessories** cover is not shown on **your Insurance Schedule**.
4. **Accidental damage** to **accessories** unless substantiated by **evidence of ownership**.
5. **Accidental damage** to **accessories** unless accompanied by **accidental damage** to the **bicycle**.
6. **Theft** of **accessories** where **accessories** cover is not shown on **your Insurance Schedule**.
7. **Theft** from **your home** unless:
 - a. The **bicycle** is kept inside the **home** and any security devices such as door locks are in operation.
 - b. **Theft** from the **home** involves **forcible and violent entry or exit**.
8. **Theft** from any garage, outbuilding, shed, underground car park or communal hallway unless the **bicycle** has been secured to an **immovable object** with an **approved lock** through the frame and any quick release wheels substantiated by a sales purchase or till receipt, remains of the lock or the lock key.

9. **Theft, accidental damage or malicious damage** following **abandonment** or any unexplained **theft**.
10. **Theft** away from **home** unless the **bicycle** has been secured to an **immovable object** with an **approved lock** through the frame and any quick release wheels and unless at an organised **competition** where the **bicycle** is left in a bike rack being used at the **competition**, the **competition** option has been selected and the additional premium paid. Marshalls or similar officials must be on location at the bike rack areas.
11. **Theft** from any motor vehicle unless
 - a. The **bicycle** is completely out of sight or secured through the frame by an **approved lock** through the frame and any quick release wheels to a roof or bicycle rack attached to the motor vehicle.
 - b. The motor vehicle is securely locked and any security devices are in operation.
 - c. **Theft** is a result of **forcible and violent entry**.
12. **Theft** from any motor vehicle between the hours of 9pm and 6am unless:

the vehicle is fitted with a Thatcham category 1 alarm/ immobiliser or category 2 immobiliser or category 3 steering lock. If category one or two is not factory fit it must be fitted by a member of the Vehicle Security Installation Board with evidence provided in the event of a claim.
13. Loss or damage caused by wear and tear, wet or dry rot, atmospheric conditions, frost, insects, vermin, fungus, domestic pet, or any gradually operating cause.
14. Marring, scratching denting or any cosmetic change which does not impair the function of the **bicycle**.
15. Claims where the **bicycle** has suffered damage as a result of a manufacturing fault which is still covered under a manufacturer's warranty.
16. Any tyres or fixed **accessories** unless the **bicycle** was stolen or damaged at the same time.
17. **Theft** by a person to whom the **bicycle** was entrusted, other than a member of **your family**.
18. **Theft** of the **bicycle** whilst being used for **competition**, including racing, unless the **competition** option has been selected, the additional premium paid for and the **endorsement** is shown on **your Insurance Schedule**.
19. **Theft** of the **bicycle** whilst outside the **UK** unless the **Europe** or **Worldwide** option has been selected, the premium paid for and the **endorsement** is shown on **your Insurance Schedule**.
20. Subject to a **Europe** or **Worldwide** option being selected, **we** will not pay for any damage or **theft** of the **bicycle** and **accessories** in transit which has not been reported to the carrier and a written report obtained. In the case of an airline a Property Irregularity Report will be required.
21. **Theft** of a **bicycle** that is engaged for use in trade or business purposes (excluding commuting to and from work).
22. **Theft** or **malicious damage** where a crime reference number cannot be provided.
23. Unexplained **theft**.

24. **Accidental damage, theft or malicious damage** to any faired recumbent **bicycle**.

SECTION 2 – PUBLIC LIABILITY

We will, up to the amount stated in **your Insurance Schedule**, become legally liable for:

Accidental bodily or mental injury, death or disease or **accidental damage** to any person or accidental third party property damage which arises from **your** use or ownership of a **bicycle** providing **you** are a **United Kingdom Resident**. The total amount payable includes reasonable defence costs and expenses incurred by **you** with **our** written consent in connection with any liability insured under this **policy**.

This section does not cover:

1. An **excess** of £300 for each and every claim arising from damage to third party property.
2. An **excess** of £500 for each and every claim arising from third party injury.
3. If **you** are under 16 or over 85.
4. Property damage to any property belonging to **you** or is in **your** custody, care or control.
5. Liability where **you** are entitled to indemnity from another more specific source.
6. Non-compensatory payments when punitive, exemplary or aggravated damages are awarded against **you**.
7. Indemnity claims arising from war, terrorism or nuclear risks.
8. Any liability for **bodily injury**, loss or damage
 - a. To any of **your** employees.
 - b. Arising out of the use, ownership or possession of motorised vehicles, aircraft, yachts, watercraft or other mechanically propelled vehicle not included within the definition of **bicycle**.
 - c. Arising out of the use, ownership or possession of land or buildings, animals, firearms and weapons.
9. Any liability not involving the use of a **bicycle**.
10. Any liability arising from a contract where **you** would have been liable in any event.
11. Any liability whilst using the **bicycle** for **competition**, including racing, unless the **competition** option has been selected, the additional premium paid for and the **endorsement** is shown on **your Insurance Schedule**.
12. The use of the **bicycle** for trade or business purposes (excluding commuting to and from work), hire, reward, courier use or carriage of paying passengers.
13. **Bodily injury** or property damage occurring outside of the **territorial limits**.

SECTION 3 – PERSONAL ACCIDENT

You are covered:

Up to the limit stated on **your Insurance Schedule** if at any time

you are involved in an **accident** whilst using a **bicycle**, which shall solely and independently of any other cause, cause:

- **bodily injury**, which results in **your** death, **loss of limb**, **loss of sight** in one or both eyes as measured by the Snellen Scale, the partial **loss of sight** of one or both eyes as measured by the Snellen Scale or **permanent total**

disablement. Partial **loss of sight** shall be deemed to be the loss of 50% or more of the vision in one eye.

This section does not cover:

1. Any **excess** specified in the **Insurance Schedule**.
2. Any **accident** unless directly resulting from the use of a **bicycle**.
3. Any **accident** outside of the **territorial limits** shown in the **Insurance Schedule**.
4. Accidental **bodily injury** to any person aged under 16 or over 85.
5. Any **accident** resulting from
 - a. Suicide, attempted suicide or deliberate injury to yourself or putting yourself in unnecessary danger (unless trying to save human life).
 - b. Any criminal act by **you**.
 - c. An emotional or psychiatric illness or condition.
6. Any broken bones
7. **Permanent total disablement** benefit when over 65.
8. Benefits if 180 consecutive days pass following the date of the **accident** before **your** death, loss or injury.
9. Only one benefit will be paid in this section.
10. Any benefits for death, loss or injury sustained whilst using the **bicycle** for **competition**, including racing, unless the **competition** option has been selected, the additional premium paid for and the **endorsement** is shown on **your Insurance Schedule**.
11. Any benefits for death, loss or injury sustained when using the **bicycle** for trade or business purposes (excluding commuting to and from work), hire, reward, courier use or carriage of paying passengers.
12. Any benefits for death, loss or injury sustained whilst using the **bicycle** outside the **territorial limits** stated on the **Insurance Schedule**.

SECTION 4 – REPLACEMENT CYCLE HIRE

You are covered for:

The reasonable cost of the hire of an alternative bicycle from an approved cycle dealer whilst awaiting the repair or replacement of **your bicycle** when the subject of an approved claim.

This section does not cover:

1. Any cost of hire which have not been agreed with **us** and where **our** prior authority has not been obtained.
2. Any costs which are greater than normal through an approved **bicycle** dealer.

3. Any costs which exceed the limit as specified on **your Insurance Schedule** for the term of **your** insurance.
4. Any costs which exceed the **bicycle indemnity value** or repair costs.
5. Any costs that cannot be validated with evidence of expenditure.
6. Any costs incurred by anyone other than **you**.

SECTION 5 – ROADSIDE RECOVERY

Definitions

The words or expressions detailed below have the following meaning wherever they appear in this roadside recovery section and will appear in bold.

BICYCLE: any **bicycle**, adult tricycle or tandem specified on **your Insurance Schedule**.

DAMAGE: caused by violent and external means including vandalism.

HOME: the location as stated on **your Insurance Schedule** which is a house, flat or room in a communal residence where the **bicycle** is usually kept

INCIDENT: damage, vandalism or an irreparable breakdown to the **bicycle**, which immediately renders the **bicycle** immobilised.

PERIOD OF INSURANCE: the period specified on **your Insurance Schedule**.

RECOVERY ADMINISTRATOR: means Call Assist Ltd, Axis Court, North Station Road, Colchester CO1 1UX.

RECOVERY OPERATOR: The independent contractor appointed by the **recovery administrator** to attend **your incident**.

GEOGRAPHICAL LIMITS: as a **United Kingdom** resident domiciled in the **United Kingdom**, cover is applicable anywhere in the **United Kingdom**.

US, WE, OUR: UK General Insurance Ltd on behalf of Ageas Insurance Ltd.

YOU/YOUR: the person named on the **Insurance Schedule**, or any **family** member as shown on **your Insurance Schedule** being a permanent resident of the **United Kingdom**.

What is Covered under Roadside Recovery

Roadside recovery will be available if an **incident** occurs more than one mile from **your home**. Cover will be provided subject to the terms and conditions below for any **incident**. Cover will apply during the **period of insurance** and within the **geographical limits**.

Provided that **you** can supply a valid policy reference number, the **recovery administrator** will dispatch a **recovery operator** if, as a result of an **incident**, **you** are unable to complete **your cycle** journey. The **recovery administrator** will arrange and pay for **you**, any pillion, and **your bicycle** (if appropriate) to be transported at **our** discretion to:

- The nearest suitable **cycle** repair shop; or
- The nearest appropriate railway station; or
- The nearest car rental agency; or

- The nearest overnight accommodation; or
- **Your home**, if closer.

Message Service

At **your** request, the **recovery administrator** will leave up to two messages at **your home** or place of work to make **your family** and/or colleagues aware of **the incident** and to give **you** peace of mind.

Uninsured Recovery

In the event of a fault occurring that falls outside the cover of this **policy**, **we** are still able to offer a recovery service. However, all costs (including an administration fee) under this service must be paid for immediately by credit or debit card, and **you** will not be able to make a claim to recover these costs.

Change of Pedal Cycle

Our policy only covers the **bicycle(s)** specified on **your Insurance Schedule**, therefore any change must be notified immediately to **cycleplan**. Should **you** wish to make a change **you** will need to provide the following:

- **Your** policy number
- the new make, model and colour of **your bicycle**
- the date **you** would like the change to be made.

If **you** do not notify **us** of the new **bicycle** details, **the recovery administrator** may not be able to arrange for a **recovery operator** to attend the **incident**.

Measurements

All distances referred to will be calculated using the driving distance via public highway.

Repairs

If the cost of repairs to **your bicycle** is covered under any section of **your** policy, **we** advise **you** to contact **us** before authorising repairs to **your bicycle**.

Any repairs undertaken by a cycle repair shop which are not covered under any section of **your** policy shall be provided by the cycle repair shop under a separate contract.

What is not Covered under Roadside Recovery

1. Any **incident** where the **bicycle** is being used for something not appropriate to the design and manufacturers recommendations, or arising directly out of the use of the cycle on unsuitable terrain.
2. Any **incident** within a mile by public highway from **your home**.
3. The recovery of **you** and **your bicycle** if a repair can be easily carried out at or near the location of the **incident** within 24 hours of the **incident** being reported to **us**.
4. **Incidents** where the **bicycle** is not accessible or cannot be moved safely, legally and without obstruction using a standard transporter or trailer, including immersion in mud, sand, snow or water.
5. **Incidents** while the **bicycle** is being used or has been

modified for racing, trials or rallies, speed or endurance tests or practices for those activities, unless the **competition** option has been selected, the additional premium paid for and the **endorsement** is shown on **Insurance Schedule**.

6. Any **damage** to **your bicycle** or its **accessories** whilst in the process of recovery, repair or storage and any liability arising from an act occurring whilst assistance is being provided. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not reimburse **you** for costs associated with the collection of **your bicycle** from a repairer or for any time that has to be taken off work because of an **incident**.
7. Any punishments (inc. fines) imposed by a court of law.
8. Police call out charges.
9. Ferry and toll charges.
10. Incidental expenses including the cost of parts, components, lubricants or materials, food, drinks and telephone calls.
11. Any costs other than recovery to one of the five locations specified within these terms and conditions.
12. The charges of any organisation or individual except those of the **recovery operator** assigned by the **recovery administrator**.
13. **Incidents** where **our** control centre has not been notified of the **incident** prior to the process of repair commencing.
14. **Incidents** where charges incurred have not been settled by **you** prior to any request for reimbursement.
15. Any charges incurred should **you** fail to follow the instructions of the **recovery administrator** or **recovery operator** in relation to the assistance being provided to **you**.
16. Any charges where, having contacted the **recovery administrator**, **you** proceed to utilise an alternative means of repair or recovery.
17. **Damage** to tyres by road punctures where it is possible for the **damage** to be repaired by a cycle emergency puncture repair kit carried by **you** at the time of the **incident**.
18. Medical and other expenses resulting from any injuries sustained by **you** as a result of the **incident**.
19. More than 3 claims in any one **period of insurance**.
20. Any claim in **excess** of the maximum claim limit of £1,500 per **period of insurance**.

General Conditions Applicable to Roadside Recovery

1. **We** will provide cover if:
 - (a) **You** have complied with all terms and conditions within this policy.
 - (b) The information provided to **us**, as far as **you** are aware is true and correct.
2. The policy is not transferable.
3. The rider of the **bicycle** must remain with or nearby the **bicycle** until help arrives.
4. **We** may refuse service if **you** have an outstanding debt with **us**.
5. If it is possible to effect a roadside repair, **you** must accept

the assistance being provided and immediately pay for any parts supplied and fitted, by credit card.

6. If a call out is cancelled by **you** after a **recovery operator** has already been dispatched, **you** will lose a call out from **your** policy. In order to avoid this **we** would advise that **you** wait for assistance to ensure the **bicycle** is functioning correctly. If **you** do not wait for assistance and the **bicycle** breaks down again within 12 hours, a charge will be imposed for the second and any subsequent call outs relating to the original request for assistance.
7. **We** have the right to refuse service under the policy if **you** or **your** pillion are in any way obstructive in allowing **us** to provide the most appropriate assistance or are abusive towards the **recovery administrator**, control centre operative or the **recovery operators**.
8. This policy may be terminated immediately if, in **our** opinion, the **bicycle** is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided. If this situation arises **we** will advise **you** by letter to **your home**, of what action **we** have taken.
9. In the event that **you** submit a request for recovery and the fault is subsequently found to be an uninsured service, **we** reserve the right to retrieve any monies from **you** in order to pay for the uninsured service.
10. The repair must be carried out if the **bicycle** is recovered to a cycle repair shop and it is deemed by them that the repair can be undertaken within the terms and conditions of the policy. **You** must therefore be in a position to pay for the repair immediately. If **you** do not have funds available, any further service related to the claim will be withheld.
11. **We** reserve the right to recover **your** immobilised **bicycle** in accordance with and subject to any legislation, which affects **recovery operators'** drivers' working hours.
12. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other roadside recovery product for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
13. **We** shall not be held liable, under any circumstances, for any costs incurred should **you** be unable to make a telephone connection to any numbers provided.
14. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided to the **recovery administrator**.
15. **Bicycle(s)** must be located within the **geographical limits** when cover is purchased commences.

How to Make a Roadside Recovery Claim

In the event of an **incident** please call the **recovery administrator's** 24 hour helpline:

+44 (0)1206 714317

You should have the following details ready to give to the **recovery administrator's** control centre operative, who will use them to validate **your** policy.

- **Your** return telephone number with area code;
- **Your** policy reference number;
- **Your** precise location (or as accurate as **you** are able in the circumstances).

Once the **recovery administrator** has taken **your** details and made all necessary arrangements they will contact **you** to advise which **recovery operator** will attend and their estimated arrival time. Please remain by **your** telephone ensure that it is switched on and available to receive calls at all times.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

The following conditions apply to the whole of this **policy**. Any other conditions are shown in the section to which they apply

This certificate of insurance does not provide cover for any **accidental damage** or **theft** or any expenses of legal liability of whatsoever nature, directly or indirectly caused, contributed to by or happening though or in the consequence of:

- Any act of fraud or dishonesty by **you** or anyone acting on **your** behalf.
- War, invasion, terrorism, acts of foreign enemies, hostilities (whether or not war has been declared), civil war, rebellion, revolution, insurrection, military or usurped power.
- Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel.
- Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- Pressure waves from aircraft or other aerial devices travelling at supersonic speeds.
- Suicide, attempted suicide or deliberate injury to yourself or putting yourself in unnecessary danger (unless trying to save human life).
- Solvent use, being under the influence of drugs or alcohol, except those prescribed by a registered doctor, or drugs which have been prescribed by a registered doctor and not those prescribed for drug addiction.
- Engaging in any criminal act.
- Any claim where **evidence of ownership** cannot be provided for the **bicycle** or the **approved lock**.

GENERAL SECURITY REQUIREMENTS

General security requirements at the home

Theft, Accidental / malicious damage to the **bicycle** insured whilst at the **home** shall only be covered in circumstances where the **bicycle** is:

- a) kept inside and any security devices are in operation.
- b) Stored within a private garage, privately accessed wooden, plastic or aluminium shed within the boundaries

of the **home** and **you** have complied with the following security requirements:

all external doors must be secured by a minimum of a 5 lever mortice deadlock to BS3621 standard or a 5 lever padlock, or the **bicycle** must be secured through the frame and any quick release wheels by an **approved lock** to an **immovable object** within the building.

- c) at a **home** described as a communal hallway and communal outbuilding the **bicycle** must be secured through the frame and any quick release wheels by an **approved lock** to an **immovable object** within the building.

General security requirements where the bicycle is away from the home

Theft, Accidental / malicious damage of the **bicycle** whilst away from the **home** shall only be covered in circumstances where:

- the **bicycle** is not left unattended; or
- the **bicycle** is left unattended, but secured to an **immovable object** by an **approved lock** through the frame and any quick release wheels or locked within a cycle storage locker within the boundaries of a train station, bus station or coach station and
- any access to the **bicycle** is effected by **forcible and violent entry**.
- the **bicycle** is not left unattended within the boundaries of a train station, bus station, coach station or **your** permanent place of employment for more than 24 hours and subject to (b) and (c).

General security requirements for motor vehicles where the bicycle is in or on a motor vehicle

Theft whilst the **bicycle** is in or on a motor vehicle shall only be covered in circumstances where:

- All doors, windows and other openings of the motor vehicle and bicycle rack are left closed, securely locked and properly fastened.
- Access to the **bicycle** must have been effected by **forcible and violent entry**.
- Any security devices installed in the motor vehicle and bicycle rack are in operation and
- The **bicycle** is stored out of sight, or is secured through the frame and any quick release wheels by an **approved lock** to the roof or bicycle rack attached to the motor vehicle.
- If the **bicycle** is left in or locked on to the motor vehicle between the hours of 9pm and 6am the motor vehicle must be fitted with a Thatcham category 1 alarm/immobiliser or category 2 immobiliser or category 3 steering lock, and if any such Category 1 and 2 device is not factory fitted, it must have been installed by a member of the Vehicle Security Installation Board and evidence of such must be provided in the event of a claim.
- When **you** are outside the **UK** where it is impossible to comply with the Thatcham security requirements, **theft** shall only be covered if the motor vehicle is fitted with a factory fitted alarm or immobiliser and evidence of its existence must be provided in the event of a claim.

- g) Any motor vehicle used must have valid motor insurance, and where applicable a valid MOT certificate and road tax.

CONDITIONS

- Consumer Insurance Act** – **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- Reasonable Care** - **You** must take all reasonable care to prevent any **accidental damage, malicious damage, theft** or loss and keep **your bicycle** and the **home** in a good state of repair and condition. **You** must take all reasonable care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority.
- Subrogation** - In the event that a third party is deemed liable for part or all of any claim, **we** may exercise **our** right of subrogation. **You** shall, at **our** request and **our** expense, agree to and permit **us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission. **We** will pay any costs or expenses involved in exercising **our** right of subrogation.
- Under Insurance** - A proportionate reduction in any claims settlement will be made should **you** under insure (i.e. the **insured value you** have chosen is less than the **indemnity value of the bicycle**).

CANCELLATION

If **you** decide that for any reason, this **policy** does not meet **your** insurance needs then please return it to the **administrator** within 14 days of issue. On the condition that no claims have been made or are pending, **a full refund will be available**.

Thereafter **you** may cancel the insurance cover at any time by informing the **administrator** however no refund of premium will be payable.

The **insurer** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to **you** at **your** last known address. Provided the premium has been paid in full **you** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

GOVERNING LAW

Unless some other law is agreed in writing, this **policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **UK** in which **your** main residence is situated.

CLAIMS

All claims must be notified to the **claims administrator** within 28 days of occurrence.

For any claims for **theft** or **malicious damage** **you** shall need to give notice as soon as **you** become aware, to the police. Failure to do so may result in the claim being rejected.

Within 30 days of notifying **us**, **you** shall supply, at **your** own expense, full details of the claim in writing together with any supporting information, **evidence of ownership** and proofs which **we** may reasonably require.

In respect of public liability claims, **you** must send **us** any claim, writ or summons as soon as **you** receive it. Do not negotiate, pay or settle, admit or deny any claim without **our** written permission. **You** must also notify **us** in writing of any impending prosecution inquest or fatal **accident** enquiry.

UK General Insurance Ltd is an insurers agent and in the matters of a claim act on behalf of the insurer.

Claims Administrator:

Direct Group,
Quay Point,
Lakeside Boulevard,
Doncaster,
South Yorkshire,
DN5 5PL,

Tel: +44 (0)844 893 1022.

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 05399.

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** should follow the complaints procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact the **administrator** who arranged the insurance on **your** behalf:

cycleplan
The Royals
Altrincham Road
Manchester
M22 4BJ

Tel: +44 (0) 8000 92 92 68

Email: complaints@thejrwingroup.co.uk

If **your** complaint about the sale of **your policy** cannot be resolved by the end of the next working day, the **administrator** will pass it to:

Customer Relations Department

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

Tel: +44 (0)845 218 2685

Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group

Quay Point
Lakeside Boulevard
Doncaster
South Yorkshire
DN5 5 PL

Tel: +44 (0)844 893 1022

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 05399.

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 less than £2million and fewer than ten staff.

You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,

South Quay Plaza,
183 Marsh Wall,
Docklands,
London,
E14 9SR.

Tel: + 44(0)845 080 1800

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

TERMS OF BUSINESS

This Terms of Business agreement sets out the terms on which JRW Group Services Ltd agrees to act. It also identifies your own responsibilities both to us and to insurers and it sets out our regulatory and statutory obligations.

Please contact us immediately if there is anything in these Terms of Business that you disagree with or do not understand.

Definitions

"We", "us" or "our" means JRW Group Services Ltd (JRW) trading as **cycleplan**.

"You" and "your" means the individual person who is a policyholder or potential policyholder.

About us

JRW Group Services Ltd (JRW) of The Royals, Altrincham Road, Manchester, M22 4BJ is authorised and regulated by the Financial Conduct Authority for Insurance Mediation Only. Our Firms Registration Number is 313411. We are permitted to deal as an agent of insurers and clients with respect to noninvestment insurance policies. You can check these details online using the Financial Services Register (accessible from www.fca.org.uk) or by contacting the Financial Conduct Authority Helpline on **+44 (0)800 111 6768**

You will not receive advice or a recommendation from us as part of our service however we may ask some questions to narrow down the selection of products on which we will provide details. You will need to make your own choice about how to proceed. By asking us to quote for and arrange insurance, you are providing your informed agreement to these Terms of Business.

Your duty of disclosure

You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part or all of a claim may not be paid. claim will not be paid.

Purchases made on behalf of a third party

If you are purchasing a policy on behalf of another person, it is your responsibility to ensure that a duty of disclosure are met for each of the persons for whom cover is being purchased. It is also your obligation to ensure that each person on whose behalf insurance has been purchased is aware of the full details of the cover. We are unable to accept responsibility for loss should a claim be rejected due to the non-disclosure of a third party insured. If payment information provided relate to those of the third party and not of the policyholder, the policy will automatically renew against the third party's payment details unless the policyholder provides alternative payment information.

Dealing with other people

To comply with data protection legislation, the request of many of our policyholders and to make the managing of your policy more

convenient, it is our procedure to deal only with the person named on the policy. If you would like someone else to be able to deal with your policy for you on a regular basis, you must put this in writing to us.

Residency Limitation

You and anyone on whose behalf you purchase our insurance must be a resident of the United Kingdom.

Policy Documents

Policy information will be issued in a timely manner. Your policy documentation comprises of an Insurance Schedule and Insurance Booklet that will confirm the basis of cover, give details of the insurer, provide a policy summary, Demands and Needs statement and Keyfacts illustration. We reserve the right to hold back schedules and certificates until all payments due have been made.

Important

If you have provided an email address on application, your policy documents will be sent to you via email within 24 hours of the policy being created or renewed. If the email has not been received or cannot be located within your spam folder after this time period, it is your responsibility to contact us immediately for this to be resent.

If no email address has been provided on application or you have specifically requested for policy documents to be sent via the post, these should be received within 14 days from when the policy was created or renewed. It is your responsibility to contact us immediately should policy documents not be received so they can be reissued.

If you do not instruct us that you have not received your documents within 14 days of policy creation or renewal, then we will assume that all documents have been received within the timeframes stated and that you agree to the policy Terms and Conditions.

Checking your policy documents

When you receive your documents, please ensure that you read your insurance policy carefully. In particular you should check the start (from) and end (to) dates, and that the cover chosen is adequate for your needs. Failure to comply with the Terms and Conditions of the policy may result in cover being restricted or possibly invalid. Please contact us if you have any questions with regard to your policy. You are advised that the full terms and conditions of our policies should be consulted prior to your completing your policy purchase and if you have any questions you should make sure these are answered to your satisfaction. If you have not previously received a copy or read online the Insurance Booklet detailing the full policy Terms and Conditions before you take out your insurance, you will be provided a copy with your Insurance Schedule.

Policy Excesses

Under some sections of the insurance, claims will be subject to an excess. This means that you will be responsible for paying part of the claim. The amount you have to pay is the excess. Some business lines may however allow customers to purchase an excess waiver against specific sections of the policy.

Policy Renewal

Policyholders will be provided with the renewal terms no less than 14 days before expiry of the policy, or notified that the renewal is not being invited. Your insurance will automatically renew until either you or we cancel it using the payment details provided. No monies will be taken without prior notification to the policyholder. If original payment was not made by the policyholder but a third party, it is the responsibility of the policyholder to contact the third party to advise that a payment will be taken, or the policyholder to provide alternative payment details before renewal.

If you do not wish to renew your policy, you must inform us at any time up to 5 days before your renewal date.

For policies taken out online or where we have advised that communication will be sent via email, your renewal terms will be sent to the email address provided at inception or where you have provided a different email address. If we have no email address on record, the renewal notification will be sent via post.

Promotional/Introductory Offers

Discounts or promotions may be offered from time to time and apply to first year customers only.

Trial offers are not available to previous and existing customers. Only one trial offer per individual and per household is permitted. Trial fees are nonrefundable. No further payment will be taken without prior notification. We reserve the right to amend, remove or suspend any none insurance benefits without prior notice. These benefits are subject to applicable Terms and Conditions.

How to cancel

New/Renewing Customers: If you are not entirely satisfied with your policy, you have 14 days from receipt of your policy documents to cancel your policy and a full refund will be made. You must send a signed letter of cancellation via post or fax, or send an email.

If any gifts or promotional vouchers have been provided with your policy, a refund will only be completed if these are returned with a signed letter of cancellation. If printable vouchers have been provided these must have not been redeemed.

This does not affect your statutory rights.

Existing Customers during policy Term: If you wish to cancel your insurance policy, you must send a signed letter of cancellation via post or fax, or send an email.

The duration of our policies are fixed and premiums are paid on inception. Pro-rata refunds are not available should you wish to cancel during the term of the policy.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance or where we are required by law.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data

Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Data Protection Officer at our address (section "About Us").

We will not make your details available to other parties for marketing purposes, but we and other companies also owned by The JRW Group Ltd, may contact you to keep you informed of our latest products and services. We use Industry standard encryption technologies when transferring and receiving customer data exchanged with our web site.

How to make a claim

Your Insurance Booklet includes a claims procedure, which tells you what steps you should take if you wish to make a claim. You must notify the Claims Department of a claim or circumstance which may give rise to a claim as soon as possible. You will be provided with every assistance in submitting a claim and seeking reimbursement.

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, the administrator will hold your money as an agent of the insurer in which case your policy is treated as being paid for.

Payment

Premiums for Insurance are payable and due at the time of application. You may make payment by cheque, credit card (all major credit/debit cards except American Express are accepted), or Direct Debit. The insurance purchase will not be concluded until payment has been received unless otherwise agreed.

If a payment is to be collected by Direct Debit and we have been notified by your bank or building society of a failure to make payment to us, the insurance will be cancelled and you will be notified. We may allow payment of the total premium by instalment to be spread over a maximum of 12 consecutive months provided the initial payment is made at inception and the means of payment for the following instalments is supplied at that time (e.g. with credit card details, post-dated cheques or Direct Debit). Failure to make a payment by the agreed date will result in cancellation of the policy one month after the payment failed and no refund will be made. All premiums quoted are inclusive of local Taxes at the prevailing rate and any administration fee.

Remuneration

The Total Premium shown on the schedule includes Insurance Premium Tax (IPT) and administration charges which are negotiated under a separate contract. We make an administration charge per policy to cover the costs of policy arrangement and administration, any promotional products/services, our marketing costs and our regulatory fees and levies. This separate administration charge may vary according to the policy period, policy type, and other variable costs.

Complaints

If your complaint relates to the sale of the policy please contact :

cycleplan

The Royals
Altrincham Road
Manchester
M22 4BJ

Tel: +44(0)8000 929 268

Email: complaints@thejrwingroup.co.uk

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the next working day, the **administrator** will pass it to:

Customer Relations Department

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

Tel: +44(0)845 218 2685

Email: customerrelations@ukgeneral.co.uk

It may be that you have access to the Financial Ombudsman Service if you are still not satisfied with UK General Insurance Limited's response to your complaint. For further information on your eligibility please visit: www.financial-ombudsman.org.uk or contact us. All referrals to the Financial Ombudsman must take place within 6 months of the date of your last correspondence with Cycleplan in relation to the complaint. To refer a complaint to the Financial Ombudsman Service then either call **+44 (0)845 080 1800** or visit www.financial-ombudsman.org.uk/consumer/complaints.htm to download a complaints form.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on **+44 (0)20 7892 7300** or by visiting www.fscs.org.uk.



The Royals, Altrincham Road, Manchester M22 4BJ

Tel: 08000 92 92 68

email: admin@cycleplan.co.uk

www.cycleplan.co.uk