

Introduction

This is a summary of the E&L® Cycle Insurance policy. This summary shows all the sections of cover available for this type of insurance. Some sections of cover offered may not apply to your particular insurance policy. Please check your policy schedule to see which sections of cover are applicable to your insurance cover. The main benefits claimable under each section is dependant on your plan type. Details of your plan type together with the full terms and conditions of the contract can be found in the policy schedule / advance notice and policy wording. This summary is designed to briefly highlight the main policy benefits and significant/unusual exclusions, but does not include all policy terms. **You must always read your policy schedule and wording.**

Please note **you** are obliged to inform **us** of any material fact that affects the risks **we** insure. If **you** are in any doubt whether a fact is material, **you** should disclose it.

Significant Features and Benefits

Section 1 - Fire, Theft, Accidental Loss or Accidental Damage to Bicycle

Covers loss of the insured bicycle and any accessories that are specified in the schedule, due to the following main perils: (a) Theft (b) Accidental damage (c) Accidental loss (d) Fire.

Section 2 - New For Old

Cover if the bicycle is totally destroyed or stolen within three years of new (monthly policy) and two years of new (annual policy), replacement will be based on the sum insured value or new market value if less.

Section 3 - Replacement Hire

Cover if your bicycle is made unusable for more than 24 hours whilst you are on a cycling holiday by any of the main perils detailed in Section 1 and the loss or damage is covered by this policy, we will pay an additional sum as specified in the schedule. Payment will be in respect of the reasonable costs incurred in obtaining a comparable bicycle in order for you to have or complete your holiday, whilst the bicycle is being restored or replaced.

Section 4 - Emergency Recovery

If you are more than five miles from home and unable to complete a planned journey due to loss or damage caused by any of the main perils detailed in Section 1 and the loss or damage is covered by this policy, we will pay an additional sum as specified in the schedule. Payment will be in respect of the reasonable costs incurred in transporting you and the insured bicycle to: - (a) Your home if it is closer than the following; (b) The nearest railway station, or (c) The nearest cycle repair shop, or (d) The nearest car rental agency, or (e) The nearest overnight accommodation.

Section 5 - Worldwide Use

This insurance is operable up to 45 days (monthly policy) / 31 days (yearly policy) per occasion, up to a maximum total in a year of 180 days whilst you are using the insured bicycle outside the United Kingdom (including sea crossings). The policy excess applies to this section.

Section 6 - Personal Accident

Cover to the amount shown in the schedule if whilst riding or pushing the insured bicycle, you sustain an accidental bodily injury that results in any one of the following conditions within 365 days of injury: (a) Death (b) Total permanent disablement (c) Loss of one or more limbs (d) Loss of sight (e) Loss of hearing
Benefits reduced to 25% for riders under 16 years old.

Section 7 - Public Liability

Cover against all sums which you become legally liable to pay as damages in respect of one occurrence or series of occurrences consequent on one original cause up to the amount specified in the schedule following: (a) Bodily injury; (b) Loss of or damage to property; happening in connection with you riding or pushing the insured bicycle. We will also cover any legal costs and expenses recoverable by any claimant and all costs and expenses incurred with the written consent of the Company. In the event of the death of the policyholder we will treat their legal, personal representatives as the insured in respect of any liability previously incurred by the policyholder.

Significant or Unusual Exclusions and Limitations

Exclusions applying to section 1

Exclusions applying to section 2

- This cover does not extend to include the replacement of bicycle accessories.

Exclusions applying to section 3

Exclusions applying to section 4

- Damage to tyres by punctures, cuts or bursts if they can be repaired by the use of an emergency repair kit.

Exclusions applying to section 5

Exclusions applying to section 6

- Bodily injury that happens whilst under the influence of alcohol or drugs. Any act of deliberate self-inflicted injury or suicide, or deliberate exposure to danger (except in an attempt to save human life).
- Any loss as a result of pregnancy, child birth, physical defect, infirmity, insanity or medical condition, unless we have been told about it and have accepted it in writing.
- Any loss not arising directly from you pushing or riding the insured bicycle.
- Directly or indirectly arising from stress, trauma or psychiatric illness.

Exclusions applying to section 7

- Liability in respect of bodily injury to the policyholder, or death or bodily injury to their family / household or any person in the course of his / her employment to the insured.
- Loss or damage to property belonging to or in the custody or control of the policyholder or a member of their family or household.
- Injury or damage arising out of the profession, trade or business of any of the insured.
- Injury or damage arising out of the ownership, possession or use by or on behalf of the policyholder of any mechanically propelled vehicle.
- Any claim not arising directly from you pushing or riding the insured bicycle.

General Exclusion & Limitations that apply to 2 or more policy sections

- Loss or damage to tyres howsoever caused, unless the bicycle is damaged at the same time.
- Deliberate loss or damage caused by you, or any user.
- Loss or damage due to theft or attempted theft which does not involve forcible and violent entry into or exit from the home or forcible and violent removal of the security devices required as detailed in this policy wording.
- Loss or damage due to theft or attempted theft if you do not adhere to the specified security requirements.
- Theft from premises open to the public if not in use and not secured to an immovable object as detailed in the Security Requirements in the policy wording.
- Depreciation, deterioration, mechanical or electrical breakdown, manufacturing defects, wear and tear, scratching, scuffing or denting, damage or loss caused by moth, vermin, domestic pets, rot, mildew or any gradually operating process.
- Loss or damage to the bicycle while it is being used for racing, competitions and the like unless such usage has previously been agreed and accepted by us in writing.
- Theft from vehicles where the total value of all bicycles and accessories in the vehicle, insured or not, exceeds £2500 unless the vehicle was stolen at the same time and was locked and fitted with an approved security device which was activated.
- Any insured bicycle left unattended for more than 12 hours away from home.
- Theft, attempted theft, loss of or damage to any insured cycle whilst in a taxi, van or similar vehicle, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.
- A convertible "soft-top" vehicle UNLESS the insured cycle is placed in a compartment which can only be opened by unlocking the boot lid and not by any other means, i.e. via the rear seats.
- Any theft, attempted theft or loss not reported immediately to the Police and a crime reference number obtained.
- Any bicycle used for professional or trade purposes, except commuting.
- Any theft or loss arising from deception, fraud or use of stolen, forged or invalid cheques / drafts / bank notes or the like etc.
- An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).
- Use of insured property for anything other than for social, domestic or pleasure purposes.
- Loss / depreciation resulting from reduction in the market value of any property covered under this policy.
- Loss or damage that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.
- Loss or damage occurring while anyone other than the policyholder is using the insured bicycle.
- Any consequential loss.
- We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.

Policy Summary - Security Requirements

In taking out the policy, You make the following warranties (promises). We are not liable if You do not keep to them.

Accidental Damage

1. Insured items in transit must be carefully protected to prevent damage.

Requirements at Your Home

All Equipment

1. Premises housing insured items must meet the following requirements.
 - (a) A lock approved to British Standard 3621 or a mortice deadlock, of at least five levers must be fitted to all entrance doors;
 - (b) Key-operated security devices must be fitted to all opening windows, openings, skylights and the like on all floors including basements;
 - (c) When Your household has retired for the night (or in any event between 9pm and 6am) the bicycle must be kept inside Your home and all external doors and windows must be secured as above, except occupied bedrooms on the first floors or above which may have one window locked ajar for ventilation. Any alarm system must be fully operational and 'set'.
 - (d) Be constructed of brick, stone, slate or tile.
2. If the Bicycle is stored in a communal hallway it must be locked by means of an Approved lock to an immovable object.

Requirements when the Bicycle is away from Your Home

1. Whilst in transit or when left in an unattended vehicle the cycle must be:
 - i. completely out of sight in an enclosed boot; or
 - ii. attached through the frame by an approved lock to a purpose built rack fully fitted to the vehicle.
2. Vehicles housing bicycles between 9pm and 6am must be securely locked and protected by a Thatcham approved security device which has been put into effective operation.
3. Vehicles and premises when left unattended must have all points of access including doors, windows, windscreens and sunroofs left closed and properly fastened; and they must be securely locked with keys removed and security devices (where installed) operational.
4. The vehicle must be taxed, insured and hold a current MOT (if required).
5. Theft from the vehicle must have been shown to have been via forcible and violent entry or exit causing substantial damage at the point of entry.
6. All accessories must be removed or locked or securely attached to the bicycle when left unattended.
7. Bicycles in premises or areas open to the public or at private premises between 6am and 9pm and not being used or supervised must be left where any potential theft can easily be seen and locked to an immovable object by an approved lock or kept in a separate and secure area not accessible by anyone other than the insured, and secured by a five lever lock to British standard BS3621.

How long the insurance lasts (the term)

Policy term is as agreed and stipulated in the policy schedule and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the policy schedule. This type of policy automatically renews annually. Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days. Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month. Automatic renewal is subject to receipt of premium.

Policy alteration & cancellation rights

Policy Alteration & Duplicate Documents

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

Cancellation Rights

You can cancel at any time.

If you cancel within the first 14 days of policy inception, and no claim has been made, you will receive a full refund of any premium paid. If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned	Time on risk	Percentage of premium returned
One month	80% less £10	Six months	30% less £10
Two months	70% less £10	Seven months	25% less £10
Three months	60% less £10	Eight months	20% less £10
Four months	50% less £10	Over nine months	Nil
Five months	40% less £10		

If you have made a claim, you will not be entitled to any refund.

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing policyadmin@eandl.co.uk. For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email renewals@eandl.co.uk. If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery.

If you wish to appeal against any decision regarding the administration of your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

How to make a claim on your policy

On discovering any accident, illness, loss, destruction or damage giving rise to a claim under the policy, you must give full details as soon as possible to our head office. This can be done in writing at the address noted below, by phone on 03300 243 438, fax 03300 242 971 or by emailing claims@eandl.co.uk. If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery. You must co-operate fully and truthfully to give us any information we may need.

If you wish to appeal against a decision made regarding your claim (including the assessment or the outcome), please write to the Claims Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

Complaint Handling Procedure (your legal rights remain unaffected)

If you are unhappy with any aspect of our service and wish to make a formal complaint, please put your complaint in writing and address your complaint to the General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If you do not receive satisfaction through our internal complaints handling procedure, you may refer your complaint to 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, website: www.financial-ombudsman.org.uk) within 6 months of the date of the General Manager's response.

Details about our Regulators

The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register Number is 202748.

You can check this on the *Financial Services Register* by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should this firm be unable to meet all its liabilities to the policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

The Equine and Livestock Insurance Company Limited Postal address

The Equine and Livestock Insurance Company Limited, Registered in the UK. Reg. Office: Thorpe Underwood Hall, Ouseburn, York YO26 9SS

This scheme is underwritten by The Equine and Livestock Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no. 202748.