

Bicycle Insurance

Insurance Product Information Document

Company: Gator Bikesure Ltd

GATOR
BIKESURE

Product: Sundays 30-Day Free (bicycle policy). Document Edition: 01.08.2022

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This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product or the insurer is provided on our website and in your policy documentation.

What is this type of insurance?

Our Sundays 30-Day Free policy has been designed for those that need cover for their bicycle against theft, accidental or malicious damage, while out riding, stored at their property or securely locked in a public place. Our policy has a limit of the sum insured of the bicycle.



What is insured?

- ✓ Your Bicycle bought within 10 days before policy activation up to the value of the Benefit Limit noted on Your Schedule, if Your Bicycle is stolen during the Period of Insurance. If Your Bicycle was purchased new, We will replace Your Bicycle on a New for Old basis up to the value of the Benefit Limit; if Your Bicycle was purchased second-hand, We will replace Your Bicycle with a similar make and model Bicycle up to the value of the Benefit Limit.
- ✓ In the event of Accidental Damage to Your Bicycle and Where it is beyond normal use thereafter, We will at Our option, repair Your Bicycle to its prior level of performance and/or replace the damaged part(s). If Your Bicycle was purchased new and We deem Your Bicycle to be beyond economic repair we Will replace Your Bicycle on a New for Old basis up to the value of the Benefit Limit; or if Your Bicycle was purchased second-hand and We deem Your Bicycle to be beyond economic repair we will replace Your Bicycle with a similar make and model Bicycle up to the value of the Benefit Limit.
- ✓ Replacement cycle hire: We will provide cover up to the value of the Benefit Limit noted on Your Schedule, for the reasonable cost of the hire of a comparable Bicycle whilst You are awaiting repair or replacement of Your Bicycle.



What is not insured?

- ✗ Any theft which is not reported to the police within 24 hours and a crime reference number obtained.
- ✗ Any Bicycle purchased and received by You more than 10 days before policy activation.
- ✗ Any theft where You have not complied with the Policy Security Conditions.
- ✗ Any claim for more than the Benefit Limit.
- ✗ Accessory or Custom Components.
- ✗ Theft from Your garden or other outside area within the perimeter of Your property.
- ✗ Damage caused in transit unless the Bicycle is securely packed in appropriate transportation equipment.
- ✗ Damage caused to Your Bicycle by participating in a competition, race, sportive or the likes.

Please refer to the policy wording for a full list of exclusions.



Are there any restrictions on cover?

- ! You must pay the excess for each claim.
- ! Any claim for more than the market value or benefit limit.
- ! This policy will end in the event of a successful claim being paid by Us.
- ! This policy will only be in force for 30 days from the commencement date and cannot be renewed.

Please refer to the policy documentation for a full list of coverage restrictions.



Where am I covered?

- ✓ Cover is provided for incidents that occur in the England, Scotland, Wales and Northern Ireland.



What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy.
- You must notify Us as soon as possible of any changes which may affect the cover provided and which may have occurred since the cover started.
- You must pay the policy excess in respect of each and every claim.
- You must adhere to all terms and conditions of your policy.
- You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.



When and how do I pay?

- This is a zero premium policy and lasts for 30 days from policy commencement date..



When does the cover start and end?

- Policy starts from the date shown on your insurance certificate.
- This policy will run for 30 consecutive days from policy commencement and will end automatically after that 30-day period is over.
- This policy will end in the event of a successful claim being paid by Us.



How do I cancel the contract?

- You may cancel this policy by contacting the Administrator on 0203 198 2828.