

Cycle Legal Expenses Insurance



Insurance Product Information Document

This insurance product is provided by Temple Legal Protection which is registered in the UK and is authorised and regulated by the Financial Conduct Authority, FRN 303704.

The following is a summary of the key features of the cover - the full terms and conditions are detailed in the Policy Wording, a copy of which is available on request.

What is this type of insurance?

Cycle Legal Expenses Insurance provides telephone legal advice and insurance cover for professional costs and expenses should you experience one of the legal issues covered by this policy.



What is insured?

- ✓ Personal Injury
- ✓ Pursuit of damage to Cycles or Cycling Equipment
- ✓ Defence of Cycling Offences
- ✓ Cycling Contractual Disputes
- ✓ Telephone Personal Legal Advice
- ✓ Telephone Counselling



What is not insured?

- ✗ Any claim involving the Insured's use or ownership of a motor vehicle.
- ✗ Legal costs incurred without the Insurer's prior consent.
- ✗ Claims which occurred outside the territorial limits.
- ✗ Legal expenses costs in excess of £250,000 any one claim.
- ✗ Any claims relating to the running of a business.
- ✗ Claims which occurred outside the territorial limits.



Are there any restrictions on cover?

- ! It must be more likely than not that your claim will be successful for your claim to be accepted.
- ! Damage to Cycles or Cycle equipment claims must have a value in excess of £100.
- ! Cycling Contract Dispute claims must have a value in excess of £100.
- ! Claims must be brought and conducted within the United Kingdom.
- ! Legal expenses costs are restricted to £250,000 any one claim, £1,000,000 in any one period of insurance.



Where am I covered?

Section 1 Personal Injury Worldwide.

Sections 2, 3 and 4, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

You must provide full and accurate information to all questions asked.
Your answers must be true to the best of your knowledge and belief.
If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible.
Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs.
Adhere to the terms and conditions of this policy.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates noted in your policy documents.



How do I cancel the contract?

The Insurer or the Insured may cancel this insurance by giving 30 days written notice. The premium shall be adjusted on the basis of the Insurer receiving or retaining pro-rata premium save that there will be no refund of premium if the Insured has notified a Claim during the Period of Insurance.

Important Information

Insurer

The insurer for this product is Royal & Sun Alliance Ltd.

Claims

You should notify any claim under the policy to Temple as soon as possible. Completion of a claim form will be required.

Complaints

If you wish to make a complaint about anything other than the sale of the insurance, please notify the insurer's underwriting agent at: Compliance Manager, Temple Legal Protection Ltd, One Bell Court, Leapale Lane, Guildford, Surrey, GU1 4LY Telephone no: 01483 577877.

If your complaint cannot be resolved you may be entitled to refer the matter to the Financial Ombudsman Service. Full details of the Complaints Procedure are detailed in the Certificate of Insurance.

Compensation arrangements

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the event that your insurers do not have enough money to pay a claim.

Further information about compensation scheme arrangements is available from the FSCS.