



Policy Supplement – 30 Days Free Bicycle Cover

This Policy Supplement forms part of your policy document and provides details of the 30 days free bicycle insurance available when you purchase an eligible bicycle, ancillary product or take your bicycle in for a service through a participating retailer.

Please keep this document together with your policy wording.

Eligible Products and Activation

Product	Activation Window
New Bicycle	Within 10 days of purchase
Locks	Within 10 days of purchase
Bicycle Service	Within 3 days of service completion

Activation must occur within the stated timeframe for the free cover to apply.

Terms of Cover

- Cover is provided only for the bicycle listed in your policy schedule.
- The ancillary product or service purchased is not insured; the insurance applies solely to the bicycle.
- Cover lasts for 30 days from the date of activation.
- This supplement should be read alongside your policy document and IPID, which sets out full terms, conditions, and exclusions.

Making a Claim

If you need to make a claim during the 30-day free cover period, please refer to your policy document for full instructions on how to claim.

Proof of Purchase and Ownership

Before any claim can be accepted, you will be required to provide:

1. Proof of purchase of the eligible product or service

This may include a receipt or order confirmation for the product or service that activated the free cover.

2. Proof of ownership and condition of the insured bicycle:

- If you purchased your bicycle new less than 30 days from policy inception:
 - The original or digital purchase receipt for the bicycle
 - Your bicycle's serial number
- If your bicycle is older than 30 days from policy inception or purchased second-hand:
 - Digital images of the bicycle, including:
 - One image of the left-hand side of the bicycle
 - One image of the right-hand side of the bicycle
 - One image of the bicycle's serial number (usually located under the bottom bracket)

*Your policy number must be clearly visible on a piece of paper within the images.

Providing this information helps ensure claims can be processed efficiently and fairly.

Important Notes

- This free cover applies only to bicycles that meet the terms of the policy.
- The purchased product or service itself is not covered.
- Activation must take place within the specified timeframe for cover to apply.