Bicycle Insurance

Insurance Product Information Document

Company: Twothreebird UK Ltd
Product: Sundays 30 Days Free (Bicycle insurance)

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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?

- ✓ Theft & accidental damage: Your bicycle up to the value of the benefit limit, if your bicycle is stolen or accidentally damaged during the period of insurance. In the event of a crash, accidental or malicious damage to your bicycle, we will at our option, repair your bicycle and/or replace the damaged part(s). 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.
- ✓ Cycle hire & transport reimbursement: 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.
- ✓ Taxi fare reimbursement: We will reimburse you up to the benefit limit for the reasonable costs of transportation for you and your bicycle, if your bicycle suffers a breakdown and cannot be repaired at the breakdown scene.

What is not insured?

- ✗ Any theft which is not reported to the police within 24 hours and a crime reference number obtained.
- ✗ Any bicycle where the lock or bicycle was purchased and received by you more than 10 days before policy activation, or the bicycle was serviced more than 3 days before policy activation - see the policy supplement for eligibility criteria.
- ✗ Theft if your bicycle is not secured in line with the policy's locking and security requirements.
- ✗ Any claim for more than the benefit limit.
- ✗ Theft of accessories.
- ✗ Theft from an outside area within the boundary of your home, unless the Security Conditions have been met.
- ✗ 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 like.
- ✗ Theft of an electric bicycle battery, unless the battery was secured by the integrated lock of the bicycle with signs of forced removal, or the battery was integrated into the frame and was removed by specialist tools.
- ✗ Any claim if a person riding, or who has responsibility for the safekeeping of your bicycle, is under the age of 16 years.
- ✗ You are not covered for any bicycle where proof of ownership has not been provided.

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.
- ! You must use a Sold Secure approved lock appropriate to the value of your bicycle:
  - Sold Secure Silver for bicycles insured for less than £1,500.
  - Sold Secure Gold for bicycles insured for £1,500 or more.
- ! Your bicycle must be locked through the frame (and any quick-release wheels) to an immovable object when left unattended.

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 England, Scotland, Wales and Northern Ireland.

What are my obligations?

- You must 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.

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 020 3198 2828 or via email at hello@sundaysinsurance.co.uk.

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