

Bicycle Theft Insurance

Insurance Product Information Document

Company: Gator Bikesure Ltd

GATOR
BIKESURE

Product: Sundays BackPedal Insurance. Document Edition: 06/2023.

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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?

This product has been designed for those that need cover for their bicycle and fitted cycling accessories against theft or malicious damage as a result of attempted theft, while stored at their property or securely locked in a public place. Our policy has an annual limit up to the value of the coverage tier that has been selected.



What is insured?

- ✓ Replacement of your bicycle up to the value of the benefit limit, if your bicycle is stolen during the period of insurance.
- ✓ Repair or replacement of your bicycle if it is damaged as a result of an attempted theft during the period of insurance. We will at our option, repair your bicycle and/or replace the damaged part(s).
- ✓ Replacement or repair of your fitted cycling accessories up to the value of the benefit limit if they are stolen with your bicycle, or damaged together with your bicycle during the attempted theft.



What is not insured?

- ✗ Theft from an outside area within the boundary of your home, unless your bicycle is a cargo bicycle and the policy Security Conditions have been met.
- ✗ Theft where you have not met the policy security conditions.
- ✗ Your Bicycle being used or cared for by a person under the age of 18 years.
- ✗ Theft or malicious damaged of fitted cycling accessories unless as a result of an attempted theft, the bicycle is stolen or damaged in the same incident.
- ✗ Any claim if at the time of a claim arising you do not hold an active Backpedal Membership Subscription.
- ✗ Any claim if at the time of a claim arising you do not have an active tracking device properly installed on your bike, and/or the battery is charged at less than 20% capacity and/or the device is in passive mode.

Please refer to the Customer Terms and Conditions for a full list of exclusions.



Are there any restrictions on cover?

- ! You must pay the excess of £50.00 for each claim.
- ! Any claim for more than the market value or benefit limit, whichever the lesser.

Please refer to the Customer Terms and Conditions for a full list of coverage restrictions.



Where am I covered?

- ✓ The cover described in the Customer Terms and Conditions provides world wide coverage for policy holders who permanently reside within the Territorial Limits, these being England, Scotland, Wales and Northern Ireland.



What are my obligations?

- You must ensure correct installation and use of the BackPedal approved device to your bicycle, and maintain an active BackPedal Membership Subscription.
- You must adhere to all of the terms and conditions of the Customer Terms and Conditions document.
- You must pay the policy excess in respect of each and every claim.



When and how do I pay?

- Your policy premium is paid by BackPedal as part of your subscription with them.



When does the cover start and end?

- The cover will start once you have purchased the BackPedal and Insurance subscription online and paid your subscription fee.
- The cover will end the date you fail to pay your BackPedal subscription fee or the date you cancel your BackPedal subscription.



How do I cancel the contract?

- This cover will be cancelled when you cancel your BackPedal subscription. You may cancel your BackPedal subscription by contacting the BackPedal support team or online on backpedal.co