Bicycle Theft Insurance

Insurance Product Information Document

Company: Twothreebird UK Ltd
Product: Sundays BackPedal Insurance

Policies are underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited). Collinson Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (FCA - number 202846). Registered in England number 01708613.

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?

- ✓ Theft & accidental damage: Your bicycle up to the value of the benefit limit, if your bicycle is stolen during the period of insurance.
- ✓ Your bicycle up to the value of the benefit limit, if your bicycle is maliciously damaged as a result of an attempted theft during the period of insurance. In the event of malicious damage to your bicycle, we will at our option, repair your bicycle and/or replace the damaged part(s).
- ✓ Your fitted cycling accessories up to the value of the benefit limit, if they are stolen in the same covered loss as your bicycle or maliciously damaged as a result of an attempted theft during the period of insurance.

What is not insured?

- ✗ Theft if your bicycle is stored in an open, outside area within the perimeter of your property, such as your garden, where it is exposed to the elements.
- ✗ Theft if your bicycle is not secured in line with the policy's locking and security requirements.
- ✗ Your bicycle being used or cared for by a person under the age of 18 years.
- ✗ Theft or malicious damage 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.
- ✗ 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.

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

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Are there any restrictions on cover?

- ❗ You must pay the excess of £100.00 for each claim.
- ❗ Any claim for more than the market value or benefit limit.
- ❗ 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 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 www.backpedal.co

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