POLICY SECURITY CONDITIONS QUICK REFERENCE

For a theft claim to be accepted you must first meet the policy security requirements. These depend on where your bike is left and are summarised below. Please read your policy wording for the full terms, conditions and exclusions of cover.

When You or Your Bike Are At Home

You must not leave your bike outside in your garden or somewhere on your property, unless it's a cargo bike. Ensure that it is out of sight and locked to an immovable object by an approved lock.

When your bike is kept in your home, all doors must be securely locked by a minimum 5 lever Mortice lock, a uPVC Multipoint door lock, a CEN Grade 3 closed shackle padlock, or a Chubb/ Yale/ Union deadlock.

When your bike is kept in your garage or outbuilding, the doors and windows must be locked. Doors that lead to the outside must be locked by a minimum 5 lever Mortice lock or a uPVC Multipoint door lock. Any electric or 'up and over' garage door must be approved by 'Secured by Design'. If your garage door doesn't meet this criteria, refer to Page 9 of the Policy Wording.

When in a Metal Shed, the shed must be within the boundaries of your home, permanently fixed to concrete, and have a 3 point locking system.

All other scenarios defined in the policy wording, such as storing your bike in a wooden/plastic shed or communal area (an inside area of your building), require you to at least lock your bicycle through its frame to an immovable object by an approved lock.

Refer Page 14 of the policy wording:
Security Conditions, No. 1, At Home.

When You or Your Bike Are Away From Home

When leaving your bike away from home it must not be left for more than 18 hours (extended to 24 hours if left at a train station or your permanent place of employment).

Your bike must be locked through its quick release wheels and frame by an approved lock to an immovable object when left away from home.

When your bicycle is unattended, meaning out of your direct line of sight or more than five (5) metres away from you, it must be securely locked through the frame of the bicycle including all quick release wheels to an immovable object by an approved lock.

Refer Page 14 of the policy wording:
Security Conditions, No. 2, Away from Home.

When Your Bike Is In or On a Vehicle

When transporting your bike on a bike rack, it should be securely locked through the frame and all quick release wheels to a properly fixed bicycle rack.

When your bike is in your vehicle, the vehicle must be locked and your bike locked inside by an approved lock through the bike frame and an anchor point.

When your bike is locked inside an enclosed car boot, it must not be visible from outside the vehicle.

Refer Page 14 of the policy wording: Security Conditions, No. 3, Transporting Your Bicycle with Your Vehicle.

Using Approved Locks

An approved lock is a bicycle or motorcycle lock that has been tested and approved by 'Sold Secure' and is the correct rating relevant to the value of your bicycle.

For an insured value of less than £1,500; You must use a Sold Secure Silver rated lock.

For an insured value of, or greater than £1,500; You must use a Sold Secure Gold rated lock.

Refer Page 11 of the policy wording: Locking & Security Requirements, Importance of Correctly Locking Your Bicycle.