Bicycle Theft Insurance

Insurance Product Information Document

Company: Gator Bikesure Ltd
Product: 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?

This product has been designed for those that need cover for their bicycle against theft while out riding, stored at their property or securely locked in a public place. Our policy has an annual limit up to the sum insured of the bicycle.

What is insured?

- ✔ Theft: Your bicycle up to the value of the benefit limit, if your bicycle is stolen during the period of insurance.
- ✔ 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 immediately and a crime reference number obtained.
- ✖ Any theft subject to abandonment.
- ✖ Any claim where you have not provided original evidence of your ownership of your bicycle and/or accessories, including the requested photos of your bicycle, the original purchase receipt or similar proof of purchase as outlined in the policy wording.
- ✖ Theft from an outside area within the boundary of your home, unless the policy Security Conditions have been met.
- ✖ Any bicycle not specified on the schedule.
- ✖ 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 14 years.

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.

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 your premium, and 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?

- You can pay monthly or annually using a major credit or debit card. Your policy will automatically renew after 12 months unless you tell us otherwise.

When does the cover start and end?

- You can choose the date your cover starts but this should be after any previous insurance cover ends.
- As this is an annual contract, the policy will automatically renew and we will continue to take payments unless you tell the administrator otherwise.

How do I cancel the contract?

- You may cancel this policy by contacting the administrator on 0203 198 2828.
- If the cancellation is made within 14 days of the start date or the date you receive the policy documents if this is later and provided no claims have been made, we will refund any premium paid.