

Bicycle and Cyclist Insurance

GATOR
BIKESURE

Insurance Product Information Document

Company: Gator Bikesure Ltd

Product: Bicycle and Cyclist 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 and cycling accessories against theft, accidental or malicious damage, their public liability responsibilities as a road user and to help with the cost of treatment for accidents. Our policy has an annual limit up to the sum insured of the bicycle and up to £2,000,000 for Public Liability. The policy also includes several additional and optional benefits which are summarised below.



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).
- ✔ **Cycle hire & transport reimbursement:** We will provide cover up to the value of the benefit limit 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.
- ✔ **Personal accident:** If you are riding a bicycle and you are killed, injured or become ill as a result of an accident during the period of insurance.
- ✔ **Public liability:** We will provide cover up to the value of the benefit limit for third party death, accidental bodily injury, loss of property or property damage as a result of an accident involving a bicycle (including your bicycle) where you are found legally liable.
- ✔ **Emergency private medical & dental treatment:** We will provide cover up to the value of the benefit limit if you are riding a bicycle and you suffer injury or become ill as a result of an accident and require medical assistance, treatment or care during the period of insurance.



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 your bicycle is a cargo bicycle and the policy Security Conditions have been met.
- ✘ Any component not specified on the schedule will not be covered.
- ✘ Accessories, components, or removable parts, unless your bicycle is stolen at the same time.
- ✘ Damage caused in transit unless the bicycle and/or accessories is securely packed in appropriate transportation equipment.
- ✘ 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.
- ✘ Permanent total disablement until 52 weeks after the date of the accident has expired unless confirmed by a medical professional of our choosing.
- ✘ Temporary total disablement.
- ✘ Any pre-existing conditions, including any pre-existing conditions which are exacerbated by an accident.
- ✘ An accident resulting in a head injury if you were not wearing certified protective headgear manufactured to BS EN 1078 or snell standard, at the time of the accident.

Optional benefits (if selected)

- **Racing Cover**
Cover is provided during participation in organised sportives, charity rides, triathlons or similar type of organised activities.
- **Worldwide Cover**
Worldwide cover (excluding Public Liability cover in the USA and Canada).
- **Accessories and additional Wheelset Cover**
Your cycling accessories and additional wheelsets up to the value of the benefit limit, if they are stolen or accidentally damaged in the same covered loss as your bicycle and during the period of insurance.

- ✗ Any liability for death, accidental bodily injury, disease, loss of property or damage to property sustained to or in connection with carrying any passengers or animals on a bicycle that is not designed or professionally adapted to carry passengers.
- ✗ Any liability not involving the use of a bicycle.
- ✗ Using your bicycle as a professional cyclist.
- ✗ Temporary total disablement. Any public liability arising in the USA and Canada.
- ✗ Death if this occurs outside the period of insurance, or if it occurs more than 4 weeks after the date you were injured.
- ✗ Permanent total disablement if this occurs outside the period of insurance.

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



Are there any restrictions on cover?

- ! For a personal accident or emergency private medical care claim we will pay the appropriate benefit shown in the benefit scale.
- ! 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, unless the optional benefit, Worldwide Cover, has been selected whereby cover is extended for incidents that occur worldwide.



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.
- In the event of a claim, we may need to access your medical records. You agree that you will work with us in providing us with access to your medical history as may be required for the assessment of your personal injury claim.
- You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.



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.



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.