

Cyclist Insurance

Insurance Product Information Document

Company: Gator Bikesure Ltd

Product: Cyclist insurance

Document Edition: 05/2025

GATOR
BIKESURE

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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 public liability responsibilities as a road user and help with the cost of treatment for accidents. Our policy has an annual limit of £2,000,000 and includes a number of benefits which can be summarised below



What is insured?

- ✓ **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.

Optional benefits (if selected)

- **Racing Cover**
Cover is provided during participation in organised sportives, charity rides, triathlons or similar type of organised activities.



What is not insured?

- ✗ 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.
- ✗ Permanent total disablement until 52 weeks after the date of the accident has expired
- ✗ Temporary total disablement.
- ✗ Any pre-existing conditions, including any preexisting conditions which are exacerbated by an accident.
- ✗ Any liability for death, accidental bodily injury, disease, loss of property or damage to property sustained in connection with your carrying on of any trade, business or profession or the use of a bicycle for hire or reward, courier services or the carriage of paying passengers.
- ✗ Using a bicycle as a professional cyclist.
- ✗ Any public liability arising in the USA and Canada.
- ✗ 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.
- ✗ Any liability not involving the use of a bicycle.

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.

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. The Worldwide Cover extension is included as standard, whereby cover is extended for incidents that occur worldwide, but excluding public liability in the USA and Canada.



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.
- If you are injured you must seek medical attention as soon as possible.
- If a claim is made you must allow us access to your medical records should we require these in order to assess your 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.
- 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.