

# Cyclist Insurance

## Insurance Product Information Document



**Company: Gator Bikesure Ltd**

**Product: Sundays Strava Perks. Document Edition: 06/2023.**

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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?

In return for payment of the annual Strava Subscription, Sundays insurance has arranged this free insurance cover which provides you with up to £350 worth of replacement Device cover, up to £30 worth of Taxi Fare Reimbursement cover and up to £75 toward Running Event Entry Fee reimbursement cover. Our policy includes a number of additional benefits which can be summarised below:



#### What is insured?

- ✓ **Device Cover:** We will cover your Device, up to the Cover Limit, for the lesser of the repair or Replacement Cost of your Device where it is damaged as the result of an Accident while tracking a Strava activity;
- ✓ **Taxi Fare Reimbursement:** In the event of an Accident or where your bicycle cannot be ridden due to mechanical failure, we will reimburse you up to the Cover Limit for the cost of transporting you and your bicycle to a public transport station, bicycle repair shop or your home, whichever is the nearest and most reasonable at the time of the Accident or mechanical failure;
- ✓ **Running Event Entry Fee:** If you have entered and paid an entry fee to participate in an organised running event and subsequently you are unable to participate in the event due to an unforeseen illness or injury, we will reimburse your entry fee up to the Cover Limit.



#### What is not insured?

- ✗ **Device - Your Device is stolen or lost;**
- ✗ **Device - Damage does not prevent the Device from being used;**
- ✗ **Device - Damage is only cosmetic (including scratches and dents to the Device and/or screen cover or case);**
- ✗ **Device - Loss or damage is covered under a Device warranty;**
- ✗ **Taxi Fare – Where the Accident or mechanical failure occurred within 1.5 miles of where you commenced your cycling activity;**
- ✗ **Taxi Fare - Costs incurred after you have been transported to either a public transport station, bicycle repair shop or your home;**
- ✗ **Taxi Fare - The mechanical failure is a flat tyre(s) or a puncture(s) and it can be repaired by replacing the tube;**
- ✗ **Running Event - You were suffering from the injury or illness prior to entering the running event;**
- ✗ **Running Event - You are unable to provide us with verification of the payment and entry of the running event;**
- ✗ **Running Event - You are unable to provide us with a medical certificate from a registered health professional, verifying your illness or injury.**
- ✗ **Running Event - You are able to claim a refund or were able to transfer your entry fee to another entrant.**

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



## Are there any restrictions on cover?

- ! This Sundays Strava Perks policy is only available to active Strava paid subscribers and who are permanently residing in the UK;
- ! The cover will end when Your Strava paid subscription has lapsed;
- ! You are unable to provide us with sufficient verification (described above) to support your claim;
- ! Your claim is a result of an accident, incident, injury and/or illness that predates the policy issue date;
- ! Under any claim, under either Device Cover or Taxi Fare Reimbursement, a Strava cycling activity was not being logged when the incident occurred;
- ! Your claim is for any consequential loss or loss arising from warranty invalidation; or
- ! You are not a UK resident. By law, the Insurer cannot provide cover to an individual who resides outside the UK, for losses occurring outside of the UK.

**Please refer to the policy documentation for a full list of coverage restrictions.**



## Where am I covered?

- ✓ Cover is only provided 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.
- 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?

- The Strava Perks policy is a free policy for Strava paid Subscribers.



## When does the cover start and end?

- You can choose the date your cover starts.
- Your policy will automatically renew 12 months after the policy start date unless you tell us otherwise.



## How do I cancel the contract?

- Although this is a free policy, you are able to cancel this policy at any time by sending an email to [stravaperks@sundaysinsurance.co.uk](mailto:stravaperks@sundaysinsurance.co.uk). There is no cash value to this free coverage.