

superscript × *sundays*

Delivery Rider Insurance

Policy Wording

Policy Booklet — 12.2025

Welcome

Thank you for choosing SuperScript x Sundays insurance. We're proud to support delivery partners with dedicated Public Liability and Personal Accident cover designed specifically for commercial riders.

At Sundays, we believe cyclists deserve insurance built by people who understand the realities of life on the road. That's why we work closely with specialist partners and industry experts to ensure our products provide the right protection when you need it most.

This policy has been designed to give you confidence and peace of mind while you're on duty, whether you're riding a traditional bike or e-bike, delivering parcels, or on your way to the next drop-off. Inside this document, you'll find everything you need to know about your cover, including full Terms & Conditions, key exclusions, and how to make a claim. Please read this carefully to ensure you fully understand your policy.

If you have any questions, or if something doesn't look quite right, our dedicated support team is here to help. You can contact the Administrator on **020 3198 2828** or via email.

Stay safe out there, and thank you for being part of the Sundays community.

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Who we are

The Administrator

This insurance is arranged by Gator Bikesure Limited and underwritten by Red Sands Insurance Company (Europe) Limited. Gator Bikesure Limited is registered in England and the registration number is 09492364 and is an Appointed Representative of Twothreebird UK Limited who are Authorised and Regulated by the Financial Conduct Authority under firm reference number 313965.

The Insurer

This policy is underwritten by Red Sands Insurance Company (Europe) Ltd. Red Sands Insurance Company (Europe) Ltd is registered in Gibraltar Reg. No: 87598. Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

Red Sands Insurance Company (Europe) Ltd is authorised and regulated by the Gibraltar Financial Services Commission and is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in respect of business underwritten in the UK (No: 231635). Red Sands Insurance Company (Europe) Ltd is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers.

Definitions

When reading this Policy the following words will have the meanings described below wherever they appear in this document.

Accident means a collision or crash while riding Your Bicycle which is specific, sudden, unforeseen and unintended. This happens during the Period of Insurance and is entirely outside of Your control.

Administrator means Gator Bikesure Limited appointed by Us to carry out the administration of this policy including the handling of claims.

Benefit Limit means the total value covered under this Policy per each section of coverage and stated on Your Policy Schedule.

Bicycle means:

- A Bicycle propelled entirely by human power with pedals and steered with handlebars attached to the front wheel and has no other assisted means of motion and is not subject to the requirements of the Road Traffic Act; or
- If reflected as an Electric Bicycle, propelled by human power with pedals, but assisted by an electric motor of no more than 250 watts maximum power output, such electric motor should not be able to propel the Bicycle when it's travelling at more than 15.5 miles per hour. The power output or manufacturer of the motor and the battery's voltage or maximum speed of the bike must be displayed.

Bodily Injury means an identifiable injury sustained by You during the Period of Insurance and is caused by an Accident;

Commencement Date means the start date of Your policy, as noted on the Schedule, on which cover under this policy starts.

Crash means a collision of the Bicycle with another object whilst it is being ridden or a fall caused by the rider losing control of the Bicycle whilst it is being ridden.

End Date means the date on which this policy ends, which will be the earliest of the following:

- The expiry of the current Period of Insurance;
- If You choose not to renew this Policy;
- If We choose not to renew this Policy for whatever reason;
- The date You fail to pay the premium;
- The date You cancel this Policy;
- The date We cancel this Policy for whatever reason.

Immediate Family means a person who permanently resides at Your Home and is Your child, stepchild, parent, stepparent, spouse, sibling, life partner, or civil partner, and shall include adoptive relationships.

Loss of Limb(s) means a physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total irrecoverable loss of use of hand, foot, arm or leg.

Period of Insurance means a calendar year for which You may pay Us the agreed premium monthly on the due date.

Permanent Total Disablement means a condition which entirely prevents the insured person from attending to any business or occupation of any and every kind and lasts 12 calendar months and at expiry of that period being beyond hope of improvement.

Physiotherapy means physiotherapy obtained for injuries sustained in an Accident within 30 days of such Accident.

Schedule means the document that contains important information about You and this policy and forms part of the policy document.

Temporary Total Disablement means a condition that prevents You from carrying out all the duties of Your job.

Territorial Limits means England, Scotland, Wales and Northern Ireland.

We, Our, Us means Red Sands Insurance Company (Europe) Limited whose registered office is situated at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is registered in Gibraltar under company registration number 87598.

You, Your means the person named as the policyholder on the Schedule who is resident in the United Kingdom and 18 years or older.

Who can get this insurance?

To be eligible for this insurance, You must meet the following criteria:

Age and Residency

You must be at least 18 years old and permanently residing in the territorial limits of England, Scotland, Wales, and Northern Ireland.

Work permit

You must be legally permitted to work in the United Kingdom.

Usage Restrictions

- Your Bicycle should only be used for business activities and not personal or recreational use.
- Your Bicycle should only be used between 07:00am and 10:30pm and You are not allowed to use the Bicycle for any trade business, or profession, nor for hire or reward, in excess of 24 hours per week, or 96 hours per month.
- You are required to wear a helmet and high visibility vest whilst using Your Bicycle.

Ownership or Legal Responsibility

You must be the owner of the Bicycle or legally responsible for it.

About this policy booklet

Please note this policy booklet comprises two types of insurance cover. The first part is for Third Party Liability cover and the second part is for Personal Accident cover. Please refer to Your Policy Schedule to confirm Your chosen policy, cover type, applicable sections of cover and policy limits. When reading this Policy the words described on page 5 - 6 will have the meanings described wherever they appear in this document.

In return for the payment of the correct premium, We will provide the following cover as outlined in the sections below, subject to the policy terms, conditions and exclusions.

Personal Accident

Cover

If You are riding a Bicycle and You are killed or injured as a result of an Accident during the Period of Insurance, We will pay the appropriate benefit noted on the Schedule, but We will not pay more than one of the benefits under (1) to (4) in respect of the same Accident:

1. Death
2. Permanent blindness in one or both eyes
3. Loss of Limb
4. Permanent Total Disablement

Exclusions

We cover many things, but unfortunately We cannot cover everything, so it is important to understand when You are covered and when You are not covered.

The following are excluded from Your Personal Accident Cover:

Any claims by You;

1. For more than one of the benefits listed above in items (1) to (4) during the Period of Insurance.
2. For death if this occurs outside the Period of insurance.
3. For death if this occurs more than 4 weeks after the date You were injured.
4. For permanent Total Disablement if this occurs outside the Period of Insurance.
5. Permanent Total Disablement until 52 weeks after the date of the Accident unless such Permanent Total Disablement is confirmed by a medical professional of Our choosing.
6. For temporary Total Disablement.
7. For 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.
8. If the Accident did not involve the use of a Bicycle (including Your Bicycle).
9. If the Accident occurs between the hours of 10h30pm and 07h00am.
10. If you are under the age of 18.

11. If it relates directly or indirectly from stress, trauma or psychiatric illness.
12. For any claims if the Accident was as a result of:
 - 12.1. Use of a Bicycle (including Your Bicycle) beyond the manufacturer's specifications and Your own competence;
 - 12.2. Using a Bicycle to carry a passenger.
13. Resulting from You being under the influence of drugs (unless it was under the proper medical supervision and not to treat any drug addiction) or alcohol, or if there is evidence of suicide, self injury or intentional self-harm.
14. Resulting from You deliberately exposing Yourself to exceptional danger, unless it was an attempt to save someone's life.
15. For a criminal act.
16. The result of the Accident has been made worse because of a pre-existing injury, condition or illness You had before the Accident.
17. For any claim arising where You and the Bicycle (including Your Bicycle) were not clearly visible through the use of appropriate lighting, reflectors and safety clothing (including a high visibility vest).

Specific Conditions

The following specific conditions are applicable to Your Cyclist Cover:

If You are injured You must seek medical attention as soon as possible;

1. We reserve the right to have a suitably qualified professional examine Your condition at regular intervals.
2. In the event of a claim, We and the Administrator may need to access Your medical records. You agree that You will work with Us and/or the Administrator in providing Us and/or the Administrator with access to Your medical history as may be required for the assessment of Your personal injury claim.

Third Party Liability

For claims made against You for death, accidental Bodily Injury, disease, loss of property or damage to property arising from one event or all events of a series consequent on one original cause happening during the Period of Insurance and caused by You when riding a Bicycle and are found legally liable. This cover includes the legal cost and expenses of defending a claim made against You.

Cover

We will pay up to the maximum Benefit Limit as noted on the Schedule in respect of:

1. Compensation and the claimant's costs and expenses and/or;
2. The legal cost and expenses of defending a claim made against You under this section.

Exclusions

We cover many things, but unfortunately We cannot cover everything, so it is important to understand when You are covered and when You are not covered.

This policy shall not apply to liability in respect of:

Any claims by You for;

1. 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.
2. Death, Bodily Injury, disease, loss of property or damage to property sustained to or in connection with:
 - 2.1. Any person handling a Bicycle (including Your Bicycle), regardless whether it was with or without Your permission or consent;
 - 2.2. Any person that lives with You, any member of Your Immediate Family.
 - 2.3. Any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship;
 - 2.4. Any member of the same club, group or association to which You belong where existing insurance covers are in place.
3. Loss or damage to any property owned, held in trust, in the charge of or under Your control, any person handling a Bicycle (including Your Bicycle) with Your permission and consent, any person that lives with You, any member of Your Immediate Family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship.
4. We won't pay claims for anything caused by pollution or contamination. We'll pay these claims if the contamination was caused by a sudden and unexpected accident that We can identify.
5. Use of a Bicycle (including Your Bicycle) beyond the manufacturer's design and Your own competence.

6. An incident that occurs between the hours of 10h30pm and 07h00am.
7. Any event which results from Your deliberate act or omission and which could reasonably have been expected by You having regards to the nature and circumstances of such act or omission.
8. Any liability not involving the use of a Bicycle (including Your Bicycle).
9. You being under the age of 18.
10. Death, Bodily Injury, disease, loss or damage to property as a result of any person handling a Bicycle (including Your Bicycle), regardless whether it was with or without Your permission or consent.
11. Liability created by an agreement, which would not have existed in the absence of the agreement.
12. Punitive, exemplary or aggravated damages that have been awarded against You.
13. Any act of terrorism.
14. Any third party liability arising out of using a Bicycle (including Your Bicycle) outside of the Territorial Limits.
15. Any claim arising where You and the Bicycle (including Your Bicycle) were not clearly visible through the use of appropriate lighting, reflectors and safety clothing (including a high visibility vest).

Specific Conditions

The following specific conditions are applicable to Your Cover:

If You are injured You must seek medical attention as soon as possible;

1. You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
2. You must inform Us immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings. You must send Us all correspondence and documentation You receive without replying to it.
3. You must allow Us to take over and conduct in Your name the defence or settlement of any claim for Our own benefit.
4. You must allow Us to institute proceedings in Our name, at Our own expense and for Our own benefit, to recover compensation or secure an indemnity from any third party and provide Us with all information and assistance as We may require.
5. For any claim or series of claims We may at any time pay You the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for thereafter.
6. We will have no further liability in respect of the claim(s) except for the third party's costs and expenses incurred up to the date of payment, up to the limit of the indemnity noted on the Schedule.

General exclusions

You are not covered for and will not receive any benefit in respect of:

1. Any claim if the premium has not been received by Us.
2. Any claim in excess of the Benefit Limit.
3. Any direct or indirect losses arising from the provision of, or delaying providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated.
4. Any losses that are not directly associated with the incident that caused You to claim, unless expressly stated in this Policy.
5. Any incident that occurs between the hours of 10h30pm and 07h00am.
6. Any claim arising from the use of a Bicycle for personal or recreational use.
7. Any claim arising from the use of a Bicycle other than for Amazon UK deliveries.
8. Any act of dishonesty, fraud or deception by You or anyone acting on Your behalf.
9. Any loss or damage caused when anyone other than You are using the insured Bicycle.
10. Any incident that occurs whilst, or as a result of, You riding a Bicycle on a pavement.
11. Any incident where You transport hazardous or prohibited goods, including but not limited to firearms, illegal substances or explosives.
12. We won't pay claims for anything that happens because of any act of terrorism. When we say 'terrorism' we mean the use, or threat of use, of any force or violence for political, religious, or ideological reasons. This includes trying to influence any government or put fear into any section of the public.
13. Any legal liability or consequence associated with or caused by war, invasion, act of foreign enemy or hostilities (whether war is declared or not); civil war, rebellion, revolution or insurrection, riot, civil commotion, loot or pillage in connection with this, strikes or lockouts; military power or coup; nuclear or radioactive escape, accident, explosion, waste or contamination; aircraft or other aerial devices.
14. Any loss, injury, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by:
 - 14.1. An epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health and/or the World Health Organisation;
 - 14.2. Arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;

- 14.3. Any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.
- 15. Any liability arising out of using a Bicycle (including Your Bicycle) outside of the Territorial Limits.
- 16. Any liability arising from the use of Your Bicycle in contravention of traffic laws, signals, or road signs.
- 17. Any loss, damage or liability arising from any modification to Your Bicycle using non-standard or non-advised Components or processes.
- 18. Any consequential loss, including but not limited to loss of any supplier or service warranties. If We allege that, by reason of this exclusion, any claim is not covered by this policy the burden of proving the contrary shall be Your responsibility.
- 19. Any claim that arises from a fire originating from the explosion, combustion, or heat discharge of an electric Bicycle battery.

General conditions

- 1. You must observe and fulfil all the terms, conditions and endorsements of this policy otherwise We will not be liable under the policy.
- 2. You must not deliberately or recklessly misstate, omit or conceal a material fact at proposal, renewal or during the lifetime of Your Policy, failure to do so may affect how We treat Your claim.
- 3. If at the time of an event giving rise to a claim there is any other insurance policy in Your name which is in force and which provides cover for the same expense, loss, damage or liability then We will not be liable for any part of the claim.
- 4. If someone else is responsible for the loss, You agree we can take action in Your name at Our expense, to recover Our paid costs from the responsible party. You agree to help Us, and allow Us to do anything necessary or reasonably needed by Us to enforce any rights, including but not limited to providing Us with all information known to You, to assist with Our recovery.
- 5. You must take all steps to prevent and minimise any loss or damage and keep Your Bicycle in a good state of repair and roadworthy condition. You must take all reasonable care to comply with all statutory obligations and regulations imposed by any statutory, regulatory or government authority.
- 6. You must notify Us as soon as possible of any change in circumstances relevant to this policy, including change of address. Failure to do so may invalidate this policy. We reserve the right to alter the terms of this policy immediately after We are notified of such changes.
- 7. You must always take reasonable steps to prevent or minimise any loss or damage.

Claims and our claims procedure

In the event of a claim You must contact the Administrator within 30 days of the happening of a claim event. The Administrator can be contacted by telephone on 0203 198 2828 and via email at hello@sundaysinsurance.co.uk.

Full instructions will be provided. You must co-operate fully and truthfully with the Administrator and provide any information they may need within a reasonable timeframe, as communicated by Your claims handler, in order to finalise Your claim as soon as possible. If not adhered to, Your claim will remain closed until the needed information is submitted to the Administrator.

We will not pay any claim or costs that have not been specifically agreed by Us and/or if You have not provided proof of ownership of the claimed Bicycle.

For a claim under the Personal Accident Cover Section on page 8; We and/or the Administrator may need to access Your medical records. You agree that You will work with Us and/or the Administrator in providing Us and/or the Administrator with access to Your medical history as may be required for the assessment of Your personal injury claim.

How your claim is settled

We and the Administrator will work to assess your claim as quickly as possible and keep You informed throughout the process.

Cancellation rights

Cancelling Your Policy

You can cancel Your policy at any time once the policy has been in place for two months. You can contact Us using the details provided on page 18.

You will not receive any refunds for premiums already paid.

If You need to claim after You've cancelled Your policy

If You want to claim for something that took place before You cancelled, You must pay the remainder of Your full year's premium before We'll pay Your claim.

We won't pay any claims for something that happens after Your cancellation date.

When We might cancel Your policy

We may cancel Your policy at any time if You don't follow the terms and conditions in this policy or for legal

reasons, such as fraud.

We may cancel Your policy if You don't keep up with your payments.

If You're unable to make a payment, please get in touch with Us to find out how We can help.

If You move out of the UK, You must let Us know and We'll cancel Your policy.

As part of Our ongoing commitment to provide customers with insurance that meets their needs, We regularly review the insurance products We offer. We may make the decision to withdraw a product or level of cover from Our range. If We do this, We'll clearly explain this in Your renewal pack, which will be sent to You at least 21 days before Your policy is due to end. We will also provide You with information about other cover options available.

Enquiries and complaints

We aim to provide a high level of service and to pay claims fairly and promptly, and if You have an enquiry or complaint regarding this policy or a claim, You should first contact the Administrator on 0203 198 2828. Please quote Your policy or claim number in all correspondence.

The Administrator will acknowledge receipt by email within five business days of receiving Your complaint.

In the unlikely event that the Administrator requires longer than four weeks to complete their investigations for Your complaint, they will write to You to explain why they are not yet in a position to respond and indicate when they will make further contact (this will be within eight weeks of receipt of Your original complaint).

If You do not receive satisfaction through Our internal procedures, and the Administrator has issued You with a Final Response, You can refer Your complaint to the Financial Ombudsman Service. Their address is: Exchange Tower, London, E14 9SR or they can be contacted on 0800 678 1100. Please note that You have 6 months from the date of the Final Response in which to refer the matter to the Financial Ombudsman Service. Referral to the Financial Ombudsman Service does not affect Your right to take legal action against Us.

Important information

Changes

You must tell the Administrator about any changes to Your Bicycle or any relevant circumstances that would influence the Our decision to provide this insurance, within 30 days of any change happening.

Changes to the policy

We reserve the right to decline any insurance risk or to change the premium and the terms quoted.

Automatic renewal

At the end of each Period of Insurance the Administrator will advise You about any changes to the premium and/or policy terms and conditions. As this is an annual contract, the policy will automatically renew and We will continue to take payments unless You tell the Administrator otherwise.

Data protection regulations

We may store Your information on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention. Your personal details will only be disclosed to third parties if it is necessary for the performance of this insurance contract. It may be sent in confidence for processing to other companies in Our group (holding companies, associate companies, subsidiary companies) or companies acting on Our instructions, including those outside the European Economic Area. You signify Your consent to such information being processed by Us or Our Administrators.

Sensitive data

In order to assess the terms of this insurance or administer claims which arise, We may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By accepting this insurance, You signify Your consent to such information being processed by Us or Our agents.

Anti-fraud and theft registers

We may pass information to various anti-fraud and theft registers. The aim is to help insurers check the information provided and to prevent fraudulent claims. When Your request for insurance is considered, these registers may be searched. When You tell Us or the Administrator about an event, the information relating to the event will be passed on to the registers. It is a condition of this policy that You inform Us or the Administrator about an event, whether or not it gives rise to a claim.

You must not act in a fraudulent way.

If You or anyone acting for You: makes a claim under the policy knowing the claim to be false or exaggerated in any way; or makes a statement in support of a claim knowing the statement to be false in any way; or sends Us or the Administrator any documentation in support of a claim knowing the documentation to be forged or false in any way; or makes a claim for any loss caused by Your deliberate act or with Your agreement then We:

- Will not pay the claim;
- Will not pay any other claim which has been or will be made under the policy;
- May declare the policy invalid or void the policy from the date of the fraudulent act;
- Will be entitled to recover from You the value of any amount already paid for any claim under the policy;
- Will not return any of Your premiums;
- We will notify You in writing that Your policy will be terminated;
- May let the police know about the circumstances.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if We cannot meet Our obligations. Further information about compensation arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100.

Material information

The information that You have provided to Us forms the basis of this insurance contract. It is very important that the information given to Us is correct. Under the Consumer Insurance (Disclosure and Representations) Act 2012, You are required to take reasonable care to answer all questions honestly, accurately and to the best of Your knowledge when You take out Your insurance policy and when notifying Us of any change to the information that has been provided. Please note that if You fail to do so, this could invalidate Your insurance cover, resulting in Your claim not being paid in full.

Language

All communication between You and Us will be conducted in English.

Other important information

Relevant English law will apply to the policy and the relevant courts of England will have exclusive jurisdiction. In accordance with the Equality Act 2010, We are able to provide, upon request a textphone facility, audio tapes and large print documentation. Please advise the Administrator if You require any of these services to be provided so that We can communicate in an appropriate manner. All communication between You and Us will be conducted in English.

Privacy and data protection notice

We are committed to protecting and respecting Your privacy in accordance with the current Data Protection Legislation ("Legislation"). This notice sets out the basis on which We and the Administrators will process any personal data that We and the Administrators collect from you, or that You provide to Us and the Administrators. For the purposes of the Legislation, Red Sands Insurance Company (Europe) Ltd will qualify as the Data Controller in relation to any personal data You supply to Us.

Below is a summary of the main ways in which We process Your personal data, to see Our full Privacy Policy please visit Our website at <https://redsands.gi/privacy-policy>.

Our privacy principles

When We collect and use Your personal information, it is kept no longer than is necessary, We ensure We look after it properly and use it in accordance with Our privacy principles, We keep it safe and will never sell it.

Information We may collect or receive about You

We may collect and process personal data that You provide directly to Us by filling in forms, sending emails, over the phone or that We receive via third parties such as Our partners.

How We use Your information

For the purposes of providing insurance, handling claims, research or statistical purposes and any other related purposes. We will also use Your data to safeguard against fraud, money laundering and to meet general legal or regulatory obligations.

Disclosure of Your personal data

We may disclose Your personal data to third parties involved in providing products or services to Us, or to service providers who perform services on Our behalf, these include reinsurers, legal advisors, regulatory authorities and as may be required by law.

International transfers of data

We may transfer Your personal data to destinations outside the European Economic Area (“EEA”). Where We transfer Your personal data outside of the EEA, We will ensure that it is treated securely, and in accordance with Our privacy notice and the Legislation.

Your rights

You have the right to see a copy of the personal information We hold about You, to have Your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask Us to provide a copy of Your data to any controller and to lodge a complaint with the local data protection authority.

If You have any questions concerning Our use of Your personal data, please contact Red Sands Insurance Company (Europe) Ltd, Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar, GX11 1AA.

Contact Us

If You need to contact Us You can do so by email at hello@sundaysinsurance.co.uk or by calling 0203 198 2828.