



Velosure Cycle Rescue Summary

The following summary for LawShield Cycle Rescue cover does not contain the full terms and conditions of your breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording.

How to make a claim

If your pedal cycle breaks down please call our 24 hour Control Centre on 0843 658 5386. If you are unable to make a connection, please contact us on 01206 714739. Please have your return telephone number, policy number, vehicle registration number and precise location available when requesting assistance.

If Your Pedal Cycle suffers an insured incident, which occurs more than one mile from Your Home Address, service will be provided. We will provide cover as detailed within the policy wording for any insured incident. Cover will apply during the period of insurance and within the territorial limits.

Features & Benefits	Additional Notes (Please see policy terms & conditions for full details of the below)
Roadside Assistance & Recovery	<p>Providing you are in possession of a valid policy reference number or photographic identification, We will send help if You are unable to complete the Pedal Cycle portion of Your journey as a result of an accident, vandalism, or an irreparable breakdown to Your Pedal Cycle. We will arrange and pay for You, any pillion, and Your Pedal Cycle (if appropriate) are to be transported at Our discretion to:</p> <ul style="list-style-type: none"> ▪ The nearest suitable cycle repair shop or ▪ The nearest appropriate railway station or ▪ The nearest car rental agency or ▪ The nearest overnight accommodation or ▪ Your Home Address, if closer
Message Service	If you require, we will pass on two messages to your home or place of work to let them know of your predicament and ease your worry.

Significant Exclusions (For a full list of exclusions, please refer to the policy terms and conditions)	Exclusion number in policy wording:
Any incident within a mile, by public highway from your Home Address.	2
The cost of parts, components, lubricants or materials, food, drinks, telephone calls, or other incidental expenses.	11
Damage to tyres by road punctures capable of being repaired by cycle emergency kit available to You at the time of the incident.	18
More than three claims in any one Period of Insurance.	20
Claims totalling more than £1,500 in any one Period of Insurance.	21

Your right to Cancel

This policy has a cooling off period of 14 days from the time You receive this information. If You do not wish to continue with the insurance, We will provide a refund of premium paid, providing no claim has been made. However, a refund of premium is not available if the total duration of the policy is for a period of less than one month. If You exercise Your right to cancel, the policy will be regarded as not taken up, and cancelled from inception. You may cancel Your policy after this period, but no refund of premium is available. Please contact Velosure on 0800 0833035.

Policy Duration

This Policy does not exceed 12 months unless otherwise stated in the policy terms and conditions.

Choice of Law

This contract is governed by the laws of England and Wales and all communication will be conducted in English.

What to do if you have a complaint

Any enquiry or complaint you have regarding your policy should be addressed to the policy administrator: Customer Relations, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX. If you remain dissatisfied, short of court action, you can ask The Financial Ombudsman Service to review your case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. He can be contacted at the following address: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone: 0845 080 1800.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For claims against the insurers, 90% of the insurance claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS by telephoning 0800 678 1100 or by visiting www.fscs.org.uk.

Service Provider and Insurer

This service is provided by Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX, Registered Company Number 3668383. This policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, Registered Company Number 354568 (Home State: United Kingdom).

Call Assist Ltd, Firm Reference Number 304838, is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited, Firm Reference Number 202039, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.