

Cycle Rescue Key Facts



0800 083 3035

enquiries@velosure.co.uk

Velosure Cycle Rescue

The following summary for Velosure 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 01206 714739. Please have your return telephone number, policy 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 pillows, and your Pedal Cycle (if appropriate) 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 |
| Incidents while the pedal cycle is being used or has been modified for racing, trials or rallies, speed or endurance tests or practices for those activities. | 6 |
| 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.

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. We will acknowledge your complaint within three working days of receiving it.

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 Financial Ombudsman Service must be exercised within six months of the date of the Company's final decision. The Financial Ombudsman Service can be contacted at the following address:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Or by telephoning: 0800 023 4567 (free from landlines) or 0300 123 9123 (free from some mobile phones) or by visiting their website: www.financial-ombudsman.org.

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. Further information about the compensation scheme arrangements is available from the FSCS by telephoning 020 7741 4100 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.

Call Assist Ltd, Firm Reference Number 304838, is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.