

CHUBB®



Policy Terms and Conditions

Velosure Chubb Cycle Insurance

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1. Introduction

Welcome to **your cycle** insurance.

This policy covers **you** for injury, **assault**, third party liability, **accidental damage** or **theft** of **your cycle**, including temporary replacement. **We** recommend **you** keep these terms and conditions, along with **your proof of purchase** of **your cycle** and the **proof of purchase** of the **approved lock** you used to secure it with.

This document, together with the **policy schedule** document and any endorsements, form a contract between **you** and **us**. Please read the documents carefully and keep them in a safe place.

This insurance has been arranged by Velosure. Velosure is a registered trade mark of Lawshield UK Limited whose registered office is at, 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, Cheshire WA1 1RL. Authorised and regulated by the Financial Conduct Authority reference number 306793

2. How to get in touch

Customer service

Questions about **your** cover, changing **your** details, or cancelling **your** cover, just ask **us** on 0800 083 3035 or enquiries@velosure.co.uk

Make a claim

Need to make a claim? Give **us** all the details so **we** can help **you** out asap (more information later under 'How to make a claim').

Contact **us** on 01925 422773 or claims@velosure.co.uk.

Make a complaint

We are always working on feedback so feel free to contact **us** about **our** services (more information later under 'How to make complaint'). Contact **us** on 0800 731 3942 or customerrelations@lawshield-uk.com

You can call **us** any time between 9 - 5pm Monday to Friday.

Our offices are closed on weekends and bank holidays.

Important information

Demands and needs

This product meets the demands and needs of those that wish to insure their **cycle** from **theft** and **accidental damage**, protect themselves from liability and death or serious injury following an **accident** or **assault** whilst riding their **cycle**.

Eligibility

To be eligible for this cover the **insured person** must own a **cycle** and be a resident of the **United Kingdom** and at least eighteen years of age. **You** must have **proof of purchase** of your **cycle**.

Law applicable to your policy

This policy, and any dispute or claim arising out of or in connection with it or its subject matter or formation (including any non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

All communication in connection with this policy will be in English.

Sanction Clause

We shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** or **our** parent to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.

We are a subsidiary of a U.S. company. As a result, **we** are subject to certain U.S. laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit **us** from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Iran, Syria, North Korea, Cuba and Crimea Region.

Third party rights

A person who is not a party to or any persons insured under this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this policy, but this does not affect any right or remedy of a third party which exists or is available apart from the Contracts (Rights of Third Parties) Act 1999.

Assignment

This policy may not be assigned by **you**, and **we** will not be bound to accept or be affected by any notice or any trust, charge, purported assignment, or other dealing with or relating to this policy.



4. Definitions

The following words or phrases as defined below can be found in bold through this document and any schedule or endorsements.

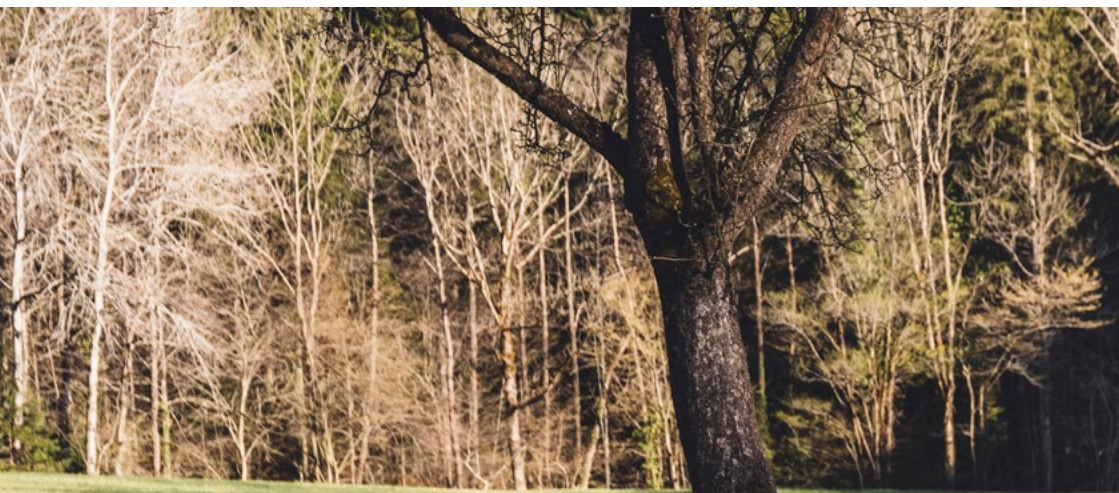
Accessories	<p>Any of the following where cover is shown in the policy schedule for which you can provide proof of purchase:</p> <ul style="list-style-type: none">• Any equipment added to the frame of your cycle which are not essential to the cycle's operation but can only be removed with tools.• Articles of specialist cycling, biathlon or triathlon clothing and headgear.• Luggage designed specifically for the carriage of your cycle.
Accident / Accidental	<p>A sudden identifiable violent external event that happens by chance and which could not be expected, or unavoidable exposure to severe weather.</p>
Accidental damage	<p>A sudden or unforeseeable external force, such as a collision with another object, an impact from a fall, or other unexpected accident which prevents the correct operation of the cycle.</p>
Approved lock	<p>A lock which when you purchased it, was listed in the Master Locksmiths Association '(MLA) Sold Secure' list of cycle locks in line with the level of rating associated with the purchase value of your cycle as below: If your cycle is valued...</p> <ul style="list-style-type: none">• equal to or under £1,500, this requires a Bronze rated 'Sold Secure' lock.• between £1,501 and £2,500, this requires a Silver rated 'Sold Secure' lock.• equal to or over £2,501, this requires a Gold rated 'Sold Secure' lock.

Assault	A sudden, unexpected, physical assault by an unknown third party with deliberate intent to cause bodily injury .
Benefit amount	The maximum amount we will pay based on the level of cover stated in the policy schedule .
Cycle	Any cycle owned by you , including e-bikes, cargo bikes, tandem bikes, or adult tricycle as specified in your policy schedule . Cycles with an electric battery must have a maximum speed that does not exceed 15.5 mph and a motor not exceeding 250 watts. Your cycle is defined by its frame, as well as any parts that are directly and permanently attached to it, as bought in one event together, this includes accessories . Parts of cycles , that are easily detachable (e.g., wheels with quick detach latches) should be secured to the cycle with an approved lock whenever feasible.
Bodily injury This definition does not apply to the Public Liability Section	An injury which happens while the policy is in force, and which is caused only by an accident and on its own: a. within 24 months of the accident , leads to permanent disability or death; or b. leads to dental injury which becomes apparent within seven days of the accident .
Dental injury	An injury to the teeth and supporting structures (including damage to dentures or orthodontic appliance whilst being worn) which is directly caused by a sudden, external and identifiable event that happens by chance and could not have been expected.
Economically repairable	Where the cost to repair the insured cycle does not exceed the cost to replace it or the sum insured .
Emergency dental treatment	Emergency treatment to the teeth and supporting structures (including damage to dentures or orthodontic appliance whilst being worn) within 7 days of an assault .
Excess	The contribution you must make to us in the event of each and every accepted claim.

Fixed attachment point	A sturdy and unmovable object point to which the cycle can be safely secured and cannot be removed by lifting, ripping, or breaking without tools. An example is a metal cycle rack.
Hospital	An establishment licensed for caring for and treating inpatients who are sick and injured, but not one that is primarily a clinic, nursing home, rest or convalescent home, and not a place to treat alcoholism or drug addiction.
Hospital stay	Admission to a hospital on the advice of, and under the regular care and attendance of a doctor.
Insured location	<p>The location where the cycle is usually kept which means:</p> <ul style="list-style-type: none"> • a house, including its privately accessed integral garage(s). • an outbuilding, detached garage or shed which is attached to or within the boundaries of a private house or the communal building where you normally reside that is privately accessed and is securely locked at all times. • a self-contained flat. • a self-contained lockable private room in the halls of residence in which you normally reside. • a communal hallway in which you normally reside. • a communal outbuilding within the boundaries of the building in which you normally reside. • a temporary residence such as a holiday cottage/ home, guesthouse, or hotel for a maximum period of 30 days at any one time during the period of insurance. • Any other address that you reside at for longer than of 30 days in any one year may be covered provided you advise us, and we accept this by an endorsement.
Loss of hearing	Permanent profound deafness, which means the quietest sound you can hear is louder than 90 decibels when tested by a qualified audiologist.

Loss of limb	<p>With reference to:</p> <ul style="list-style-type: none"> • an arm – amputation or complete and permanent loss of all functional use – at or above the wrist joint. • a leg – amputation or complete and permanent loss of all functional use – at or above the ankle (talo-tibia joint).
Loss of sight both eyes	<p>Permanent blindness which, based on medical evidence, you will never recover from and which results in your name being added (on the authority of a qualified ophthalmic specialist) to the Register of Blind Persons maintained by the government.</p>
Loss of sight in one eye	<p>Permanent blindness which, based on medical evidence, you will never recover from, in an eye to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet away or less.</p>
Permanent partial disablement	<p>Any Permanent Disability other than permanent total disablement, that is not otherwise excluded.</p>
Permanent total disablement	<p>If you were in paid work at the date of the accident:</p> <p>A permanent disability which stops you from carrying out occupational duties for which you are fitted by way of training, education or experience; or</p> <p>If you were not in paid work at the date of the accident:</p> <p>A form of permanent disability calculated on a medical assessment by us or an independent medical expert appointed by us, which results in your inability to perform, without assistance from another person, at least two of the following activities of daily living;</p> <ul style="list-style-type: none"> • eating, • getting in and out of bed, • dressing and undressing, • toileting; or • walking 200 meters on level ground.
Personal effects	<p>Articles worn, used or carried by you, excluding cycles and accessories</p>

Policy schedule	The document showing your details, the cover provided and any endorsements that apply
Proof of purchase	The receipt/invoice, bank or credit card statement detailing the purchase of your cycle, accessories , or an approved lock from any retailer
Punitive, exemplary or aggravated damages	Damage awards that are intended to reform or deter persons from engaging in conduct similar to that which formed the basis of the action against you given rise to a claim.
Secure vehicle rack	A vehicle cycle transport rack that has lockable security preventing it from being removed from the vehicle without specialised tools and equipment.
Securely locked	All access points, including, but not limited to, doors, roofs, windows are fully enclosed, closed off and locked. Allowing for no entry point unless force entry or violence is used and there is evidence thereof.
Sport	Using the cycle and accessories for organised racing events or amateur competition.



Sum insured	<p>This is always up to a maximum of the amount you selected when buying your policy, including, but not limited to the below instances.</p> <p>It should be the value you paid for your cycle when you bought it including VAT.</p> <p>For vintage or antique cycles which are valued due to their age, style or collectability, the sum insured should be the amount shown in any valuation you provide to us. The valuation must be less than three years old and has been provided by a vintage cycle retailer or other suitably qualified valuer.</p> <p>For hybrid or composite cycles and accessories where the parts have been individually purchased, we will pay the replacement cost of the individual components.</p> <p>For articles of specialist cycling, biathlon or triathlon clothing and headgear, we will pay the cost of repair or replacement adjusting for wear and tear based on the following scale:</p> <ul style="list-style-type: none"> • Less than 3 years old, the cost of repair or replacement as new. • Between 3 and 5 years old, a 30% reduction for wear and tear. • Between five and seven years old a 60% reduction for wear and tear. • Older than 7 years old, we will pay nothing.
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Territorial limits	The area shown in the policy schedule in which cover operates.
Theft / Stolen	By ' stolen ' or ' theft ' we mean the taking of your cycle without permission with the intention of permanently depriving you of your cycle , with or without threat of violence or force.
Unattended	Leaving your cycle in an unlocked cycle hanger or unlocked vehicle or unlocked vehicle rack, and/or leaving your cycle in a location other than your home where it is not securely locked through the frame and one wheel.
United Kingdom	United Kingdom England, Scotland, Wales and Northern Ireland (including Channel Islands and the Isle of Man).
Sum insured We, Our, Us	The Insurer - Chubb European Group SE, UK Branch
You, Your, Insured person	When we say ' you ', ' your ' or ' insured person ' we mean the person whom the insurance agreement is with. This will be the person who owns the cycle .



5. What is covered and what is not covered?

5.1 Accidental Damage Cover

What is covered

You are covered for **accidental damage** of **your cycle**. We will also cover **your cycle accessories** when damaged at the same time alongside **your cycle**.

If **your cycle** is **economically repairable**, we will reimburse you for the repair to a value up to a maximum of the **sum insured**.

If **your cycle** is not **economically repairable**, we will replace **your cycle** with the same or similar brand and model up to a maximum of the **sum insured**.

If **we** can repair or replace **your cycle** but agree to a cash settlement, **we** will only pay what it would cost **us** to repair or replace the **cycle** using our own suppliers. This is at **our** discretion.

We may use specialist suppliers chosen by **us**, for repair or replacement or for acoustic testing on carbon fibre.

The total amount **we** will pay for **accessories** is shown in **your policy schedule**.

You are covered whilst using **your cycle** within the **territorial limits** as shown in your **policy schedule**.

What is not covered

- Damage as a result of modifications of **your cycle**.
- Damage following abandonment of **your cycle** for more than 24 consecutive hours.
- Damage caused by normal wear and tear, rust, oxidation, corrosion, cosmetic damage such as scratches or chips that does not interfere with the proper functioning of the **cycle** or gradual deterioration of the performance of the **cycle** caused by general use or through atmospheric conditions during storage.
- Damage resulting from the use of the **cycle** by **you** in connection with the competitive or professional practice of **sports** such as races unless shown in **your** schedule.
- Damaged caused by battery failure, punctures, mechanical or electrical breakdown or defect.
- Damage that is covered under the manufactures warranty, or as a result from manufacturing defect.



What is not covered Continued

- Damage caused by a poor workmanship or defective repair or maintenance.
- Costs of estimates or repairs or replacement not authorised by us.
- Damaged caused from unsuitable power supply, power surges or incorrect connections.
- Damage resulting from the use of the **cycle** by **you** without the required lighting, when it had an impact on the occurrence or extent of the damage.
- Any **accidental damage** or **theft** that occurred whilst the **cycle** was in transit with a recognised transit or transport provider where **you** fail to report it to the transport or transit provider within 24 hours of noticing the damage or **theft**. Or **you** have no receipt to prove it was in transit. **We** are secondary to any alternative compensation provided by the recognised transport provider, and **we** may ask for proof you have reported the loss with them first.

5.2 Theft Cover

What is covered

- **You** are covered for **theft** of your **cycle**. **We** will also cover **your cycle accessories** when stolen at the same time alongside your cycle: Whilst secured away from an **insured location** and **securely locked** to a **fixed attachment point** with an **approved lock**.
- Whilst **securely locked** in an **insured location** with evidence of breaking and entering.
- As a result of a hijacking.
- From a locked motor vehicle (including a **secure vehicle rack**).

The total amount **we** will pay for **accessories** is shown in **your policy schedule**.

We may use specialist suppliers chosen by **us**, for replacement.

If **we** can replace **your cycle** but agree to a cash settlement, **we** will only pay what it would cost **us** to repair or replace the **cycle** using **our** own suppliers. This is at **our** discretion.

You are covered whilst using **your cycle** within the **territorial limits** as shown in **your** policy schedule.

What is not covered

- **Theft** of the **cycle** when it is left outside and not **securely locked** with an **approved lock** to a **fixed attachment point**.
- **Theft** of the **cycle** without **assault**, breaking and entering, or breaking the **approved lock** or **fixed attachment point**.
- **Theft** of the **cycle** from a **securely locked** property without breaking and entering.
- **Theft** committed by **your** immediate family, or by someone to whom the **cycle** is entrusted.
- **Theft** when the **cycle** is loaned or hired out by **you** to any other person.
- **Theft** of tires and **accessories** of **your cycle** unless **stolen** at the same time.
- **Theft** whilst using the **cycle** and **accessories** for **sport** unless cover is shown in the **policy schedule**.
- Any **theft** that occurs within the waiting period of 21 days following the start of this policy.

5.3 Public Liability Cover

What is covered

If **you** become legally liable to pay damages in respect of:

1. accidental bodily injury (which shall include death, illness and disease) to any person; and/or
2. accidental loss of or damage to material property

which arises from **your** use of or ownership of a **cycle** and **accessories** within the **territorial limits**, the total amount payable for all such damages and all **Costs and Expenses** is the Sum Insured for this Section shown in your **policy schedule**.

Costs and Expenses means:

1. all costs and expenses recoverable by any claimant from **you**;
2. all other reasonable costs and expenses incurred by **you** with **our** prior written consent;
3. solicitors' fees for representation at any coroner's inquest or fatal accident inquiry or in any court of summary jurisdiction.



What is not covered

- The Excess for this Section shown in **your policy schedule**
- Liability arising from loss or damage to property which belongs to **you** or is in **your** care custody or control.
- Where **you** are entitled to indemnity from another source.
- Fines, penalties or any **Punitive, exemplary or aggravated damages** awarded against **you**.
- Any liability for **bodily injury**, loss or damage:
 - to **your** employees or members of **your** family or to their property.
 - arising out of the ownership, possession, use or occupation of land or buildings.
- arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
- When using the **cycle** for hire, reward, courier services, or the carriage of paying passengers.
- Any liability not involving the use of a **cycle**.
- Any liability arising out of the use of a **cycle** outside the **territorial limits**.
- When using the **cycle** and **accessories** for **sport** unless cover is shown in the **policy schedule**.



5.4 Personal Accident

What is covered

We will pay the amount shown below, if whilst using **your cycle** within the **territorial limits**, **you** are involved in an **accident** which, causes **you** **accidental** death or a **bodily injury**.

Personal Accident Benefits		Core	Performance
A)	Accidental death	£10,000	£25,000
B)	Permanent total disablement	£10,000	£25,000
C)	Permanent partial disablement		
i)	Loss of sight in both eyes or loss of limb (one or more)	£10,000	£25,000
ii)	Loss of sight in one eye	£5,000	£12,500
iii)	Permanent total loss of speech or loss of hearing in both ears	£10,000	£25,000
iv)	Loss of hearing in one ear	£2,000	£5,000
v)	Permanent total loss of or loss of use of: • the back or spine below the neck with no damage to the spinal cord	£4,000	£10,000
	• the neck or cervical spine with no damage to the spinal cord	£3,000	£7,500
vi)	Permanent total loss of or loss of use of shoulder, elbow or wrist	£2,500	£6,250
vii)	Permanent total loss of or loss of use of hip, knee or ankle	£2,000	£5,000

Specific Information for SECTION 5.3 -Personal Accident

1. You will only be able to claim for one **benefit amount** from items A, B, or C for **you** in respect of any one **accident**.
2. The maximum **we** will pay will not be more than the **benefit amount** stated in the **policy schedule** for you in respect of any one **accident**.
3. If **you** were disabled before the **accident** or already had a condition which was gradually getting worse, **we** will assess medical evidence of the difference between **your permanent disability** before and after the **accident and** may reduce **our** payment proportionately.
4. If the benefit is payable for **loss of limb**, then benefit for parts of that limb cannot also be claimed.
5. If **you** disappear and it is reasonable for the police or registration authorities to believe that **you** have died as a result of **bodily injury**, **we** will pay the **accidental death benefit amount**. This will be subject to a signed undertaking given by **your** legal representatives that if **you** are later found to be alive, the **accidental death benefit amount** will be refunded to **us**.

What is not covered

- Any **accident** not involving the use of a **cycle** by **you**.
- Anyone including **you** under 16 or over 85 years of age.
- Suicide, attempted suicide or deliberate self-inflicted injury by **you** regardless of the state of **your** mental health.
- **Your** illegal acts.
- Using the **cycle** for hire, reward, courier services, or the carriage of paying passengers.
- Using the **cycle** and accessories for sport unless cover is shown in the **policy schedule**.
- Repetitive stress (strain) injury or syndrome or any gradually operating cause.
- Bacterial or viral infection except where it is the direct result of **accidental bodily injury**.

5.5 Road Rage Assault

What is covered

Where cover is shown in the **policy schedule**, we will provide the following if **bodily injury** occurs by way of an **assault**, during the period of insurance, whilst **you** are riding or using the cycle:

1. The **hospital** daily cash benefit of £100 for each 24 hours you are in **hospital** for a maximum of 30 days.
2. Up to £250 for **emergency dental treatment** following a **dental injury**.
3. 5 sessions of stress counselling following a successful claim under items 1 & 2.
4. Damage to clothing and personal effects up to £150.

You are covered whilst using **your cycle** within the **territorial limits** as shown in your **policy schedule**.

What is not covered

- We will not pay the first £25 of any claim for 2. **emergency dental treatment** or 4. clothing and **personal effects**.
- **Your** own criminal acts.
- Any road rage incident, assault or bodily injury not involving the use of a **cycle** by **you**.
- Being under the influence of alcohol or drugs.
- **Assault** initiated by **your** actions or fighting (except in genuine self-defence).
- Any **hospital stays** which does not involve an overnight stay as an in-patient.



5.6 Replacement Cycle Hire

What is covered

Where cover is shown in the **policy schedule**, we will reimburse **you** up to £500 per policy year, for the cost of hiring an alternative **cycle** from a recognised reputable **cycle** dealer whilst awaiting repair or replacement of **your cycle** when **you** have an approved claim following **theft** or **accidental damage**.

What is not covered

- When the costs of hire have not been agreed with **us** or **our** prior authority has not been obtained.
- Where the costs are above the **cycle** value or repair costs, or **sum insured**.
- Where **you** cannot provide proof of hiring an alternative **cycle** including the costs involved.
- Where costs are incurred by anyone other than **you**.

5.7 Rehabilitation

What is covered

Where cover is shown in the **policy schedule**, we will pay up to £50 per session up to a maximum of 5 sessions in any one period of insurance, for the cost of receiving a session of:

- physiotherapy
- counselling; and/or
- cognitive behavioural therapy

following an **accident** on **your cycle**.

What is not covered

- Any **accident** not involving a **cycle you** own.
- Where **we** have not authorised the session.
- Where evidence cannot be provided.
- Where costs are incurred by anyone or than **you**.

6. General exclusions

What **we** do not cover under this policy:

- If the premium has not been paid by **you**.
- For any **cycle** not specified on **your policy schedule**.
- Any, injury, loss or damage caused deliberately, maliciously or wilfully by **you** or a member of **your** family or anyone who lives at the same address as **you**.
- Any **claim** arising out of cycling as your occupation or profession.
- Loss of the **cycle**.
- If **you** are unable to provide proof of ownership (such as the original, or copies of the original, purchase receipt for **your cycle**) to **us**.
- If **you** are unable to provide **proof of purchase** of an **approved lock**.
- Any fraud or deception by **you** or anyone acting on **your** behalf.
- If the cause of the **accidental damage, theft** or liability was 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, strikes, terrorism, or lockouts.
- Any **theft** caused by, or arising from deliberate, improper behaviour or criminal act by **you** or during any illegal activity undertaken by **you**.
- Any **accidental damage** or **theft** caused by or arising from you being under the influence of alcohol or drugs (unless it was under the proper medical supervision and not to treat any drug addiction).
- For any **accidental damage** or **theft** caused by or arising from securing the **cycle** in a manner inconsistent with **your** obligations as set out in the security provisions in section 10 of this policy.
- Loss of value.



7. Claim limit per annum

For Sections **5.1 accidental damage** and **5.2 theft** you are entitled to one successful claim that results in a replacement or reimbursement and two successful claims that result in repair per policy year per **cycle** covered under **your policy**.

8. Sum insured, excess and scope of cover

The maximum **sum insured** is equal to the price of the **cycle** as selected by **you** when obtaining a quote for this insurance.

The maximum value **we** will pay for all **your accessories** in total is up to the **sum insured** up to a maximum as shown in **your policy schedule**.

You will need to pay an excess for each and every successful claim. The amount of excess **you** will need to pay is in **your policy schedule**.

Your cycle is covered for use by **you** in the **United Kingdom** and within the wider territory as described in **your policy schedule**.

9. General rights and obligations

The following list of specific obligations shall apply:

1. **You** must take reasonable steps to avoid making a claim.
2. **You** must not deliberately or recklessly misstate, omit, or conceal a material fact at the time of purchase, renewal or during the lifetime of **your** policy; doing so may affect how **we** treat **your** claim.
3. **You** must notify **us** as soon as possible of any change of address. Failure to do so may invalidate this policy.
4. If **you** need to claim and the incident is covered by another insurance policy **you** have, **you** must inform **us**, **we** will not pay more than **our** proportional share.
5. **You** must not agree to limit or exclude any right of recovery **you** may have against a third party for loss, damage or liability that is or may be subject to a claim under this cover.

6. **You** agree that **we** have the right to pursue **your** rights of recovery against a third party (where permitted by law) for loss, damage or liability that is or is likely to be subject to a claim under this cover and **you** must do everything reasonably necessary to assist **us** to do so.
7. **You** must not make any admission, offer, promise or any claim settlement without **our** prior consent.

If **you** do not meet **your** obligations as set out in this document, then **we** may reduce the benefit should **you** need to make a claim by the damage **we** suffer as a result. Any right to benefit shall lapse if **you** have failed to fulfil one or more obligations with the intention of misleading **us** unless the deception does not justify the forfeiture of the right.



10. Security conditions

10.1 Security Requirements at the insured location

Accidental damage or theft of the **cycle** whilst at the **insured location** will only be covered in circumstances where the **cycle** is:

- a. At a house or its private integral garage(s), flat, and room in a communal residence, the **cycle** is kept inside, and any security devices are in operation.
- b. At a detached garage, privately accessed wooden or metal shed, and **you** have complied with the following security requirements:
 - i. all external doors must be secured by a minimum of:

- 1. 5 lever mortice deadlocks to BS3621 standard, or
- 2. a 5-lever padlock, or
- 3. a CEN grade 3, 4, 5 or 6 rated padlocks.

or

- ii. the **cycle** must be secured through the frame by an **approved lock to fixed attachment point** within the building.
- c. At a communal hallway or a communal outbuilding, the **cycle** must be secured through the frame by an **approved lock to a fixed attachment point**.

10.2 Security requirements where the cycle is away from the Insured location

Accidental damage or theft of the **cycle** whilst away from the **insured location** will only be covered in circumstances where:

- a. The **cycle** is not left **unattended**.
- b. The **cycle** is left **unattended**, but secured to a **fixed attachment point** by an **approved lock** through the frame and one wheel and any access to the

cycle is accompanied by evidence of forcible and violent entry.

- c. The **cycle** is not left **unattended** within the boundaries of a train station for more than 24 hours and subject to 2b) above.
- d. The **cycle** is left in a transition area of an organised competitive triathlon or biathlon in which **you** are participating.

10.3 Security requirements for vehicles where the cycle is in or on a vehicle

Accidental damage or **theft** whilst the **cycle** is in or on a vehicle will only be covered in circumstances where:

- a. All doors, windows and other openings of the vehicle are left closed, **securely locked** and properly fastened.
- b. Access to the **cycle** was obtained with forcible and violent entry.
- c. Any security devices installed in the vehicle are in operation.
- d. The **cycle** is stored out of sight or is secured through the frame by an **approved lock** to the roof or **cycle** rack attached to the vehicle.
- e. If the **cycle** is left in or locked on to the vehicle between the hours of 9pm and 6am the vehicle must be fitted with a Thatcham category 1 alarm/immobiliser or category 2 immobiliser and/or category 3 steering lock, and if any such Category 1 and 2 device is not factory fitted, it must have been installed by a member of the Thatcham recognised installer and evidence of such must be provided in the event of a claim.
- f. When **you** are outside the United Kingdom where it is impossible to comply with the Thatcham security requirements, **theft** will only be covered if the vehicle is fitted with a factory fitted alarm or immobiliser and evidence of its existence must be provided in the event of a claim.
- g. Any vehicle used must have:
 - i. Valid motor insurance.
 - ii. A valid MOT certificate where applicable.
 - iii. Current road tax where applicable.
 - iv. All windows and locks that are capable of making the vehicle secure.

11. Premium payment

11.1 Monthly Payment Plan

If **you** are paying **your** premium using Velosure's Credit Provider's monthly credit facility, **you** must make the regular monthly payments as required in the credit agreement. If **you** do not do this, **we** may cancel this insurance as set out in the General Conditions section of this **policy** booklet.

If the credit agreement requires **you** to pay a deposit, this deposit is required by the date the insurance starts or the **policy** will not be valid.

12. How to make a claim

When there is a claim or possible claim, **you** must tell **us** as soon as reasonably possible.

For **all** claims:

1. Check these terms and conditions and your policy schedule to see if **you** are covered.
2. For any theft, attempted theft, malicious damage, or vandalism **you** must report the incident to the police as soon as reasonably possible and obtain a crime reference number.
3. Contact Velosure on
Telephone: 01925 422 773,
email claims@velosure.co.uk
or write to Claims, Velosure, 1210
Centre Park Square, Centre Park,
Warrington, WA1 1RU

as soon as reasonably possible, quoting **your** policy number. **Your** claim will be registered, and **you** will be told what to do next.

4. Let **us** know and share any information or communication **you** receive about the event or cause relating to **your** claim.

We have the right to take and keep possession of any part or all of the **cycle** and to deal with salvage in a reasonable manner, but **you** must not abandon any **cycle**. This does not mean **we** will be responsible for any liability and will not impact **your** right to rely on this policy.

12.1 What information we require when submitting a claim

For **accidental damage** or **theft** claims:

Please provide **us** with as much information as possible when submitting the claim.

We will require **you** to provide **us** with **proof of purchase** or documentation or other evidence which clearly demonstrates ownership of the **cycle, accessories, and approved lock** to help substantiate your claim. For example, original purchase receipts, bank or credit card statements, instruction booklets, photographs, the remains of the **approved lock** and/or the keys. **We** will only ask for information relevant to **your** claim.

We will require a police report for any incidents of **theft**, attempted **theft**, malicious damage, or vandalism.

We will ask for evidence of forcible entry where applicable.

You must take all reasonable steps to recover any lost or **stolen** property and to prevent any further loss or damage.

If the **cycle** is **stolen** or **damaged** whilst in the care of an airline or cruise line or recognise transit provider, **you** must:

1. Get a completed Property Irregularity Report form from the airline or cruise line.
2. Give written notice of the claim to the airline or cruise line within their conditions of carriage (please retain a copy), where no given within 24 hours.
3. Provide receipt to prove it was in transit.
4. Keep all travel tickets and tags and receipts for submission to **us**.
5. We may ask **you** to provide proof of reported **theft** or **damage** from the transport provider.

We are secondary to any alternative compensation provided by the recognised transport provider, airline or cruise line.

We will ask **you** to share any photos of the incident and the location it occurred in that you have.

For liability claims:

You must send **us** any statement of claim, legal process, or other communication (without answering them) as soon as **you** receive it.

Do not discuss, negotiate, pay, settle, admit, or deny any claim without **our** written permission.

You must notify **us** in writing of any impending prosecution inquest or fatal **accident** enquiry.

13. Waiting Period

Under this policy a waiting period of 21 days applies from the date your policy starts for any **cycle**. **You** will not be able to make a successful claim for any theft incidents which occur during this time.

14. Fraudulent claims

If **you**, or anyone acting on **your** behalf, knowingly makes a claim which is in anyway dishonest, false, or fraudulent or exaggerated, this policy will become invalid. This means that **we** will not pay the claim, or any subsequent claim and **your** policy cancelled from the moment that the dishonesty, falsehood, or fraud occurred without any return of premium. In addition, **we** may recover amounts **we** have already paid in respect of the claim.

In the event of dishonesty, falsehood or attempted or actual fraud, **your** details may be shared with relevant insurance industry databases and law enforcement authorities, and this may result in future insurance being denied and **you** may be prosecuted.



15. Cancelling or Changing your policy

15.1 Your rights to cancel this policy

Cancellation within 14-days:

If **you** decide that this policy is not for **you** and **you** have not made a claim, then you may cancel this policy within 14 days of it starting by contacting us on 0800 083 3035 or enquiries@velosure.co.uk.

If **you** cancel this policy within the 14-day cooling-off period, then **We** will refund any premium **you** have paid for this policy.

Cancellation outside of 14-days:

You may cancel this policy by contacting **us** on 0800 083 3035 or enquiries@velosure.co.uk.

Where **you** have paid annually in advance **your** policy will be cancelled at the end of the next calendar month. **We** will calculate the premium for the period **you** have been insured and refund any balance to **you**. A cancellation fee of £15 will be applied by Velosure.

Where a claim has been paid, no refunds will be made (when applicable).

15.2 Our rights to cancel this policy

We may cancel this policy by sending a minimum of 30 days' written notice to **you** by recorded delivery to **your** last known address. If **you** pay in monthly instalments, then **your** policy will be cancelled at the end of the next calendar month. Where **you** have paid annually in advance, then **We** will calculate the premium for the period **you** have been insured and refund any balance. **We** will only cancel **your** policy for a valid reason. Examples are:

- **you** fail to pay **your** premium when due.
- **you** exceed the claim limit for this policy (see 'Claim limit per annum' section).
- **you** commit an act of fraud or wilfully seek to mislead **us** in any way.
- A change in regulatory, tax or legal status for **you**, **us**, or the policy.

We may also cancel this policy in case **your cycle** is lost in an uncovered incident and/or declined claim, with immediate effect of the date of the incident.

15.3 Amendments to your policy

You must tell **us** without delay about any change in the information given to **us** which is relevant to this policy. If **you** do not, **your** insurance may not be valid or may not cover **you** fully. If **you** are not sure whether any information is relevant, **you** should tell **us** anyway.

For example, **you** must tell us if you:

1. Change the value or **sum insured** of your **cycle**.
2. Change your address
3. Receive a police caution for or are convicted of or charged with an offence (other than motoring).
4. Plan to use the cycle in connection with an occupation or profession.

This may result in a change of premium, change any terms and conditions or **we** may have to cancel this policy due to the changes.

If **you** wish to make changes to **your** policy during the policy year, **you** may be subject to payment of an additional premium, and when made by telephone, email or by post, an administration charge of £15 will be applied by Velosure.



16. Renewing your policy

We will contact **you** 30 days before **your** current policy is due to end.

We will provide **you** with a quotation for cover for next 12 months, based on information **we** hold.

You should review this to ensure it is accurate and advise **us** of any changes required.

If **you** would prefer to pay in full, please contact us prior to your renewal date to ensure that your cover is continuous.

If **you** have selected to use to pay by instalments (using Velosure's Credit Provider) then the policy will automatically renew based on the information **we** hold.

If **you** do not want to continue **your** cover, please contact **us** before **your** policy is due to renew.

Please contact **us** on 0800 083 3039 or at enquiries@velosure.co.uk

17. How to make a complaint

Our aim is to get it right first time, every time – so we hope **you** won't need to make any complaints but if **you** are not happy with **our** service or have questions or concerns about the sale of **your** policy, please contact Velosure through one of the methods below, quoting the policy details, so they can deal with the complaint as soon as possible:

Velosure Compliance Team,
Lawshield UK Limited,
1210 Centre Park Square,
Centre Park,
Warrington
WA1 1RU

+44 (0) 800 731 3942

customerrelations@lawshield-uk.com

If **you** have questions or concerns about the terms of **your** policy, or the handling of a claim, please contact Chubb through one of the methods below, quoting the policy details, so they can deal with the complaint as soon as possible:

Chubb Complaints Team
The Sentinel Building
103 Waterloo Street
Glasgow
G2 7BW

Telephone: 0800 519 8026

Email: customerrelations@chubb.com

Website www.chubb.com/uk

If **you** remain dissatisfied after **you** receive **our** final response, then **you** can approach the Financial Ombudsman Service (FOS) for assistance. The FOS contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4 567 (calls to this number are free on UK mobile phones and landlines) or
0300 123 9 123

(Calls to this number cost no more than calls to 01 and 02 numbers) or
+44 20 7964 0500 (if calling from abroad).

Email: complaint.info@financial-ombudsman.org.uk

Web site: www.financial-ombudsman.org.uk

Making a complaint does not affect **your** statutory rights relating to this policy and does not affect your right to take legal action.

17.1 Financial Services Compensation Scheme

In the unlikely case we're unable to pay claims, we're still backed by the Financial Services Compensation Scheme (FSCS).

You can find out more about the FSCS at www.fscs.org.uk.

You can get in touch with them in the following ways:

By online form www.fscs.org.uk

By phone 0800 678 1100
or 020 7741 4100

By email enquiries@fscs.org.uk

18. Data privacy statement

We use personal information which **you** supply to **us** (or, where applicable, to **your** intermediary) in order to write and administer this policy, including any claims arising from it.

This information will include basic contact details such as **your** name, address, and policy number, but may also include more detailed information about **you** (for example, **your** age, health, details of assets, claims history) where this is relevant to the risk **we** are insuring, services **we** are providing or to a claim **you** are reporting.

We are part of a global group, and **your** personal information may be shared with **our** group companies in other countries as required to provide coverage under **your** policy or to store **your** information. **We** also use a number of trusted service providers, who will also have access to **your** personal information subject to **our** instructions and control.

You have a number of rights in relation to **your** personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how **we** use **your** personal information.

For more information **we** strongly recommend **you** read **Our** user-friendly Master Privacy Policy, available here:

<https://www.chubb.com/uk-en/footer/privacy-policy.html>.

You can ask **us** for a paper copy of the Privacy Policy at any time, by contacting **us** at: dataprotectionoffice.europe@chubb.com



About Chubb

This **cycle** insurance is arranged, administered and underwritten by Chubb European Group SE. Chubb European Group SE (CEG) is a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles,

Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales. UK Establishment address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. - Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority (4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France). Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

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