

Cycler Cycle Insurance

Insurance Product Information Document

Company: Cycler

Product: Bikefinder Cycle Insurance

Niche Box Group Ltd trading as Cycler is an appointed representative of UK Oasis Group Ltd which is authorised and regulated by the Financial Conduct Authority under firm reference number 943570. Astrenska 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 202846.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

What is this type of Insurance?

This insurance will cover you in the event of theft or damage caused by theft of your insured cycle



What is Insured?



Theft of Cycles and Accessories

Covers your cycle and accessories against theft or attempted theft whilst at the insured location and whilst away from the insured location, subject to certain security requirements being complied with.



What is not Insured?

- ✗ Any damage caused by anything other than theft or attempted theft.
- ✗ Any cycle that is subject to the requirements of the Road Traffic Act.
- ✗ Any electric cycle that has power assistance over a maximum of 25kmh/15.5mph or uses a motor with an output higher than 250w.
- ✗ Any claim if you cannot provide us with proof of ownership.
- ✗ Theft from the insured location unless there is evidence of forcible and/or violent entry or exit.
- ✗ Theft of your cycle(s) when stored if the General Security Requirements have not been followed.
- ✗ Theft of your cycle(s) if left unattended anywhere, other than the insured location, for more than 24 hours.
- ✗ Theft of your cycle(s) if secured by a lock which is not an approved lock.
- ✗ Any claim where your cycle(s) was being used for hire, reward, trade, business, and commercial purposes, including courier / delivery services.
- ✗ The policy Excess as outlined on your policy schedule.
- ✗ Any claim where you haven't got a police incident/crime number.
- ✗ Theft by an immediate family member.



Are there any restrictions on cover?



- ! You must have an active Bikefinder subscription.
- ! You must have AN active Bikefinder tracking device securely mounted to the handlebar of the cycle with the battery charged at a minimum of 20% with the device not in 'passive' mode.
- ! You must upload original, un-edited, un-renamed images of the cycle and accessories to your Bikefinder app.



Where am I covered?

- ✓ The United Kingdom and anywhere in the world for up to 90 days in the period of insurance.



What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- You must tell us straight away if anything you have already told us changes or if there is any new information that increases the risk of any loss insured under your policy.
- You must upload original, un-edited, un-renamed images of the cycle and accessories to the Bikefinder App with 14 days of policy inception.
- You must report any theft to the police within 24 hours and get a crime reference number.



When and how do I pay?

You pay for this policy alongside your Bikefinder subscription.



When does the cover start and end?

This cover starts and ends on the dates shown in your policy schedule or until you end your Bikefinder subscription.



How do I cancel the contract?

You can cancel your policy within 14 days after it starts or within 14 days of receiving the policy documents (if you're a new customer), or within 14 days from the renewal date (if you're an existing customer), you can get a full refund of the premiums you paid. This is as long as you haven't made a claim or had any incidents that could lead to a claim.

If you cancel after 14 days we will give you a refund less a deduction for the time you have been on cover.

To cancel please contact Bikefinder

Web: www.bikefinder.com

App: Bikefinder app

Email: support@bikefinder.com