bikefinder

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CYCLER

INTRODUCTION

Thank **you** for choosing Cycler Insurance with your Bikefinder subscription. It's important that **you** read this wording and **your policy schedule** to make sure that everything **you've** told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. Please make sure that **you** keep this policy wording and **your policy schedule** in a safe place in case **you** need to look at them later.

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. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under firm reference number 202846.

In return for the payment of **your** premium **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

YOUR RESPONSIBILITY

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

a) Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy.
b) To make sure that all information supplied as part of **your** application for cover is true and correct.
c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and you will not be able to make a claim.

JURISDICTION AND LAW

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

WHO CAN HAVE THIS POLICY

To have this policy you must meet the following conditions

1. **You** must have an active subscription with Bikefinder
2. **You** must have an active Bikefinder Tracking Device fixed to the handlebars of your cycle with a minimum charge of 20% with the device not in passive mode
3. **You must** have **proof of ownership** of the **cycle(s)** and **accessories**
4. Each **cycle** must be worth £13,000 or less.
5. **You** must have the **cycles(s)** and **accessories**, and it/they are in good working condition (not damaged) when **you** first buy the insurance.
6. **You** must send **us original images**, un-edited and un-renamed images on the Bikefinder App of the **cycles(s)** and **accessories** you want to cover within 14 days.

MEANING OF WORDS

Where **we** explain what a word means, that word will be highlighted in **bold** print and will have the same meaning wherever it is used in this policy.

Accessories — Equipment and **cycle** specific clothing that **you** add or attach to, or wear when riding, **your cycle(s)**, in addition to what the manufacturer originally provided. This includes things like helmets (except for airbag helmets), shoes, jerseys or vests, base layers, gilets, glasses and goggles, jackets, shorts, trousers, backpacks, helmet-mounted cycling cameras, cycling computers, cycling GPS units, lights, spare wheels, cycle luggage, cycling tools, cycling armour, guards, and locks.

Approved Lock — A Sold Secure lock meeting the appropriate gold or diamond standard category for cycles.
For more information, please visit Sold Secure at www.soldsecure.com

Our minimum required lock standards are shown here with a 'tick,' for clarity, these are Sold Secure Gold and Diamond. Please ensure **you** have the right standard:

Cycle(s) — Any bicycle, purpose built or professionally converted electric bicycle (provided it has power assistance to a maximum of 25kmh/15.5mph using a motor of no more than 250w rated output), tricycle, tandem, or trailer cycle. It must be **your** own property and listed on **your policy schedule**. The **cycle(s)** should be usually kept at the address shown on **your** policy **schedule**. This coverage applies to **cycles** that are not subject to the requirements of the Road Traffic Act. It includes all the permanently fitted component parts required for the operation of the **cycle(s)**.

Excess — The amount of money **you** must pay as the first part of each and every claim**.**

Frame — The main part of the **cycle(s)** that the wheels and other components are attached to.

Home Address — The address shown on your **policy schedule** where **you** normally live in the **United Kingdom**.

Immediate Family	A spouse, partner, parent, son, daughter over the age of 14 who lives permanently with **you** at the address stated in **your policy schedule**.
Immovable Object	1. Any solid object fixed in or onto concrete or stone, which cannot be undone, removed with, or lifted under or over the **cycle(s)**. 2. A properly fixed motor vehicle roof rack or properly fixed vehicle rack. At train stations, a **cycle** rack supplied by the train station expressly for the purpose of securing **your cycle(s)**.
Insured Location	The place where **you** usually keep **your cycle(s)** and accessories, as stated in **your policy schedule**, may include the following: 1. **Your home address** including its privately accessed garage(s); or 2. A privately accessed lockable wooden or metal shed, outbuilding or detached garage which are attached to or within the boundaries of **your home address**; or 3. A self-contained lockable private room or communal hallway inside the halls of residence to which **you** normally reside; or 4. A purpose-built **cycle** storage facility; or 5. Any temporary residence where **you** are staying, such as a holiday cottage, guesthouse, or hotel, for a maximum of 90 days during the **period of insurance** or any other location agreed upon by **us** and mentioned in **your policy schedule**.
Original Images	Images shared from the original device that they were taken on, have not been altered, re-named, saved in another format and include the original image meta-data for validation.
Period of Insurance	The period for which this policy is in force as shown in the **policy schedule**.
Proof of Ownership	A document that demonstrates **your** ownership of the **cycle(s)** and any **accessories** (including the **approved lock**) **you** are claiming for. This can be in the form of a till receipt, delivery note, or invoice issued to **you** or to member of **your immediate family** or if the **cycle(s)** was gifted to **you** by a third party, a gift receipt issued by the retailer at the time the **cycle(s)** was purchased would suffice. You are required to upload original images of your insured gear within 14 days of policy inception and prior to any claim being notified, including the **accessories**, **approved lock** and frame number.
Theft	The unauthorised, dishonest taking, or attempted taking, of the **cycle(s)** listed on **your policy schedule**, by another person with the intention of permanently depriving **you** of it.
Unattended	When the **cycle(s)** is not being used or held in accordance with the security requirements of this policy, by **you**.
United Kingdom	England, Scotland, Wales & Northern Ireland.
We/Us/Our	Collinson Insurance
You/Your	The person named in the **policy schedule** and all members of that person's **immediate family**, who are permanent residents of the **United Kingdom**.

GENERAL SECURITY REQUIREMENTS

Security Requirements at the insured location

For your **cycle(s)** to be covered at the **insured location**, **you** need to follow these security requirements:

1. **Inside The Insured Location**

   The **cycle** must be kept in a location that can only be accessed by **you** and **your immediate family**. All security devices must be working when the **insured location** is **unoccupied.** This also applies to **cycles** stored in lockable private rooms in communal buildings.

2. **In An Outbuilding or Garage**

   The outbuilding or garage must be fully enclosed and made of brick, stone, concrete, timber or metal (including specialist **cycle** storage boxes). It must be within the boundaries of the **insured location**.

   When **cycles** are stored in an outbuilding or garage:

   a) All windows and doors must have a 5-lever mortice deadlock, multi point locking system or CEN grade 3 closed shackle padlock and be kept securely locked at all times. Locks and door hinges must not have any exposed screws that can easily be undone. All external hinges and hasps must have tamper-proof fixings or be fixed from the inside.
   b) If **your** garage has an electric or 'up and over' door the door must be approved by 'Secured by Design' (SBD) https://www.securedbydesign.com/ the official police security initiative.
   c) If **your** outbuildings or garage do not meet the above security requirements **your cycles** must be secured through the frame by an **approved lock** to an **immovable object** within the outbuilding or garage.

3. **In A Communal Area**

   If **you** live in a building with shared areas like a communal hallway, residents **cycle** shelter or underground car park, only accessible to residents or their guests, the **cycle** must be secured through the frame to an **immovable object** using and **approved lock**.

4. **On A Balcony**

   If a **cycle** is stored on a balcony, either the balcony must not be accessible from the ground outside, or the **cycle** must be secured through the frame by an **approved lock** to an **immovable object**.

Security Requirements Away From The Insured Location

If **your cycle(s)** is not at the insured location, it will only be covered if **you** meet the following conditions:

1. Use an **approved lock** to secure **your cycle(s)** through the **frame** and wheels to an **immovable object.**
2. Forcible and violent entry is used to access the cycle.
3. **You** must not leave **your cycle(s) unattended** for more than 24 hours at train stations, bus stations, coach stations, or **your** workplace. However, this coverage applies only if **you** meet the conditions mentioned in points 1 and 2 above.

Security Requirements when on a Vehicle

Theft of **your cycle(s)** while it's inside or on a vehicle will only be covered if **you** meet the following conditions:

1. All doors, windows and other openings of the vehicle and **cycle** rack are left closed, securely locked and properly fastened with all keys removed.
2. Forcible and violent entry must be used to access the **cycle**.
3. The vehicle must have either:
    a) An alarm installed by the manufacturer, or
    b) A Thatcham approved alarm installed professionally.
4. All cycle racks must be securely fitted to either the roof, rear or towbar of the vehicle.
5. All security devices installed in the vehicle and cycle rack are in operation.
6. The **cycle(s)** is stored out of sight wherever possible or is secured through the **frame** and wheels by an **approved lock** to the roof or cycle rack attached to the vehicle.
7. If the **cycle(s)** is left in the vehicle between 9pm and 6am, it must be covered so that it can't be seen by people outside the vehicle.
8. If the **cycle(s)** is locked on the outside of the vehicle, such as on a roof or rear cycle rack, it must be removed between 9pm and 6am. **You** can either place it inside the vehicle or securely store it according to the policy terms and conditions.

WHAT AM I COVERED FOR

You are covered for **theft** of **your cycle(s)** and **accessories** including any damage caused during the **theft**.

We will cover the costs of repairing or replacing **your cycle(s) and accessories,** up to the amount shown on your **policy schedule**.

If **your** stolen or damaged **cycle(s)** was not more than three years old at the time of loss and was new when **you** bought it, **we** will provide a new **cycle(s)** as a replacement.

If the stolen or damaged **cycle(s)** was more than three years old or was purchased second-hand, **we** will repair, replace, or compensate you for a **cycle(s)** that is of a similar type or specification

WHERE AM I COVERED

You are covered in the **United Kingdom** and anywhere in the world for up to 90 days in the **period of insurance**.

You are covered while using the cycle(s) for social domestic and please use and commuting to 1 single place of work.

You are not covered if you travel to a destination which the Foreign Commonwealth & Development Office (FCDO) has advised against all or all but essential travel. Travel Advice can be obtained from the FCDO Telephone: +44 (0)20 7008 1500 www.gov.uk/fcdo.

WHAT IS NOT COVERED

1. Any claim if **you** haven't paid **your** premium.
2. Any claim if at the time of the claim **you** do not have an active subscription with Bikefinder.
3. Any claim without an active Bikefinder tracking device securely mounted to the handlebar of the **cycle(s)** with the battery charged at a minimum of 20% with the device not in 'passive' mode.
4. Any claim where **you** haven't uploaded **original images** of the **cycle** and **accessories** to the Bikefinder App
5. Any **cycle** that is subject to the requirements of the Road Traffic Act
6. Any electric **cycle** that has power assistance over a maximum of 25kmh/15.5mph or uses a motor with an output higher than 250w.
7. The **excess** as stated in **your policy schedule**.
8. Damage caused by anything other than **theft**.
9. Any claim if you cannot provide **us** with **proof of ownership**.
10. **Theft** from the **insured location** unless there is evidence of forcible and/or violent entry or exit.
11. **Theft** from a vehicle unless the **cycle(s)** is completely out of sight or secured through the **frame** and wheels by an **approved lock** to a roof or **cycle** rack attached to the vehicle.
12. **Theft** from a building or vehicle if **you** cannot show entry was gained by force with visible damage caused to the building, vehicle, cycle rack, **approved lock,** or **immovable object**.
13. **Theft** from an outbuilding or garage if **your cycle** was not locked, using an **approved lock**, to an **immovable object**.
14. **Theft** whilst away from the **insured location** if **your cycle(s)** was not secured through the **frame** and wheels by an **approved lock** to an **immovable object**.
15. **Theft** of **your cycle(s)** when stored if the General Security Requirements have not been followed.
16. Any tyres unless the **cycle(s)** was stolen or damaged at the same time.
17. **Theft** of your **cycle(s)** or **accessories** if loaned or hired to any person other than a member of **your immediate family**.
18. Any claim over the amount shown in **your policy schedule**.
19. Cosmetic damage such as scratches, dents, which do not stop the **cycle(s)** working normally.
20. Gradual damage, including but not limited to general wear and tear, atmospheric conditions, insects, vermin, rust, or chemical reaction.
21. Any claim where your cycle(s) was being used for hire, reward, trade, business, and commercial purposes, including courier / delivery services.
22. **Theft** of **your cycle(s)** if left **unattended** anywhere, other than the **insured location**.
23. **Theft of your cycle(s)** if secured by a lock which is not an **approved lock**.
24. Any claim where **you** haven't got a police incident/crime number.
25. **Theft** of batteries, unless they are attached to the **cycle** using a security fitting and there is evidence of force or violence, or the **cycle** is stolen at the same time.
26. **Theft** by an **immediate family** member.
27. Terrorism as defined by the Terrorism Act 2000 or any substituting or amending legislation.

GENERAL CONDITIONS

1. **You** must provide **us** with **proof of ownership** and any other documents **we** request to support **your** claim.
2. **You** cannot transfer this insurance to anyone else without **our** permission.
3. **You** must follow the general security requirements at all times.
4. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
5. **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, and/or all other jurisdictions where **we** transact business.

HOW TO MAKE A CLAIM

To register a new claim please contact Bikefinder

Web: www.bikefinder.com

App: Bikefinder app

Email: support@bikefinder.com

Bikefinder will then notify Cycler of **your** claim. If Bikefinder can't be contacted, **you** can contact cycle on:

Web: www.cycler.co.uk

Tel: 01206 688097

Email: hello@cycler.co.uk

1. Make sure to have **your** policy number ready when registering the claim.
2. **You** must report it to the police within 24 hours and get an incident/crime number.
3. **You** will be required to provide evidence to support **your** claim, this will include **proof of ownership**, and the police incident/crime number. Please note that **you** will need to cover the expenses for providing this evidence.

You must:

1. Notify **us** as soon as possible, but ideally within 24 hours of the discovery of any incident likely to give rise to a claim under this insurance. If the incident happened outside of the **United Kingdom**, please notify the **us** within 24 hours of **your** return to the UK.
2. Pay the policy **excess** before **your** claim can be approved.
3. Not dispose of any damaged items or evidence as **we** may need to see them.

HOW TO CANCEL

If **you** decide to 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. However, if **you** have already made a claim, **we** won't be able to refund any premium. If **you** don't cancel within the 14-day period, **your** policy will continue as usual.

If **you** decide to cancel **your** policy after the initial 14-day period, as long as **you** haven't made a claim or had any incidents that could lead to a claim, **you** can still receive a refund. **We** will refund the premiums you paid for the cancelled coverage, less a deduction for the time you have been on cover.

To cancel this policy please contact Bikefinder:

Web: www.bikefinder.com
App: Bikefinder app
Email: support@bikefinder.com

CANCELLATION BY US

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known e-mail address.

Valid reasons may include but are not limited to:

a) Where **we** reasonably suspect fraud.
b) Non-payment of premium.
c) Threatening and abusive behaviour.
d) Non-compliance with policy terms and conditions.
e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover and a cancellation administration fee, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

FRAUD

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

HOW TO COMPLAIN

We always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

1. If **your** complaint is about the sale of **your** policy, contact Bikefinder

FAO Complaints Manager

Web: www.bikefinder.com

App: Bikefinder app

Email: support@bikefinder.com

2. If **your** complaint is about a claim, contact the Cycler:

FAO Claims Complaints Manager
Cycler
11 Pappus House,
Tollgate West,
Colchester
CO3 8AQ
Email address: hello@cycler.co.uk
Tel no: 01206 688097

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

COLLINSON INSURANCE PRIVACY NOTICE

How we use the information about you

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for us to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting https://cifas.org.uk/fpn and https://insurancefraudbureau.org/privacy-policy.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com
Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at https://ico.org.uk/.

CYCLER PRIVACY NOTICE

You can get more information about this by viewing our full Privacy Notice online at https://cycler.co.uk/privacy-policy