

Bicycle Theft Insurance

Insurance Product Information Document

Company: Gator Bikesure Ltd

GATOR
BIKESURE

Product: Sundays BikeFinder Insurance. Document Edition: 01/10/2021.

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This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product or the insurer is provided on our website and in your policy documentation.

What is this type of insurance?

This product has been designed for those that need cover for their bicycle and fitted cycling accessories against theft or malicious damage as a result of attempted theft, while stored at their property or securely locked in a public place. Our policy has an annual limit up to the value of the coverage tier that has been selected.



What is insured?

- ✓ Your bicycle up to the value of the benefit limit, if your bicycle is stolen during the period of insurance.
- ✓ Your bicycle up to the value of the benefit limit, if your bicycle is maliciously damaged as a result of an attempted theft during the period of insurance. In the event of malicious damage to your bicycle, we will at our option, repair your bicycle and/or replace the damaged part(s).
- ✓ Your fitted cycling accessories up to the value of the benefit limit, if they are stolen in the same covered loss as your bicycle or maliciously damaged as a result of an attempted theft during the period of insurance.



What is not insured?

- ✗ Theft if your bicycle is stored in an open, outside area within the perimeter of Your property, such as your garden, where it is exposed to the elements.
- ✗ Theft where you have not met the policy security conditions.
- ✗ Your Bicycle being used or cared for by a person under the age of 18 years.
- ✗ Theft or malicious damaged of fitted cycling accessories unless as a result of an attempted theft, the bicycle is stolen or damaged in the same incident.
- ✗ Any claim if at the time of a claim arising you do not hold an active Bikefinder Membership Subscription.
- ✗ Any claim if at the time of a claim arising you do not have an active Bikefinder Tracking Device properly mounted to the handlebar of your bike, and/or the battery is charged at less than 20% capacity and/or the device is in passive mode.

Please refer to the Customer Terms and Conditions for a full list of exclusions.



Are there any restrictions on cover?

- ! You must pay the excess of £50.00 for each claim.
- ! Any claim for more than the market value or benefit limit.

Please refer to the Customer Terms and Conditions for a full list of coverage restrictions.



Where am I covered?

- ✓ The cover described in the Customer Terms and Conditions provides world wide coverage for policy holders who permanently reside within the Territorial Limits, these being England, Scotland, Wales and Northern Ireland.



What are my obligations?

- You must ensure correct installation and use of the BikeFinder device to your bicycle, and maintain an active Bikefinder Membership Subscription.
- You must adhere to all of the terms and conditions of the Customer Terms and Conditions document.
- You must pay the policy excess in respect of each and every claim.



When and how do I pay?

- Your policy premium is paid by BikeFinder as part of your subscription with them.



When does the cover start and end?

- The cover will start once you have purchased the BikeFinder and Insurance subscription online and paid your subscription fee.
- The cover will end the date you fail to pay your BikeFinder subscription fee or the date you cancel our BikeFinder subscription.



How do I cancel the contract?

- This cover will be cancelled when you cancel your BikeFinder subscription. You may cancel your BikeFinder subscription by contacting the BikeFinder support team or online on bikefinder.com by accessing "My Account".