

Bike and Rider Insurance

Insurance Product Information Document

Company: MGA Capital Trading as Pedalsure

Product: Legal Liability

MGA Capital Trading as Pedalsure is authorised and regulated by the Financial Conduct Authority. Registration Number 497522

PedalSure
Covering You and Your Bike

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This policy is suitable for cyclists who commute, ride for leisure and take part in cycling events or races in the UK and abroad.



What is insured?

- ✓ This section covers the insured if an event which is another parties fault:
 1. damage the bike and/or personal property in or on it and/or
 2. injures or kills the insured whilst on or attached to the bike



What is not insured?

- ✗ Legal costs and expenses incurred before we accept a claim or without our written agreement.
- ✗ Defending a claim other than appeals against the insured.
- ✗ Fines penalties or compensation awarded against the insured.
- ✗ A group litigation order.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy and these will be shown in your policy documents.
- ! If a claim is made which you or anyone acting on your behalf knows to be fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under the insurance will end.



Where am I covered?

- ✓ Anywhere in the United Kingdom, Channel Islands or Isle of Man
- ✓ Worldwide, (Excluding the United States of America and Canada) for up to 30 days during any one Period of Insurance, provided you have paid the required Premium and the cover is shown on Your Schedule,
or
- ✓ Worldwide, (Excluding the United States of America and Canada) for up to 60 days during any one Period of Insurance, provided you have paid the required Premium and the cover is shown on Your Schedule



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation



When and how do I pay?

The insurance premium will be paid at the inception of the policy through the online payment process, except where monthly instalments has been selected when the premium will be debited from the designated account in 12 monthly payments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

Inform us in writing or by email within 14 days of issue. On the condition that no claims have been made or are pending, we will refund your premium less an administration fee of up to £20.00 to reflect the costs of arranging and cancelling the policy.

You may cancel the policy at any time by informing us in writing or by email. On the condition that no claims have been made or are pending, we will refund that part of the premium which applies to the remaining period of insurance, less an administration fee of up to £20.00 to reflect the costs of arranging and cancelling the policy.

Important Information

COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or write to us;

Complaints regarding the SALE OF THE POLICY

Please contact MGA Capital Limited Trading as Pedalsure directly.

150 Minories, London EC3N 1LS

Tel: 0207 347 5678

Email: complaints@pedalsure.com

Complaints regarding CLAIMS

In the first instance, we would encourage you, by whichever method is most convenient to you, to contact the person who is dealing with the matter.

If this is not appropriate for whatever reason, or if the matter is not resolved straight away, you can contact our Customer Relations Department to have the matter reviewed.

The contact details are as follows:

Tel: 0117 917 1561 (hours of operation are 9am - 5pm, Monday to Friday excluding bank holidays. For our mutual protection and our training purposes, calls may be recorded).

E-mail: customerrelations@arag.co.uk

Post: ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

If we are not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction

The Financial Ombudsman Service (FOS),

Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (free from landlines) or

Tel: 0300 123 9123 (free from most mobile phones)

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

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

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

Please Note: These complaints procedures do not affect your right to take legal action if you need to.

What happens if we can't meet our liabilities?

ARAG Plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.