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# POLICY SUMMARY

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## ABOUT THIS DOCUMENT

This document contains a summary of the main benefits and terms and conditions of the PedalSure policy. It does not contain the full terms and conditions of the contract of insurance, these can be found in the policy document. If you have any additional questions about the policy, please contact us for further details.

## NAME OF THE INSURANCE UNDERTAKING

Sections 1 and 2 of this insurance are underwritten by Syndicate 444, who are managed by Canopius Managing Agents Limited and Syndicate 2003 who are managed by Catlin Underwriting Agencies Ltd.

Section 3 of this Insurance is underwritten by Syndicate 2003 who are managed by Catlin Underwriting Agencies Ltd

Canopius Managing Agents and Catlin Underwriting Agencies Ltd are authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section 4 of this Insurance is underwritten by ARAG plc under a binding authority agreement with the insurer AmTrust Europe Limited. AmTrust Europe Limited are authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## TYPE OF INSURANCE AND COVER

There are a number of options available under the PedalSure policy. The following cover is only applicable if you have chosen to add it to your policy and it is shown on your Schedule.

Section	Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
1. Personal Accident	<p>Provides a lump sum payment up to the limit you select when taking out the policy should you suffer a fatal accident within the Territorial Limits whilst riding your bike.</p> <p>Provides a lump sum payment up to the limit(s) you select when taking out the policy should you have an accident whilst riding your bike with the Territorial Limits and sustain one of the injuries listed in the table of cover. Covered injuries which trigger payment include permanent total disability, paraplegia or quadriplegia, loss of limb, loss of sight or hearing, loss of speech, and broken bones.</p> <p>Provides a weekly lump sum benefit you select when taking out the policy should you sustain an injury rendering you totally unable to work following an accident which occurs whilst riding your bike within Territorial Limits. The maximum payout period is fifty two (52) weeks from the date of an accident, less the excess period.</p> <p>Provides reimbursement up to the limit you select when taking out the policy selected for out of pocket expenses and physiotherapy costs you may incur following an accident within the Territorial Limits whilst riding your bike.</p>	<p>Please see "We will not pay for" in the Policy Document. Any claim arising out of the use of your Bike for business (excluding commuting to and from work) or for professional racing or whilst participating in stunts.</p> <p>Competition use unless the required premium has been paid and the cover is shown on your schedule.</p> <p>Any accident occurring outside the Territorial Limits</p> <p>Any psychiatric, mental or nervous disorder, including dementia, stress, anxiety or depression.</p> <p>Any pre-existing Condition.</p> <p>The excess period shown on your schedule.</p>

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<p>2. The Bike</p>	<p>Covers loss or damage up to the declared value of your bike within the Territorial Limits.</p> <p>Covers replacement bike hire whilst you are awaiting repair or replacement of your bike following a covered claim.</p> <p>Provides benefits up to the limit selected for accessories fitted to the bike, personal possessions and bike boxes which are lost or damaged at the same time as the bike.</p>	<p>Please see “We will not pay for” in the Policy document</p> <p>Any bike not shown on your Schedule</p> <p>Theft from your home unless the bike is secured through the frame to an immovable object by an approved lock, or is stolen from the transition area of an organized triathlon you are competing in.</p> <p>Unexplained loss, disappearance or abandonment of your bike or other property.</p> <p>Any item for which proof of ownership or expenditure has not been provided.</p> <p>Any tyres, removable parts, accessories or personal possessions unless the bike suffers damage at the same time.</p> <p>Any loss or damage when the bike is hired or loaned out by you including to members of your family.</p> <p>Any claim or loss arising out of the use of your bike for business (excluding commuting to and from work) or for professional racing.</p> <p>Scratching, denting, or any cosmetic which does not impair the function or performance of the bike.</p> <p>Competition use unless the required premium has been paid and cover is shown on your schedule</p> <p>Loss or damage to valuables and money ePeds, iPeds and bikes of similar moped like appearance</p> <p>Any loss occurring outside the Territorial Limits</p> <p>The Excess shown on your Schedule.</p>
<p>3. Personal Liability</p>	<p>Provides benefits up to the limit you select when taking out the policy for injury or damage to others or their property arising directly out of the use of your bike by you within the Territorial Limits.</p>	<p>Any loss arising out of the use of your bike for business (excluding commuting to and then work) or for professional racing or whilst participating in stunts.</p> <p>Bodily injury to any member of your family or to any employee.</p> <p>Competition use unless the required premium has been paid and cover is shown on your schedule.</p> <p>Any use of the bike in the United States or Canada.</p> <p>Any loss occurring outside the Territorial Limits.</p>

<p>4. Legal Liability</p>	<p>This section covers the insured if an event which is another party's fault:</p> <ul style="list-style-type: none"> <li>A) damages the bike and/or personal property in or on it, and/or</li> <li>B) injures or kills the insured whilst on or attached to the bike.</li> </ul>	<p>The insurer will not cover any claim arising from or relating to:</p> <ul style="list-style-type: none"> <li>Legal costs &amp; expenses incurred before we accept a claim or without our written agreement.</li> <li>A contract.</li> <li>Defending any claim other than appeals against the insured.</li> <li>An accident that happens before the start of this section.</li> <li>Fines, penalties or compensation awarded against the insured.</li> <li>A group litigation order.</li> </ul>
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### TERRITORIAL LIMITS

Anywhere in the United Kingdom, Channel Islands or Isle of Man. If required additional premium has been paid and the cover is shown on your schedule, the policy can be extended to provide cover Worldwide for up to 60 days during the period of insurance (excluding any cover under section 2 Personal Liability for claims arising out of the use of your bike in the USA or Canada).

### DURATION

This is an annual policy. The insurance may be renewed each year, but renewal is subject to the terms and conditions that apply at the renewal date.

### CANCELLATION

If you decide that for any reason, this policy does not meet your insurance needs then please inform us in writing and return it to us within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium less an administration fee of up to £20.00 to reflect the costs of arranging and cancelling the policy. Thereafter you may cancel this insurance at any time by informing us in writing. On the condition that no claims have been made or are pending, we will refund that part of your 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.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days' notice to you at your last known address. Provided the premium has been paid in full you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

### AMENDMENTS

Mid-term amendments to your policy are subject to payment of any additional cost of cover and, when made by telephone or post, an administration fee of £10 will apply. If any extra premium is needed during the period of insurance, it will be spread out over the remaining instalments due for that period of insurance. If you have already paid all your instalments, you must immediately pay any extra premium when it is due. If we owe you any return of premium, the amount we owe may be taken off the instalments due for the remaining period of insurance.

### CLAIM NOTIFICATION

If you need to make a claim, please contact our Claim Handlers, Roger Rich & Co on 1608 641351. You must report any claim as soon as possible.

### DISPUTES & COMPLAINTS

If you have a complaint regarding your insurance please contact:

#### Sections 1 & 2

Canopus Managing Agents Limited

Divisional Underwriter – UK Accident & Health, Gallery 9, One Lime Street, London, EC3M 7HA

XL Catlin Syndicate 2003  
Complaints Manager 20 Gracechurch Street London EC3V 0BG United Kingdom  
Email: [xlcatlinukcomplaints@xlcatlin.com](mailto:xlcatlinukcomplaints@xlcatlin.com)  
Telephone Number: +44 (0) 20 7743 8487

**Section 3 only**

XL Catlin Syndicate 2003  
Complaints Manager 20 Gracechurch Street London EC3V 0BG United Kingdom  
Email: [xlcatlinukcomplaints@xlcatlin.com](mailto:xlcatlinukcomplaints@xlcatlin.com)  
Telephone Number: +44 (0) 20 7743 8487

In the event that you remain dissatisfied you can refer your complaint to the Complaint team at Lloyds. Their address is:

Complaints  
Lloyd's  
One Lime Street  
London EC3M 7HA

Tel No: 020 7327 5693  
Fax No: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

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](mailto:complaint.info@financial-ombudsman.org.uk)

These procedures do not affect your right to take legal action if you need to.

**Section 4 only**

In relation to Cyclist's Legal Protection (Section 4 of Your Policy)  
If you are not satisfied and wish to make a complaint, please follow the following procedure.

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.

**Step 1**

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](mailto:customerrelations@arag.co.uk)

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

**Step 2**

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](mailto:complaint.info@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](http://www.financial-ombudsman.org.uk)

Where possible please include your policy number which is shown on the Schedule.

These procedures do not affect your right to take legal action if you need to.