

REFER TO THE POLICY DOCUMENT FOR FULL DETAILS AND REQUIREMENTS.

THE INSURED EVENTS AND BENEFITS SHOWN IN THE TABLE FOR THE LEVEL OF COVER YOU SELECT.

This section applies to the Personal Cover Options		BRONZE	SILVER	GOLD
These sections refer to 'You'	Accidental Death	£35,000	£60,000	£150,000
	Loss of sight in one or both eyes	£35,000	£60,000	£150,000
	Loss of a limb	£35,000	£60,000	£150,000
	Loss of use of Shoulder, Elbow, Wrist, Hip, Knee or Ankle	£20,000	£40,000	£60,000
	Permanent total disability	£35,000	£60,000	£150,000
	Quadriplegia	£35,000	£60,000	£150,000
	Paraplegia	£35,000	£60,000	£150,000
	Loss of hearing in both ears	£15,000	£30,000	£45,000
	Loss of hearing in one ear	£5,000	£10,000	£15,000
	Loss of speech	£15,000	£30,000	£45,000
	Out of Pocket Expenses following bodily injury	£200	£300	£500
	In-patient hospital benefit for each 24-hour period, up to 30 days	£250	£250	£250
	Physiotherapy sessions following bodily injury	£500	£750	£1,000
	Broken bones - Skull (excluding nose & teeth) OR Shoulder (scapula or clavicle)	£500	£1,250	£2,000
	Broken bones - Arm (humerus or ulna or radius) OR Leg (femur or patella or tibia or fibula)	£250	£500	£750
	Dental Treatment	£500	£750	£1,250
Personal liability	£1,000,000	£1,000,000	£2,000,000	
Legal expenses	£15,000	£20,000	£25,000	
Optional add-ons	VARIABLE	VARIABLE	VARIABLE	
Temporary total disablement (Loss of earnings)	£200 p.w if added	£200 or £500 p.w if added	£200, £500 or £750 p.w if added	
Foreign travel extension	30 or 60 days	30 or 60 days	30 or 60 days	
Competition use	if added	if added	if added	
	VARIABLE	VARIABLE	VARIABLE	
This section applies to the Bike Option				
Accidental damage or theft	up to £30,000 (less excess applicable)*	up to £30,000 (less excess applicable)*	up to £30,000 (less excess applicable)*	
Replacement bike hire – up to	£500	£500	£500	
Optional add-ons	VARIABLE	VARIABLE	VARIABLE	
Accessories & Personal effects	£250 / £500 / £1,000 / £1,500 if added			
Personal liability	£1,000,000 / £2,000,000 if added			
Foreign travel extension	30 or 60 days	30 or 60 days	30 or 60 days	
Competition use	if added	if added	if added	

Bike

* Excess: For a Bike with a value below £1,499 an excess of £75 will apply, for a bike with value above £1,500 but below £7,499 an excess of £100 will apply, for a bike with a value above £7,500 but below £15,000 an excess of £250 will apply. No excess applies for bikes valued above £1,000 if you agree to Pedalsure purchasing the replacement bicycle.

In the event that more than one of your declared bikes is involved in one claim each bike will have a separate excess please refer to the policy please refer to the policy wording and Schedule of Insurance for full details.