

HOW WE COMPARE

	PedalSure	DIRECT LINE HOME***	BRITISH CYCLING MEMBERSHIP	CYCLEGUARD	CYCLEPLAN
ACCIDENTAL DAMAGE OUTSIDE HOME	✓	OPTIONAL £1000	✗	✓	✓
THEFT AWAY FROM HOME	✓	OPTIONAL £1000	✗	✓	✓
MAX THEFT COVER	£30,000	£1000	✗	£12,500	£30,000
MAX PERSONAL ACCIDENT	£150,000	✗	✗	£10,000	£50,000
LOSS OF EARNING	UP TO £750 p.w	✗	✗	✗	✓
MULTI-BIKE DISCOUNT	✓	✗	✗	✓	✗
PHYSIO	up to £1,000	✗	✗	✗	£500
DENTAL	up to £1,250	✗	✗	✗	£250
ACCESSORY COVER	up to £1,500	✓	✗	✗	£1,000
OVERSEAS EXTENSION	up to 60 DAYS	✓	✗	✓	✗
0% MONTHLY PAYMENTS	✓	VARIES	✗	✗	✓
COMPETITION USE	✓	✗	✗	✓	✓
PERSONAL LIABILITY	✓	✗	✓	✓	✓
MAX ACCIDENTAL DEATH	£150,000	✗	✗	£10,000	£50,000
REPLACEMENT BIKE HIRE	✓	✗	✗	✓	✓
AIRLINE CARRIAGE THEFT	✓	✗	✗	✗	✓
BIKE EXCESS	£0*	✗	✗	✗	✗
NEW FOR OLD	✓	✓	✗	3 YEARS	3 YEARS
E-BIKE COVER	✓	✓	✗	✓	✓
LEGAL COVER	✓	VARIES	LIMITED	LIMITED	✓
TRIATHLON TRANSITION AREA	✓	✗	✗	✗	✓

Think you're covered when you're in the saddle? Think again. Your life insurance won't fully cover you for injury; your home insurance may only cover your bike if it's stolen from home; and other cycle insurance policies focus on your bike, not you. Take a look at how PedalSure's unique offering compares and you may be surprised at the limitations of your existing policies.

This is for illustration purposes only and was correct on 1st May 2016. You should review your existing insurance policies to determine whether this policy will meet your needs.

*No excess applies for bikes valued above £1,500 if you agree to PedalSure purchasing the replacement bicycle.

*** Some home insurance policies do not provide theft coverage for bicycles outside the insured property, we suggest you refer to your current home insurance policy.