

Pedalsure.

Terms and Conditions

The terms and conditions
governing your use of our website.

Contact Us

 0800 888 6745

 cservice@pedalsure.com

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Your Acceptance of These Terms And Conditions

When you ask us to obtain a quotation for, arrange, or handle your insurance you confirm your agreement to these Terms and Conditions and our Privacy Policy which can be found on our website. For your own benefit you should read both documents carefully. If you are unsure about any aspect of these Terms and Conditions or our Privacy Policy, or have any questions regarding our relationship with you, please contact us.

About Pedalsure

Pedalsure No3 Limited is an Appointed Representative of Pro MGA Solutions Ltd which is authorised and regulated by the Financial Conduct Authority under reference 770419.

The Service

Your policy is arranged on your behalf by Pedalsure No3 Limited with Dukes House Insurance Limited. Pedalsure No3 Ltd and Dukes House Insurance Ltd are under common ownership.

We do not provide any advice or make recommendations to you in relation to the insurance product. We will however provide a summary of the policy coverage and any significant exclusions. Any commentary or information reviewed on this website, or on third parties that have been accessed via links from this site should not be taken as advice.

Our Charges

For the activity of arranging the insurance cover, Pedalsure receives payment from the Insurer. We reserve the right to make charges for other activities, for example credit card fees, and they will be clearly communicated to you before purchase if they apply.

The Insurer

Cover Section 1 (Personal Accident), Cover Section 2 (The Bike) and Cover Section 3 (Personal Liability) are underwritten by Dukes House Insurance Limited. Their address is:

Dukes House Insurance Limited
PO Box 155, Mill Court
La Charroterie
St Peter Port
Guernsey
GY1 4ET

Dukes House Insurance Limited is a company registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law 2008 (Company number 66539) and is authorised and regulated by the Guernsey Financial Services Commission. Registration Number 2522730.

Cover Section 4 (Legal Expenses) –is underwritten 100% by SCOR UK Company Limited. SCOR UK Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Pedalsure No3 Limited is an Appointed Representative of Pro MGA Solutions Ltd which is authorised and regulated by the Financial Conduct Authority under reference 770419. Details can be accessed through www.fca.org.uk. Pedalsure No. 3 Limited’s registered address is:

Suite 3 Dukes House
4-6 High Street
Windsor
SL4 1LD
United Kingdom

Our permitted business is making arrangements with a view to transactions in general insurance, dealing as agent, and assisting in the performance and administration of an insurance contract for retail consumers.

Your Responsibilities

You complete the details on the online application and are responsible for answering all questions honestly, completely and to the best of your knowledge. Failure to do so may lead to your insurance being invalid and claims may not be paid. If your insurance is invalid, you could also be liable for any third party costs in the event of an accident. You must provide an accurate assessment of any values as insurers will make a proportionate reduction in claims settlement if the value insured is less than value of the bike.

We may also obtain information about you and all other people named on your policy from credit reference agencies to check credit status and identity. Any search will not affect your credit rating. You must read all insurance documents to ensure the cover meets your requirements; that details are correct; and that you can comply with all terms and conditions as failure could invalidate your policy. Please notify us of any concerns. Please refer to the claims conditions section in your policy wording for details on what to do in the event of a claim.

Complaints

Complaints relating to customer service

If at any time you feel that you have not been provided with the level of service you expected, please let us know either by phone or email or if you wish to make a formal complaint please email us at complaints@pedalsure.com or write to:

Complaints department
Pedalsure No. 3 Limited
Suite 3 Dukes House
4-6 High Street
Windsor
SL4 1LD
Tel 0800 888 6745

If more than 8 weeks from the date of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can refer your complaint to the Financial Ombudsman Service (contact details are shown below).

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.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local Citizens Advice Bureau.

Complaints relating to your cover or a claim

If you have taken out a policy through Pedalsure and wish to make a complaint in relation to the cover or a claim, please refer to the section titled 'How to Make a Complaint' in your policy document which can be downloaded here: <https://www.pedalsure.com/policy-information>.

Prevention Of Insurance Fraud

To protect our customers and guard against insurance fraud, we will actively monitor the information entered on our website and pass on intelligence of suspected fraud to other parties such as the Insurance Fraud Bureau.

Accessing Our Website

We will not be liable for any detriment to you if any part of our website is unavailable at any time. Please treat all passwords, log on details and other security information as confidential, and do not disclose to any third party. We have the right to disable any user at any time, if in our opinion they have failed to comply with any of the provisions of these terms of use. We support all newer version of desktop and mobile operating systems, but older versions might not work without updating your browser.

Intended Use

This website is intended for use of UK residents only and due to this, applications from non-UK residents will, unless otherwise stated, not be accepted.

Governing Law

These terms and conditions shall be governed by and interpreted in accordance with the Laws of England and Wales unless you and we agree otherwise.

Links To Other Websites

We accept no liability for any content published on, or accessible from, third party websites.

Intellectual Property

We are the owner or the licensee of all intellectual property rights in our website, and the material published on it.

Amendments

We reserve the right to amend our terms and conditions at any time. The amended terms will be effective from the date they are posted on our website.

Sanctions

We will not arrange cover if to do so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.