

PedalSure
Covering You and Your Bike

KEY FACTS

TABLE OF CONTENTS

ABOUT THIS DOCUMENT.....	2
TYPE OF INSURANCE AND COVER	3
1 PERSONAL ACCIDENT.....	3
2 PERSONAL LIABILITY.....	4
3 LEGAL EXPENSES.....	4
4 OPTIONAL INSURANCE COVER FOR BIKES.....	5
TABLE OF COVERS.....	6
TERRITORIAL LIMITS.....	7
DURATION.....	7
CLAIM NOTIFICATION.....	7
DISPUTES & COMPLAINTS.....	7
FINANCIAL SERVICES COMPENSATION SCHEME (FSCS).....	7

ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the Policy document.

NAME OF THE INSURANCE UNDERTAKING

This policy is underwritten by Canopius Managing Agents Limited. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

TYPE OF INSURANCE AND COVER

If cover is selected this insurance will pay the benefits or sums insured shown in the Table following an accident whilst riding any bike; or personal liability and, if cover is selected, for loss, damage or theft of the bike which results in an insured event, during the Period of Insurance.

SIGNIFICANT COVER	SIGNIFICANT FEATURES	LIMITATIONS, AND SIGNIFICANT EXCLUSIONS
1. Personal Accident		<p>Exclusions under Personal Accident</p> <ul style="list-style-type: none"> Any psychiatric, mental or nervous disorder, including dementia, stress, anxiety or depression. Any surgery or treatment that is not medically necessary, cosmetic surgery, reversing cosmetic surgery, or any corrective treatment needed as a result of previous cosmetic surgery. Any pre-existing condition. Any injury which has arisen from, is traceable to, or is caused by, any gradually developing bodily deterioration An insured person taking part in a criminal act, civil commotion or riot of any kind. An insured person being under the influence of alcohol or non-prescribed drugs, or abusing prescribed drugs where there is sufficient evidence to conclude that the use of alcohol or drugs contributed to an accident, bodily injury or criminal act.
Accidental Death	Lump sum compensation	Limited to £10,000 for children (under the age of 18 years).
Loss of Sight in one or both eyes, Loss of Limbs,	Lump sum compensation following bodily injury as defined in the Table of Cover.	
Paraplegia, Quadriplegia	Lump sum compensation following bodily injury as defined in the Table of Cover.	
Loss of Speech or Hearing in one or both ears	Lump sum compensation following bodily injury as defined in the Table of Cover.	
Out of Pocket Expenses	Up to an amount as defined in the Table of Cover following bodily injury	

SIGNIFICANT COVER	SIGNIFICANT FEATURES	LIMITATIONS, AND SIGNIFICANT EXCLUSIONS
In-patient hospital benefit	Up to an amount as defined in the Table of Cover following bodily injury	For each 24hour period up to a maximum of 30 days
Physiotherapy sessions	Up to an amount as defined in the Table of Cover following bodily injury	
Broken bones	Lump sum compensation following a bodily injury.	<p>Restricted to fractures of</p> <ol style="list-style-type: none"> Broken bones - Skull (excluding nose & teeth) OR Shoulder (scapula or clavicle) Broken bones - Arm (humerus or ulna or radius) OR Leg (femur or patella or tibia or fibula)
Dental treatment	Up to an amount as defined in the Table of Cover following an accident and causing bodily injury	Excluding for purely Cosmetic or aesthetic purposes
2. Personal Liability	Indemnifies the Insured person(s) for legal costs and expenses recoverable by third parties; legal costs and expenses incurred; legal liability to pay damages in respect of bodily injury, false arrest, false imprisonment, invasion of right of privacy, detention, false eviction, malicious prosecution or loss or damage to property belonging to third parties.	<p>Excludes:</p> <p>Legal liability to pay compensation or costs arising from:</p> <ul style="list-style-type: none"> any business, trade, profession or employment the transmission of any contagious disease or virus any action for damages brought in a court outside the United Kingdom, the Channel Islands or the Isle of Man bodily injury to any member of your family or to any employee accidental loss of or damage to property belonging to or in the care, custody or control of you or any member of your family or of an employee the ownership, possession or use of any mechanically propelled vehicle (other than a Bike).
3. Legal Expenses	For expenses in pursuing a claim for damages against a third party who has caused an injury, illness or death of an Insured Person.	<p>Legal expenses incurred without the prior written approval of Canopus Managing Agents Limited</p> <p>There is no cover for action against the Underwriters or between Insured Persons; or for the continued pursuit of a claim where it is unlikely to establish legal liability against the pursued party.</p> <p>legal actions to obtain satisfaction of a judgement or legally binding decision or legal proceedings brought in more than one country</p> <p>Legal expenses which constitute a valid claim under any other insurance policy beyond our proportionate share of any claim costs</p>

SIGNIFICANT COVER	SIGNIFICANT FEATURES	LIMITATIONS, AND SIGNIFICANT EXCLUSIONS
<p>4. Optional Insurance cover for Bikes</p> <p>(This section is only operative if You have selected this section of Cover)</p>	<p>Provides cover for your bike including tricycle and tandem, trailer cycle or push scooter, powered by human pedalling and/or battery which is not subject to the requirements of the Road Traffic Act. Including fixed accessories damaged at the same time as your bike</p>	<p>A proportionate reduction in any claims settlement will be made should you under insure (i.e. the sum insured you have chosen is less than the value of the bike).</p> <p>Principle exclusions</p> <ul style="list-style-type: none"> • The amount of the excess shown in your policy schedule • Theft unless the security precautions have been complied with • Unexplained theft • Theft or Accidental Damage whilst the bike is hired or loaned by you to any other person including a member of your family unless otherwise agreed by underwriters • Any tyres, fixed accessories or removable parts unless the bike is stolen or suffers accidental damage at the same time • Scratching, denting or any cosmetic change which does not impair the function and performance of the bike • Corrosion, rust, change in colour or finish, dust, chemical action or reaction • by mechanical or electrical breakdown • failure to any property solely used for the purpose of business, trade, profession or employment • to property more specifically insured by any other policy
<p>Replacement bike hire – up to the amount shown in the Table of Cover</p>		<ul style="list-style-type: none"> • When the costs of hire have not been agreed with Us. • Where Our prior authority has not been obtained. • Where the costs of hire are greater than a normal charge through a recognised supplier. • Where the costs exceed more than £500 during any one Period of Insurance. • Where the costs are in excess of the Bike Value or repair costs. • Where evidence of expenditure cannot be provided. • Where costs are incurred by anyone other than You
<p>Personal possessions</p>		<p>Damage:</p> <ul style="list-style-type: none"> • arising from the cost of remaking any film, disc or tape or the value of any information held on it • arising from depreciation in value or other loss, damage or additional expense following on from <ul style="list-style-type: none"> • the event for which you are claiming • to plants or any living creature • to documents • which is specifically insured elsewhere • Exclusions under Personal possessions Cover is restricted to personal possessions and excludes valuables and money

TABLE OF COVERS

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

	BRONZE	SILVER	GOLD
Section 1 - Personal accident			
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
Foreign travel extension	7 days	14 days	28 days
Section 2 - Personal liability	£1,000,000	£1,500,000	£2,000,000
Section 3 – Legal expenses	£15,000	£20,000	£25,000
Section 4 – The Bike	Optional	Optional	Optional
Accidental damage or theft			
Replacement bike hire – up to	£500	£500	£500
Clothing & personal effects - up to	£500	£500	£500
Including Accessories damaged at the same time as Your bike – up to	£1,000	£1,000	£1,000

TERRITORIAL LIMITS

Territorial Limits Sections 1,2,and 3

Anywhere in the United Kingdom, Channel Islands or Isle of Man in each period of Insurance and up to

- 7 days for Bronze levels of coverage,
- 14 days for Silver levels of coverage and
- 28 days for Gold levels of coverage

In any one period of insurance for travel outside of the United Kingdom Channel Islands or Isle of Man

Territorial Limits section 4

Anywhere in the United Kingdom, Channel Islands or Isle of Man and up to 21 days at any one time for travel outside of United Kingdom Channel Islands or Isle of Man

See table of cover and Policy Schedule for levels of cover applicable

DURATION

This is an annually renewable policy.

CANCELLATION PERIOD

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. The following are examples of why we might want to cancel your policy.

INSTALMENTS

We may cancel the insurance immediately if you do not pay a premium or fail to pay a premium under any direct debit instalment scheme.

If you have agreed to pay your premium by instalments, the following will apply.

- If you do not pay an instalment when it is due, or if the instalment instruction has been cancelled for any reason, you must pay all the remaining instalments and any administration fee within 14 days of receiving the written notice. If you do not pay the amount you owe within these 14 days, we will cancel the remaining cover under this insurance by sending you 14 days' notice. We will then send you confirmation of the cancellation.
- 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 01608 641 351. You must report any claim as soon as possible.

DISPUTES & COMPLAINTS

If You have a complaint regarding your insurance please contact:

Canopus Managing Agents Limited
Divisional Underwriter – UK Accident & Health
Gallery 9, One Lime Street, London,
EC3M 7HA.

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

In the event that you remain dissatisfied you can refer your complaint to the Complaints team at Lloyd's. 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

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at 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
Web: www.financial-ombudsman.org.uk

These procedures do not affect Your right to take legal action if You need to.