

# FULL BENEFITS COMPARISON TABLE

|  | BIKMO  | YELLOW JERSEY   | LAKA  | WIGGLE                      | PEDALSURE                                 | VELOSURE           | CYCLEGUARD                                | CYCLEPLAN                                     | ASSETSURE                                     | ETA                         |
|--|--|---|---|-----------------------------|---|--------------------|---|---|---|-----------------------------|
| <b>COVERED AS STANDARD</b>                 | PLUS   | Performance   | *Laka's price shown based on what you'd 'usually' pay | Essential                   |   |                    |   |   |   |                             |
| <b>THEFT, ACCIDENTAL DAMAGE, VANDALISM</b> | ✓  | ✓   | ✓   | ✓                           | ✓   | ✓                  | ✓   | ✓   | ✓   | ✓                           |
| <b>PUBLIC LIABILITY</b>                    | ✓<br>£2million                                       | ✓<br>£2million  | ✗   | ✓<br>£2million              | ✗<br>Optional at added cost - £1million   | ✓<br>£2million     | ✗<br>Optional at added cost - £5million   | ✗<br>Optional at added cost - up to £5million | ✗<br>Optional at added cost - up to £2million | ✓<br>£2million              |
| <b>PERSONAL ACCIDENT</b>                   | ✓  | ✓   | ✗   | ✓                           | ✗<br>Optional at added cost               | ✓                  | ✗<br>Optional at added cost               | ✗<br>Optional at added cost                   | ✗<br>Optional at added cost                   | ✓                           |
| <b>CLOTHING + HELMETS / ACCESSORIES</b>    | ✓<br>£250 min or 10% of Total insured value for each | ✗<br>Optional at added cost - £250 for headgear/ clothing + cover for additional wheelset | ✗<br>Optional at added cost - up to £2000             | ✗<br>Optional at added cost | ✗<br>Optional at added cost - up to £1500 | ✓<br>- up to £1000 | ✗<br>Optional at added cost - up to £2500 | ✗<br>Optional at added cost - £1000           | ✗<br>Optional at added cost - up to           | ✗<br>Optional at added cost |
| <b>EVENTS EG. SPORTIVES</b>                | ✓  | ✓   | ✓   | ✗<br>Optional at added cost | ✓   | ✓                  | ✓   | ✓   | ✓   | ✓                           |
| <b>RACING / COMPETITION</b>                | ✗  | ✗   | ✓   | ✗<br>Optional at added cost | ✗<br>Optional at added cost               | ✓                  | ✗<br>Optional at added cost               | ✗<br>Optional at added cost                   | ✗<br>Optional at added cost                   | ✓                           |
| <b>RACE FEE</b>                            | ✓  | ✗   | ✗   | ✗                           | ✗   | ✗                  | ✗<br>Optional at added cost               | ✗<br>Optional at added cost                   | ✓   | ✗                           |
| <b>EMERGENCY HIRE</b>                      | ✓  | ✗   | ✗   | ✗                           | ✓   | ✓                  | ✓   | ✓   | ✓   | ✓                           |
| <b>FRIENDS AND FAMILY</b>                  | ✓  | ✓   | ✓   | ✗                           | ✗   | ✓                  | ✓   | ✓   | ✗<br>Optional at added cost                   | ✓                           |
| <b>LEGAL ADVICE</b>                        | ✓  | ✗   | ✗   | ✗                           | ✓   | ✓                  | ✗<br>Optional at added cost               | ✓   | ✓   | ✓                           |

**Disclaimers:**  
 Prices and coverage true as per a web search on 21/06/2021. All coverage subject to terms and conditions.  
 Prices and quotes based on the postcode CH1 4QT.  
 Prices and quotes based on Bikels) Value + £250 for both clothing and accessories / £500 total encompassing both.  
 Benefits based on what is included AS STANDARD - Some insurers offer further benefits, but often at extra cost/premium - where an option is available, we have stated this.  
 Prices and quotes for Laka based on what they state you'd 'usually' pay.

|                                 | BIKMO  | YELLOW JERSEY                                       | LAKA  | WIGGLE   | PEDALSURE  | VELOSURE   | CYCLEGUARD   | CYCLEPLAN   | ASSETSURE   | ETA   |
|---------------------------------|--|---|---|--|--|--|--|---|---|---|
| RETURNING HOME                  | ✓  | ✓   | ✓   | ✗  | ✗  | ✓  | ✓  | ✓   | ✗<br>Optional at added cost   | ✓   |
| MEDICAL EXPENSES                | ✓  | ✓   | ✗   | ✓  | ✗<br>Optional at added cost  | ✓  | ✗<br>Optional at added cost  | ✗<br>Optional at added cost   | ✗<br>Optional at added cost   | ✓<br>Dental   |
| BIKE BOX COVER                  | ✓  | ✗   | ✗   | ✗  | ✗<br>Optional at added cost with overseas cover  | ✗  | ✗<br>Optional at added cost  | ✗   | ✓   | ✗   |
| EXCESS                          | £0 Free for Bikmo Replacement option / 10% (min £40) Cash  | 10%, capped at £100                                 | £0 - Free   | £100   | Below £1,499 = £75 / Between £1,500 - £7,499 = £100 / £7,500 - £15,000 = £250 (When bike is above £1k you can waive excess by allowing Pedalsure to purchase the replacement bike) | The first 5% of the value, subject to a minimum of £50 and maximum of £200 of every claim.       | Claim value dependent: £50 (£0 - £1,499), £100 (£1,500 - £2,999), £150 (£3,000 - £4,999), £200 (£5,000 or above) | £25 or 5% - Waiver option at extra 7.9% on top of premium                           | Chosen by customer - policy premium reduces when higher (£0-£500)           | 5% of amount being claimed /min. £50 or 20% of amount (min £100) if bike stolen from public place/ vehicle between 1-4am - same for folding bike at time of day |
| ONLINE CLAIMS                   | ✓  | ✓   | ✓   | ✗  | ✗  | ✗  | ✗  | ✗   | ✗   | ✓   |
| CANCELLATION TERMS              | 14 days for full refund / Anytime for full pro-rata refund | 14 days / No refund of premium period after 14 days | Within 14 days - only pay for that month / if cancel later required to pay share of that month for number of days insured | 14 day for full refund / Calculate period/ premium paid, refund accordingly (may induce £20 fee) | 14 days for full refund / Anytime Refund up to 60%   | 14 day for full refund / Calculate period/ premium paid, refund accordingly (may induce £15 fee) | 14 day for full refund / Calculate period/ premium paid, refund accordingly (may induce £10 fee)                 | 14 days for full refund / There after they may provide you with a refund of premium | 30 day for full refund / Calculate period/ premium paid, refund accordingly | 14 day for full refund / Calculate period/ premium paid, refund accordingly (may induce cancellation fee)   |
| 0% INTEREST ON MONTHLY PAYMENTS | ✓  | ✗   | ✓   | ✓  | ✓  | ✗  | ✓  | ✗   | ✗   | ✓   |
| 365 DAYS WORLDWIDE              | ✓  | ✗   | ✗   | ✗  | ✗  | ✗  | ✗  | ✗   | ✗   | ✗   |
| VALUE LIMIT                     | £100 min / £30k max  | £100 min / £50k max total - £15k max per bike       | £500 min / £30k max total - £15k max per bike   | £250 min / £10k max total  | £400 min / £30k max total - 15k max per bike   | £500 min / £20k max total  | No minimum - £20k max total  | No minimum - £30k max total   | £50 min - £2.5k max total (without calling direct)                          | No minimum - £36k max total (6 bikes / £6k max per bike)  |

#### QUOTES

|   |                                    |                                    |                                     |                                    |                                    |                                    |                                    |                                    |  |                                    |
|---|------------------------------------|------------------------------------|-------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--|------------------------------------|
| 1 BIKE VALUED AT £1000                                    | £96.60 annually<br>£8.05 monthly   | £138.30 annually<br>£12.68 monthly | *£123.72 annually<br>£10.31 monthly | £104.56 annually<br>£8.75 monthly  | £115.59 annually<br>£9.63 monthly  | £89.90 annually<br>£8.36 monthly   | £96.26 annually<br>£8.02 monthly   | £58.69 annually<br>£5.26 monthly   | £94.04 annually<br>£8.52 monthly                         | £94.63 annually<br>£7.89 monthly   |
| 2 BIKES VALUED AT £3000 (1 VALUED £2000 + 1 VALUED £1000) | £204.48 annually<br>£17.04 monthly | £248.08 annually<br>£22.74 monthly | *£233.28 annually<br>£19.44 monthly | £233.03 annually<br>£19.52 monthly | £209.22 annually<br>£17.43 monthly | £196.22 annually<br>£18.06 monthly | £204.70 annually<br>£17.06 monthly | £135.23 annually<br>£12.11 monthly | Do not provide quote over the value of £2500 as standard | £245.42 annually<br>£20.45 monthly |
| 1 E-BIKE VALUED AT £2000                                  | £122.64 annually<br>£10.22 monthly | £201.51 annually<br>£18.47 monthly | *£193.68 annually<br>£16.14 monthly | £170.07 annually<br>£14.20 monthly | £164.87 annually<br>£13.74 monthly | £188.10 annually<br>£17.38 monthly | £155.06 annually<br>£12.92 monthly | £96.96 annually<br>£8.69 monthly   | £155.31 annually<br>£14.08 monthly                       | £179.18 annually<br>£14.93 monthly |

#### Disclaimers:

Prices and coverage true as per a web search on 21/06/2021. All coverage subject to terms and conditions.

Prices and quotes based on the postcode CH1 4QT.

Prices and quotes based on Bikels) Value + £250 for both clothing and accessories / £500 total encompassing both.

Benefits based on what is included AS STANDARD - Some insurers offer further benefits, but often at extra cost/premium - where an option is available, we have stated this.

Prices and quotes for Laka based on what they state you'd 'usually' pay.