

Insurance Product Information Document (IPID)

Company UNIQA Versicherung AG
Product Bikmo Bike Insurance by UNIQA

UNIQA Versicherung AG is an insurance company organised under the laws of Liechtenstein, having its registered office at 9490 Vaduz, 46 Austrassen, Liechtenstein, registered in the Liechtenstein business register under company number FL-0001.522.928 – 1. UNIQA Versicherung AG is licensed by the Financial Market Authority (FMA) of Liechtenstein and is authorised by the National Bank of Belgium to carry on activities of insurance in Belgium on the basis of the freedom to provide services and registered in Belgium under number 2127.

Bikmo GmbH is a company under German law, having its registered office at 83026 Rosenheim, Kraftwoerk Klepperstrasse19, Germany, registered in the German Chamber of Commerce and Industry under company number HRB 32031. Bikmo GmbH is an insurance intermediary registered in the register of insurance intermediaries maintained by the Financial Services and Markets Authority (FSMA) of Belgium under number D-7BNS-163BM-35 and authorised to carry on activities of insurance in Belgium on the basis of the freedom to provide services.

This information document aims to give you an overview of the main coverages and exclusions relating to this insurance product. The document is not personalised based on your specific needs and the information it contains is not exhaustive. You can find the complete pre-contractual and contractual information on the product in the policy wording, the policy schedule and any endorsements or special terms and conditions of the insurance policy.

What is this type of insurance?

This policy is designed to meet the needs of cyclists who want to protect themselves against loss of or damage to their bike.



What is insured?

- ✓ Theft of your bike away from your home, if the bike was locked through the frame to an immovable object using an approved lock.
- ✓ Theft of your bike if the bike was under your personal supervision
- ✓ Theft of your bike from a motor vehicle when the bike is entirely contained within the vehicle, the normal security measures were in operation and there is evidence of forcible and violent entry
- ✓ Theft of your bike from your place of residence, where the normal security measures were in operation and there is evidence of violent and forcible entry.
- ✓ Accidental damage to your bike.
- ✓ Malicious damage or vandalism to your bike.
- ✓ Accidental damage, malicious damage or vandalism to or theft of:
 - equipment attached to your bike;
 - specialist cycling, triathlon or duathlon clothing, including wetsuits, eyewear, headgear and footwear; and
 - specialist luggage designed to carry your bike.
- ✓ Up to €500 for non-refundable event fees for any cycling event, duathlon, or triathlon you are unable to take part in due to reasons beyond your control.



What is not insured?

- ✗ Unexplained theft, loss or abandonment
- ✗ Theft away from home when you cannot evidence that an approved lock was used.
- ✗ Theft away from home when you cannot evidence that the bike was locked through the frame to an immovable object.
- ✗ Theft at home where you cannot demonstrate forcible and violent entry.
- ✗ Claims for items where you cannot demonstrate proof of ownership.
- ✗ Theft or damage to tyres unless the bike is also damaged.
- ✗ Loss or damage caused by wear and tear, poor maintenance, or under a manufacturer's guarantee
- ✗ Deliberate or criminal acts by you.
- ✗ Business or trade use, other than commuting, unless this cover is stated on your policy schedule
- ✗ Road massed start competition use unless this cover is stated on your policy schedule



Are there any restrictions on cover?

- ! You are covered up to the amount shown on your personalised policy schedule, which is available through your online account area.
- ! We will not cover the excess stated on your policy schedule.
- ! Cover for certain items or types of loss are limited



Where am I covered?

- ✓ Please see the territory of cover stated in your policy documents.
- ✓ The territory limit applies for all insured bikes and accessories



What are my obligations?

- You must provide full and accurate information to all questions asked.
- Your answers must be true to the best of your knowledge and belief.
- You must let us know if the information provided changes
- You must take reasonable care to prevent theft, accidents or injury
- You must inform us of any claims as soon as possible
- You must follow our claims process which can be found in your policy documentation.
- You must pay your premiums in full and on time



When and how do I pay?

Policies can be purchased on an annual or monthly basis.
Annual policies are paid for in full at the start of the policy. Monthly policies are paid monthly.
Your first premium payment must be made within 14 days of receipt of your policy documents
Any subsequent premium payments must be made within 14 days of receipt of the premium invoice



When does the cover start and end?

Your cover will start and end on the dates stated in your policy schedule



How do I cancel the contract?

If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, on the condition that no claims have been made or are pending, the premium will be refunded in full.

You can cancel the contract in accordance with the policy wording by registered letter, writ or letter with acknowledgement of receipt.