

## Table of contents

Table of contents .....	1
Key contact details.....	1
Definitions.....	2
Your insurer .....	5
Disclaimer .....	5
Eligibility criteria .....	6
Important information.....	7
Automatic renewal of your annual policy .....	7
Change of circumstances .....	8
Cancellation .....	8
When your policy will end .....	9
Governing law .....	9
What is covered .....	9
Section 1 - Property .....	9
Additional cover.....	10
Section 2 – Personal accident.....	11
Section 3 – Public liability .....	12
What is not covered.....	12
General security requirements.....	14
General conditions - applicable to all sections of this policy .....	15
General exclusions - applicable to all sections of this policy.....	17
Making a claim.....	18
Section 1 – Property .....	18
Section 2 – Personal accident.....	18
Section 3 – Public liability .....	19
Complaints procedure .....	19

## Key contact details

If **you** need to discuss any aspect of **your** policy with **us**, or just need support with **your** account functions, please use the contact details below.

Bikmo

Tel: [+353 \(0\) 76 8886 022](tel:+3530768886022) - Monday – Friday 8am to 6pm

Email: [hello@bikmo.ie](mailto:hello@bikmo.ie) - Whenever convenient

## Definitions

The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear in bold type.

<b>Abandoned / Abandonment</b>	When a <b>cycle</b> is left at a location which is not <b>your home</b> for more than 24 consecutive hours.
<b>Accessories</b>	Equipment added or fixed to the <b>cycle</b> in addition to the manufacturer's original specification which is not critical to the operation of <b>your cycle</b> , cycling specific clothing, biathlon specific clothing and triathlon specific clothing, including helmets (excluding airbag helmets), backpacks, helmet mounted cycling cameras, cycling computers, cycling GPS units, lights, spare wheels, <b>cycle</b> luggage, cycling tools, cycling armour & guards, locks.
<b>Accident/accidental</b>	A sudden and unexpected event which happens by chance during the <b>period of insurance</b> .
<b>Administrator</b>	Bikmo Limited
<b>Approved lock</b>	<ol style="list-style-type: none"><li>1. A specified lock from the Sold Secure list of <b>cycle</b> locks and which at the time of the purchase by <b>you</b> was appropriate to the cost of replacement of <b>your cycle</b> as new in accordance with the following grading of locks determined by the Sold Secure list:<ol style="list-style-type: none"><li>a. for a <b>cycle</b> up to €300 in replacement <b>value</b>, an <b>approved lock</b> is one which is graded at 'Bronze' standard by Sold Secure;</li><li>b. for a <b>cycle</b> greater than €300 and up to €1,700 in replacement <b>value</b>, an <b>approved lock</b> is one which is graded at 'Silver' standard by Sold Secure;</li><li>c. for a <b>cycle</b> greater than €1,700 in replacement <b>value</b>, an <b>approved lock</b> is one which is graded at 'Gold' standard by Sold Secure.</li></ol></li><li>2. any other specified lock accepted and agreed in writing by <b>us</b>.</li></ol>
<b>Commencement date</b>	The date <b>your</b> cover shall start, as shown on <b>your policy schedule</b> .
<b>Competition</b>	Any event which: <ol style="list-style-type: none"><li>a. involves a road <b>cycle</b> massed start; and</li><li>b. is defined as competitive by Cycling Ireland or the event organiser; or</li></ol>

- c. is ranked by result or for which any prize or competitive score is awarded.

## Cycle

Any bicycle, tricycle, tandem or recumbent which is **your** own property or for which **you** are legally responsible and which is normally kept at **your home**, is solely driven by human pedal power or electric battery and is not subject to the requirements of the Road Traffic Act.

This includes any upgraded parts and components which are critical to the operation of the bicycle, tricycle, tandem or recumbent.

## Damage

Caused by violent and external means including **vandalism**.

## Endorsement

A change to the terms of the policy.

## Evidence of ownership

The original purchase receipt, showing the date, price paid, details of the **cycle**, **accessories** and **approved lock**, name and address of seller, or other evidence which clearly demonstrates ownership.

## Excess

The amount shown on **your policy schedule** that **you** are responsible for and which will be deducted, or payable by **you**, in the event of each agreed claim.

## Family

**Your** parents, spouse, domestic partner, son, daughter or siblings, who permanently reside with **you** at the **home**.

## Forcible and violent entry

Entry evidenced by:

- a. visible **damage** to the fabric of the building or vehicle at the point of entry; and
- b. visible **damage** caused to an **immovable object** or **approved lock**.

## Geographical limits

As an Irish resident domiciled in the Republic of Ireland, cover is applicable worldwide up to a maximum of 182 days in any one **period of Insurance**.

## Home

The location where the **cycle** is usually kept as stated on **your policy schedule**, which is **your** permanent domestic residence and is a house, or a flat or room in a communal residence. Cover shall be extended for a maximum period of 30 days at any one time during the **period of insurance**, to include any temporary residence such as a holiday cottage / holiday home, guesthouse or hotel within the **geographical limits**.

<b>Immovable object</b>	<ol style="list-style-type: none"><li>any solid object fixed in or on to concrete, stone, brick or similar, which is not capable of being undone, removed with, or lifted under/over the <b>cycle</b>;</li><li>a motor vehicle roof rack or <b>cycle</b> rack, which must be attached securely in accordance with the manufacturer's recommendations and intended for the carriage of a <b>cycle</b>;</li><li>a designated <b>cycle</b> rack located at a train station, bus station, coach station or <b>your</b> permanent place of employment, designed and constructed expressly for the purpose of securing a <b>cycle</b> and which is operated by <b>you</b> in accordance with the instructions and / or guidance provided.</li></ol>
<b>Insured value</b>	The amount set out on <b>your policy schedule</b> .
<b>Period of insurance</b>	The period specified on <b>your policy schedule</b> when <b>your</b> policy is in force. For rolling monthly policies, this is within a rolling calendar year.
<b>Personal accident</b>	Death or identifiable physical injury.
<b>Policy schedule</b>	The document issued by the <b>administrator</b> which confirms <b>your</b> personal details (e.g. name and address), <b>insured value</b> , <b>commencement date</b> and end date of <b>your</b> policy and any <b>endorsement</b> .
<b>Premium</b>	The amount referred to as such on <b>your policy schedule</b> that <b>you</b> are required to pay in exchange for cover under this policy.
<b>Terrorism</b>	An act - whether involving violence or the use of force or not - or the threat or the preparation thereof, of any person or group(s) of persons - whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which is designed to, or does intimidate or influence a de jure or de facto government or the public or a section of the public, or disrupt any segment of the economy and from its nature or context is done in connection with political, social, religious, ideological or similar causes or objectives.
<b>Theft</b>	The unauthorised dishonest appropriation, or attempted appropriation, of <b>your cycle</b> by another person with the intention of permanently depriving <b>you</b> of it.
<b>Unattended</b>	Whilst the <b>cycle</b> is not being used or held in accordance with security requirements of this policy, by <b>you</b> .
<b>Unoccupied</b>	Where <b>you</b> and <b>your family</b> are away from the <b>home</b> for more than 30 consecutive days.

<b>Value</b>	The replacement cost of the <b>cycle</b> and any <b>accessories</b> as at the date of loss, as assessed by the <b>administrator</b> .
<b>Vandalism</b>	The intentional <b>damage</b> to <b>your cycle</b> caused by a third party.
<b>We / Us / Our / Insurers</b>	UK General Insurance Ltd on behalf of Great Lakes Insurance SE.
<b>You / Your</b>	The person named on the <b>policy schedule</b> , or any <b>family</b> member using the <b>cycle</b> with <b>your</b> consent.

## Your insurer

This section explains who **your insurers** are.

This insurance is arranged and administered by Bikmo and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Bikmo Insurance Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Great Lakes Insurance SE is regulated by the Central Bank of Ireland (C34050) for the Conduct of Business Rules.

## Disclaimer

**You** need to check the policy meets **your** requirements before taking out the policy!

**We** have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide yourself whether it is or not.

**You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **cycle** against **theft** and **accidental damage**, and provide personal cover in the case of an **accident** involving **you** and **your cycle**.

**Your cycle** must be in good condition and full working order prior to taking out this policy.

If there is evidence that the **accidental damage**, **theft** or loss occurred prior to the policy **commencement date** your claim will be refused and no **premium** refund will be due.

## Eligibility criteria

**You** need to check **you** are eligible for the policy.

**You** are eligible for this insurance cover if:

- a. **you** are aged 18 or over; and
- b. **you** or any person to be covered by this insurance are a permanent resident of the Republic of Ireland and **your** permanent address is located within the Republic of Ireland; and
- c. **your cycle** is owned by **you** or any person to be covered by this insurance and usually kept at **your** address within the Republic of Ireland; and
- d. **you** or any person to be covered by this insurance do not use **your cycle** for professional purposes other than commuting or if **you** receive annual competition appearance fees of less than €5,000; and
- e. **your cycle** does not exceed €30,000 in **value**; and

in the past 5 years **you** or any person to be covered by this insurance;

- f. have not made more than 2 claims for **theft** or **damage** to **your cycle**; and
- g. have not had a total **value** of all claims relating to the **theft** or **damage** to **your cycle** that exceeds €5000; and

**you** or any person to be covered by this insurance have not had any insurance or proposal:

- h. cancelled
- i. withdrawn
- j. declined
- k. made subject to special terms; and

**you** or any person to be covered by this insurance have not been;

- l. convicted of or charged with any offence, other than a motoring offence or conviction spent under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016; or

- m. declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgement debt.

## Important information

This section highlights some important details of **your** policy.

It is important that **you** check **your policy schedule** to ensure that the information that **you** have provided to **us** is accurate and that the cover options which **you** have chosen are correct. Please take the time to read the contents of this policy to ensure that **you** understand the cover **we** are providing **you** and that **you** comply with **our** terms and conditions.

This policy wording and **your policy schedule** are important documents; please keep them in a safe place in case **you** need to refer to them for any reason. **We** recommend that **you** periodically review **your** policy to ensure that it continues to meet **your** needs.

In return for the payment of **your premium we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

If **you** pay for **your premium** monthly then **your** policy is a rolling monthly policy and is only in force if the monthly **premium** continues to be paid. Cover can continue up to a maximum of five years.

If **you** pay for **your** policy annually, then **your** policy is an annual policy for which the full annual **premium** must be paid at inception and again at each annual renewal date. The type of policy **you** have will be shown in **your policy schedule**.

## Automatic renewal of your annual policy

This is what happens each year when it comes to the renewal of **your** policy.

**We** will contact **you** up to 30 days before the annual renewal date of **your** policy and **we** will tell **you** then if there are any changes to **your premium**.

To ensure continuation of cover, **we** will attempt to renew **your** policy 2 weeks prior to the renewal date unless **you** advise **us** otherwise. If **we** are unable to automatically process **your** renewal **we** will contact **you** before **your** renewal date and invite **you** to renew **your** policy via an alternative channel.

**Your** renewal **premium** will be taken by the same method used during **your** initial purchase.

If **you** do not want to auto-renew **your** policy, simply follow the instruction in **your** renewal notification.

If **you** do nothing, then **your** policy will automatically renew for a further period of 12 months.

## Change of circumstances

**You** need to let **us** know if anything significant changes that could affect **your** policy.

**You** must immediately advise Bikmo if any of the following circumstances change, at any point during the **period of insurance**;

- a. **you** are no longer a permanent resident of the Republic of Ireland;
- b. **you** change **your** address;
- c. **you** have insurance cancelled, or declined, or withdrawn, or terms applied by another insurance provider.

If **you** are not sure if a change in circumstances is relevant to **your** policy, please contact Bikmo Customer Experience at [hello@bikmo.ie](mailto:hello@bikmo.ie) for advice.

## Cancellation

If **you** need to cancel **your** policy then these are the steps to take, and what will happen.

**We** hope **you** are happy with the cover this policy provides. However, if after reading the policy, this insurance does not meet with **your** requirements, please notify the **administrator** in writing within 14 days from the **commencement date** of this insurance and **we** will refund **your premium** provided that no claims have been made.

If **you** wish to cancel **your** policy after 14 days from the **commencement date** of this insurance, provided that you give us 30 days written notice and that no claims have been made, **you** will be entitled to a pro-rata refund of **premium** paid.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation email will be sent to **you** at **your** last known email address. Valid reasons may include but are not limited to:

- a. where **we** reasonably suspect fraud;
- b. non-payment of **premium**;
- c. threatening and abusive behaviour;
- d. non-compliance with policy terms and conditions;



- e. **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the **commencement date**.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any **premium you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the **premium**.

## When your policy will end

When **you** and **your cycle** will no longer be covered by **your** policy.

The benefits provided under **your** policy will cease on the earliest of the following:

- a. the end date, as shown on **your policy schedule**;
- b. the date **your** policy is cancelled.

## Governing law

This explains who governs the law of the policy.

Unless some other law is agreed in writing, this policy is governed by Irish law. If there is a dispute, it will only be dealt with in the courts of Ireland.

## What is covered

### Section 1 - Property

Where **you** have paid the appropriate **premium** and **cycle** and **accessories** cover is shown on **your policy schedule you** are covered up to the **insured value** shown on **your policy schedule** for:

#### Accidental damage

**We** will pay repair costs if **your cycle** is damaged as the result of an **accident**. If **your cycle** cannot be repaired, **we** will replace it.

#### Theft

If **your cycle** is stolen **we** will replace it. Where only a part or parts of **your cycle** have been stolen, **we** will only replace that part or parts.

## Additional cover

### Accessories

Equipment attached to **your cycle**, and any articles of specialist cycling or triathlon clothing which is **your** own property or for which **you** are legally responsible, against **accidental damage** and **theft** occurring during the **period of insurance**.

**We** will not make any payment under this additional cover for any **theft** or **damage**:

- a. unless resulting directly from the use of **your cycle**;
- b. to any upgraded parts and components which are critical to the operation of **your cycle**; or
- c. to any mobile phones or PDAs.

### Bike boxes

Any luggage designed specifically for the carriage of **your cycle**, which is **your** own property or for which **you** are legally responsible against accidental damage and **theft** occurring during the **period of insurance**.

**We** will not make any payment under this additional cover for any **theft** or **damage** which occurs away from **your home** unless **your cycle** is damaged or stolen at the same time and by the same cause.

### Returning home

The necessary and reasonable costs that **you** incur to return directly to **your home** by a registered taxi or by public transport following **theft** or accidental damage to **your cycle** insured under this section, which results in **your cycle** becoming unusable.

**We** will not make any payment under this additional cover where **you** cannot provide a valid receipt or ticket from a registered taxi or public transport company showing the cost of that journey.

Repatriation is not covered.

### Emergency cycle hire

The necessary and reasonable costs of hiring an alternative cycle following **theft** of or **accidental damage** to **your cycle**, which results in **your cycle** becoming unusable. **We** will only pay for hire costs for the period beginning at the date of the **theft** or **accidental damage** until **your cycle** is repaired or replaced. However, **we** will not make any payment under this additional cover unless

- a. **we** agree that **you** may incur the hire costs before **you** have incurred them; and
- b. the total hire costs are less than the replacement or repair cost of the **cycle**; and
- c. **you** can provide **us** with written evidence of **your** hire costs.

## Event fees

The non-refundable fee which has already been paid by **you** in respect of an organised non-competitive road cycling event, competitive biathlon, triathlon, off-road or cyclo-cross event in which **you** were due to participate if **you** are no longer able to attend the event as a sole and direct result of a cause which occurs during the **period of insurance** and is entirely beyond **your** control.

**We** will not make any payment under this additional cover:

- a. directly or indirectly due to any failure, withdrawal or inadequacy of necessary finance or any financial failure of or financial default of any person, corporation or entity; or
- b. directly or indirectly due to strikes, industrial action or labour disputes, whether actual or threatened; or
- c. directly or indirectly due to any action taken by any national or international body or agency to control, prevent or suppress or in any way relating to any infectious disease; or
- d. directly or indirectly due to adverse weather; or
- e. directly or indirectly due to war, **terrorism** or nuclear risks; or
- f. for more than one cycling, biathlon, triathlon or cyclo-cross event in any one **period of insurance**.

## Section 2 – Personal accident

Where **you** have paid the appropriate **premium** and **personal accident** cover is shown on **your policy schedule** **you** are covered up to the **insured value** shown on **your policy schedule** for:

### Personal accident

**We** will pay the amount shown below if during the **period of insurance** **you** are involved in an **accident** while using **your** cycle and within 6 months of such **accident** the bodily injuries **you** sustain, solely and independently of any other cause, result in **your** death, loss of limb(s), loss of sight or permanent total disablement.

The amounts **we** will pay under this section are:

- Loss of limb(s) €5,000
- Loss of sight €5,000
- Permanent total disablement €10,000
- Death €10,000

Benefit under this section shall be payable to **you** or **your** nominees, and shall not exceed the amounts shown above. **We** will only pay one of the benefits shown above.

Cover for permanent total disablement ends when **you** reach age 65.

## Section 3 – Public liability

Where **you** have paid the appropriate **premium** and **public liability** cover is shown on **your policy schedule** **you** are covered up to the **insured value** shown on **your policy schedule** for:

### Public liability

**You** are covered up to €1,000,000 for any amounts which **you** become legally liable for. **We** will pay for **accidental bodily injury**, death, disease or **accidental damage** to any person or **accidental damage** to third party property which arises from **your** use of or ownership of the **cycle**. The total amount payable includes necessary defence costs and expenses incurred by **you** with **our** written consent in connection with any liability insured under this policy.

## What is not covered

1. Any applicable **excess**.
2. **Theft** of or **accidental damage** to the **cycle** unless substantiated by **evidence of ownership**.
3. **Theft** of or **accidental damage** to **accessories** where **accessories** cover is not shown on **your policy schedule**.
4. **Theft** of or **accidental damage** to **accessories** unless substantiated by **evidence of ownership**.
5. **Theft** of or **accidental damage** to **accessories** unless resulting directly from the use of **your cycle**.
6. **Theft** from **your home** unless:
  - a. the **cycle** is kept inside the **home** and any security devices such as door locks are in operation.
  - b. **theft** from the **home** involves **forcible and violent entry** or exit.
7. **Theft** from any garage, outbuilding, shed, underground car park or communal hallway unless the **cycle** has been secured to an **immovable object** with an **approved lock** through the frame substantiated by a sales purchase or till receipt, remains of the lock or the lock key.
8. **Theft**, **accidental damage** or **vandalism** following **abandonment** or any unexplained **theft**.
9. **Theft** away from **home** unless the **cycle** has been secured to an **immovable object** with an **approved lock** through the frame.

If the **cycle** is stolen from the transition area of an organised competitive triathlon or biathlon or the pit area of an organised competitive cyclo-cross event, that **you** are competing in, this exclusion does not apply.

10. **Theft** from any motor vehicle unless:
  - a. the **cycle** is fully contained within the motor vehicle or secured by an **approved lock** through the frame to a roof or **cycle** rack attached to the motor vehicle.
  - b. the motor vehicle is securely locked and any security devices are in operation.
  - c. **theft** is a result of **forcible and violent entry**.
11. **Theft** from any motor vehicle between the hours of 9pm and 6am unless:
  - a. the vehicle is fitted with a Thatcham category 1 alarm/immobiliser or category 2 immobiliser or category 3 steering lock.
  - b. If category one or two is not factory fit it must be fitted by a member of the Vehicle Security Installation Board with evidence provided in the event of a claim.
12. Loss or **damage** caused by wear and tear, wet or dry rot, atmospheric conditions, frost, insects, vermin, fungus, domestic pet, lack of or poor maintenance or any gradually operating cause.
13. Marring, scratching denting or any cosmetic change which does not impair the function of the **cycle**.
14. Claims where the **cycle** has suffered **damage** as a result of a manufacturing fault which is still covered under a manufacturer's warranty.
15. Any tyres or fixed **accessories** unless the **cycle** was stolen or damaged at the same time.
16. **Theft** by a person to whom the **cycle** was entrusted, other than a member of **your family**.
17. **Theft** of or **damage** to the **cycle** whilst being used in a road massed start **competition**, unless this cover is shown on the **policy schedule** and the additional **premium** has been paid.
18. **Theft** or **damage** of a **cycle** that is engaged for use in trade or business purposes (excluding commuting to and from work).
19. **Theft** or **vandalism** where a crime reference number cannot be provided.
20. Unexplained **theft**.

21. Any **personal accident** when **you** are under 16 or over 85.
22. Suicide or attempted suicide.
23. Intentional self-injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or insanity or **your** own criminal act.
24. Any **accident** directly or indirectly resulting from stress, trauma or psychiatric illness.
25. Any benefit when **your** death or disablement does not occur within 180 days of the **accident**.
26. Any benefit when **you** cannot prove to **us** that the permanent total disablement has continued for 12 months and in all probability, will continue for the remainder of **your** life.
27. Any **accident** not involving the use of **your cycle**.
28. Any **accident** whilst the **cycle** is being used for hire, reward, courier services, or the carriage of paying passengers.

## General security requirements

**You** need to follow **our** security requirements to comply with **our** policy wording to keep **your cycle** safe.

Security requirements where the **cycle** is at the **home**.

**Theft** of the **cycle**, whilst at **home**, shall only be covered in circumstances where the **cycle** is:

- a. kept inside and any security devices are in operation; or
- b. stored within a private garage, privately accessed wooden, plastic or aluminium shed within the boundaries of the **home** and **you** have complied with the following security requirements:
  - i. all external doors must be secured by a minimum of a 5 lever mortice deadlock to BS3621 standard or a 5 lever padlock; or
  - ii. the **cycle** must be secured through the frame by an **approved lock** to an **immovable object** within the building; or
- c. secured through the frame by an **approved lock** to an **immovable object** within the building when at **your home**, in any location which is described as a communal hallway or communal outbuilding.

Security requirements where the **cycle** is away from the **home**.

**Theft** of the **cycle**, whilst away from the **home**, shall only be covered in circumstances where:

- a. the **cycle** is not left **unattended**;

Security requirements where the **cycle** is in or on a vehicle.

- b. where the **cycle** is left **unattended**, it must be secured to an **immovable object** by an **approved lock** through the frame;
- c. any access to the **cycle** is effected by **forcible and violent entry**;
- d. the **cycle** is not left **unattended** within the boundaries of a train station, bus station, coach station or **your** permanent place of employment, for more than 24 hours and subject to conditions (b.) and (c.) above.

If the **cycle** is within the transition area of an organised competitive triathlon or biathlon or the pit area of an organised competitive cyclo-cross event, that **you** are competing in, (b.) does not apply.

**Theft** whilst the **cycle** is in or on a vehicle shall only be covered in circumstances where:

- a. all doors, windows and other openings of the vehicle and **cycle** rack are left closed, securely locked and properly fastened;
- b. access to the **cycle** must have been effected by **forcible and violent entry**;
- c. any security devices installed in the vehicle and **cycle** rack are in operation;
- d. the **cycle** is fully contained within the motor vehicle or secured by an **approved lock** through the frame to the roof or **cycle** rack attached to the motor vehicle;
- e. if the **cycle** is left in the vehicle between the hours of 9pm and 6am the **cycle** must be covered up so that it is not visible to persons outside of the vehicle.
- f. any **cycle** which is locked on to the exterior of the vehicle (e.g. by roof or rear **cycle** rack) must be removed between the hours of 9pm and 6am and fully contained within the vehicle, or kept securely in accordance with the policy terms and conditions.
- g. any vehicle used must have:
  - i. valid motor insurance; and
  - ii. a valid NCT certificate where applicable; and
  - iii. current motor tax where applicable; and
  - iv. all windows must be capable of being securely fastened and locks must be capable of rendering the vehicle secure.

## General conditions - applicable to all sections of this policy

**Fraud**

**You** must not act in a fraudulent way. **Your** insurance may be invalid if **you** or anyone acting for **you**:

- a. fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- b. fails to reveal or hides a fact likely to influence the cover **we** provide;
- c. makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;

- d. sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- e. makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- f. makes a claim for any loss or **damage you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any **premium** to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim.

**We** may also take legal action against **you** and inform the appropriate authorities.

## Duty of care

**You** must take care to prevent any **accidental damage, vandalism** or **theft** and keep **your cycle** and the security measures – including in **your home** and on or in **your** vehicle - protecting the **cycle**, in a good state of repair and condition.

**You** must take care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority.

## Replacement value

**We** will pay for the cost of replacement as new up to the **insured value** shown on **your policy schedule** at the time of the incident.

## Subrogation

In the event that a third party is deemed liable for part or all of any claim, **we** may exercise **our** right of subrogation.

**You** shall, at **our** request and **our** expense, agree to and permit **us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right.

**You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission.

**We** will pay any costs or expenses involved in exercising **our** right of subrogation.

## Salvage

**We** have the right to take and keep possession of the **cycle** which is the subject of a claim made by **you** and to treat the **cycle** as salvage and to dispose of it in any way **we** deem appropriate. Any proceeds from such salvage belong to **us** and will be used by **us** to offset the amount of any claim payment made by **you**.

## Settlement method

**We** reserve the right to specify a supplier of **our** choice for the repair or replacement of the **cycle** who will invoice **us** directly for the repairs of the replacement or at **our** discretion offer **cash settlement** to the indemnity **value** of the replacement **cycle**.



## General exclusions - applicable to all sections of this policy

The following conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.

This insurance policy does not provide cover for any **accidental damage** or **theft** or any expenses of legal liability of whatsoever nature, directly or indirectly caused, contributed to, by or happening though or in the consequence of:

### General exclusions

- a. pressure waves from aircraft or other aerial devices travelling at supersonic speeds.
- b. suicide, attempted suicide or deliberate injury to yourself or putting yourself in unnecessary danger (unless trying to save human life).
- c. solvent use, being under the influence of drugs or alcohol, except those prescribed by a registered doctor, or drugs which have been prescribed by a registered doctor and not those prescribed for drug addiction.
- d. engaging in any criminal act.
- e. any claim where **evidence of ownership** cannot be provided for the **cycle, accessories** or the **approved lock**.

## Making a claim

In the event **you** need to make a claim, follow the instructions here.

### Section 1 – Property

#### Cycle

If **you** need to make a claim under section 1 for **accidental damage, theft** or **vandalism**, including additional cover, please notify Bikmo as soon as possible.

Please note that if **you** delay reporting a claim to **us** without good reason, and that delay causes an adverse and prejudicial effect to **us**, then **we** may decline to accept **your** claim.

**You** must complete the online claim form and follow any instructions relating to the claim form.

**You** will be asked to supply evidence to support **your** claim, including but not limited to; **evidence of ownership**, evidence of **damage**, crime reference numbers, details – including the key - of the **approved lock** for **your cycle**.

Every claim will require a completed and signed claim form. Before signing this claim form, **you** must check the answers **you** have given and any supporting documentary evidence, very carefully. All questions must be answered.

**We** may also request that **you** provide proof of **your** identity prior to **settlement** of any claim.

### Section 2 – Personal accident

#### Personal accident

In respect of Personal accident claims, please telephone Langley's (UK General Insurance Limited) as soon as possible.

Tel: 01904 686790

Legal Liability  
Langleys  
Queens House  
Micklegate  
York  
YO1 6WG

Email: [ukg@langleysclaimsservices.com](mailto:ukg@langleysclaimsservices.com)

## Section 3 – Public liability

### Public liability

In respect of Public liability claims, please telephone Langley's (UK General Insurance Limited) as soon as possible.

Tel: 01904 686790

Legal Liability  
Langleys  
Queens House  
Micklegate  
York  
YO1 6WG

Email: [ukg@langleysclaimsservices.com](mailto:ukg@langleysclaimsservices.com)

**You** must send **us** any claim, writ or summons as soon as **you** receive it. **You** must notify **us** in writing of any impending prosecution inquest or fatal accident enquiry as soon as **you** become aware of it.

**You** must not negotiate, pay or settle, admit or deny any claim without **our** written permission; failure to comply with this may mean that **we** will not accept **your** claim.

UK General Insurance Limited is an **insurers'** agent and in the matters of a claim act on behalf of Great Lakes Insurance SE.

## Complaints procedure

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints procedure below:

### The policy, service and claims

Please contact the **administrator** of the policy:

Bikmo Limited  
7 Abbey Square  
Chester  
CH1 2HU

Tel: +353 (0) 76 8886 022

Email: [hello@bikmo.ie](mailto:hello@bikmo.ie)

If **your** complaint about **your** policy cannot be resolved by the end of the third working day, **your administrator** will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds LS10 1RJ

Tel: 0845 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 06641B.

## Financial Ombudsman

If you have received the final response to your complaint and you are still dissatisfied, you may refer your case to the Financial Services Ombudsman Bureau (FSOB). The FSOB will only consider complaints after you have been provided with written confirmation that the internal complaints procedure has been exhausted. The FSOB's contact details are:

Financial Services Ombudsman Bureau  
3rd Floor  
Lincoln House  
Lincoln Place  
Dublin 2.

Lo Call: 1890 88 20 90

Phone: +353 1 6620899

Fax: +353 1 6620890

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

Web: [www.financialombudsman.ie](http://www.financialombudsman.ie)

Alternatively, if you have purchased your policy online, you can submit a complaint through the Online Dispute Resolution (ODR) platform

<http://ec.europa.eu/odr>

## Compensation Scheme

Great Lakes Insurance SE is regulated by the Central Bank of Ireland (C34050) for the Conduct of Business Rules. In the event that the company cannot meet its insurance obligations **you** may be entitled to compensation from the Irish Insurance Compensation Fund. Further information about the compensation scheme arrangements is available from the Central Bank of Ireland by writing to P.O. Box 9138, College Green, Dublin 2, Republic of Ireland or by telephone or fax (Tel: 01 410 4000 or Fax: 01 410 4900) or by e-mail [consumerinfo@centralbank.ie](mailto:consumerinfo@centralbank.ie)

## Stamp Duty

Insurance Act 1936 (or future amendments thereto)

All monies which become or may become payable by the Company under this policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

Finance Act 1990 (or future amendments thereto)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

## Data Protection Act

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

**We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.