

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This cycle insurance policy is designed to provide cover if your cycle is accidentally damaged or stolen.



What is insured?

- ✓ Accidental damage to or theft of your cycle, whether at your home or away from it.
- ✓ Accidental damage to or theft of:
 - equipment attached to your cycle;
 - specialist cycling, triathlon or biathlon clothing, including wetsuits, eyewear, headgear and footwear; and
 - specialist luggage designed to carry your cycle.
- ✓ Public transport costs incurred to return you to your home following theft of your cycle, or damage to your cycle which makes it unusable and which is covered under the policy.
- ✓ Costs incurred to hire an alternative cycle following theft or damage covered under this policy.
- ✓ Non-refundable event fees for any non-competitive road cycling event, or competitive biathlon, triathlon, off-road or cyclo-cross event you are unable to take part in due to reasons beyond your control.

Up to the amount shown in the policy schedule.

The following covers may also be included.
Please check your schedule to see whether you benefit from these covers.

Public liability

- ✓ Your liability to others for injury or physical damage to property, which arises directly from your ownership or use of your cycle.

Up to €1,000,000.

Personal accident



What is not insured?

- ✗ Theft from your home, unless:
 - the items are under your personal supervision;
 - the normal security protections in your home, hall of residence, lockable outbuildings, shed or carpark, holiday home, hotel or guest house, are in operation and the theft arises from forcible and violent entry.
- ✗ Theft away from your home, unless:
 - the items are under your personal supervision;
 - the cycle is locked through the frame with an approved lock and secured to an immovable object or a railway station cycle rack;
 - the cycle is fully enclosed and out of sight in a locked vehicle between the hours of 9pm and 6am;
 - theft arises from forcible and violent entry;
 - the items are in a transition area during an organised competitive triathlon or biathlon or the pit area of an organised competitive cyclocross event, that you are competing in.
- ✗ Unexplained theft or abandonment.
- ✗ Theft or vandalism where no crime reference number has been provided.
- ✗ Theft or damage to tyres unless the cycle is also damaged.
- ✗ Gradually operating cause, climactic conditions, cosmetic damage, wear and tear, mechanical breakdown or manufacturing faults within the warranty period.
- ✗ The excess as specified on your schedule.

Public liability

- ✗ Damage to your own property.
- ✗ Injury to your employees, your partner or relatives living with you.

Personal accident

- ✗ Suicide attempted suicide, or deliberate self-inflicted injury, including intoxication.

- ✓ If you suffer an accidental bodily injury as a direct result of your use of your cycle, we will pay you a benefit. We will pay the relevant amount shown in the schedule.

- ✗ Anyone under 16 or over 85 at the start of the policy.
- ✗ Emotional or psychiatric conditions.

General exclusions – applicable to all covers

- ✗ Deliberate acts by you.
- ✗ Criminal acts.
- ✗ Business or trade use, other than commuting.
- ✗ The use of your cycle for stunts.
- ✗ Road cycle massed start competition use.



Are there any restrictions on cover?

- ! You must be aged 18 or over and a permanent resident of the Republic of Ireland.
- ! You must own the cycle and store it at your address within the Republic of Ireland.
- ! You must not use your cycle for professional purposes unless your annual competition fees are less than €5,000.
- ! The value of your cycle/s must not exceed €30,000.
- ! You must comply with the applicable locking and security requirements in the policy wording or you will not be able to claim for theft.



Where am I covered?

- ✓ The policy will provide worldwide cover up to a maximum of 182 days in any one period of Insurance.



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.
- Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

Policies can be purchased on an annual or rolling-monthly basis.
Annual policies are paid for in full at the start of the policy. Rolling-monthly policies are paid for monthly.



When does the cover start and end?

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



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. If you wish to cancel at any time after the 14 day cooling-off period, provided that you give Bikmo 30 days notice and that no claims have been made, you will be entitled to a pro-rata refund of premium paid.

Please contact Bikmo Limited to cancel your policy by email to hello@bikmo.ie, by telephone on +353 (0) 76 8886 022 or in writing to Bikmo Limited, 7 Abbey Square, Chester. CH1 2HU.