

# Bikmo retailers and manufacturers cycle insurance

Insurance product information document



**Company:** Hiscox Underwriting Ltd

**Product:** Bikmo retailers and manufacturers cycle insurance Product name>

Authorised and regulated in the UK by the FCA – register number 308922

This document provides a summary of the key information relating to this cycle 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 policy is designed to meet the needs of cyclists who want to protect themselves against loss of or damage to their cycle.



### What is insured?

#### Your cycle cover

- ✓ Accidental damage to or theft of your cycle, whether at your home or away from it.



### What is not insured?

#### Your cycle cover

- ✗ Theft from your home, unless:
  - the cycle is 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; or
  - the cycle is locked through the frame with an approved lock and secured to an immovable object.
- ✗ Theft away from your home, unless:
  - the cycle is 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 clearly labelled and stored in a storage carriage or hold of a train, aircraft or boat; or
  - the cycle is locked away and out of sight in a locked vehicle.
- ✗ Theft or damage to tyres unless the cycle is also damaged.
- ✗ Business or trade use, other than commuting.
- ✗ The use of your cycle for competitions or stunts.
- ✗ Gradually operating cause, climactic conditions, cosmetic damage or mechanical breakdown or malfunction.
- ✗ Deliberate acts by you.



### Are there any restrictions on cover?

- ! We will not cover the amount of the excess.
- ! All relevant limits can be found in the policy schedule.



### Where am I covered?

Anywhere in the United Kingdom.



### What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to prevent loss and damage.
- You must tell us as soon as possible about any claim.



## When and how do I pay?

The premium will be paid on your behalf by the cycle retailer or manufacturer.



## When does the cover start and end?

Please check your policy schedule for your cover start and end dates.



## How do I cancel the contract?

The following applies if you have taken out a policy with a period of insurance of 30 days or less with us:

If you decide that this policy does not meet your requirements, you may cancel this policy and we will treat this insurance as if it never existed and decline all claims and return any premium to the party that paid the premium.

The following applies if you have taken out an annual policy with us:

If, within 30 days from the start of this insurance or the date of receipt of your policy, whichever the later, you decide that this policy does not meet your requirements, you may cancel this policy by writing to us and we will treat this insurance as if it never existed and decline all claims and return any premium to the party that paid the premium.

At any time after the first 30 days from the start of this insurance or receipt of your policy, whichever the later, you can cancel this policy by writing to us and we will give a pro-rata refund of the premium for the remaining portion of the period of insurance to the party that paid the premium. However, we will not refund any premium if you have made a claim.

We may cancel this policy by sending you 30 days' notice by recorded post to your correspondence address shown in the schedule. We will only do this for a valid reason. We will give a pro-rata refund of the premium for the remaining portion of the period of insurance to the party that paid the premium. However, we will not refund any premium if you have made a claim.

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## How to make a claim

If you suffer a loss and may need to make a claim you should contact us as soon as possible.

For all claims you will need to provide your Hiscox policy number and full details of the claim, including the date, amount claimed and circumstances.

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## Complaints procedure

If you have a complaint, you can contact us using the details below and we will ensure your complaint is directed to the relevant provider's complaints handling department.

Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York YO1 7PR  
United Kingdom

By phone: 0800 116 4627

By phone from mobiles or abroad: +44 (0)1904 681198

By email: [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>.

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## Governing law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated. We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

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## Our services

This is a statement of the terms of business on which we agree to act and contains details of our regulatory and statutory responsibilities under the supervision of the Financial Conduct Authority. If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you.

### About us

Hiscox Underwriting Ltd, registered in England no. 02372789, at 1 Great St Helen's, London EC3A 6HX is authorised and regulated by the Financial Conduct Authority. Our FS Register number is 308922. You can check this on the FS's Register by visiting website <https://register.fca.org.uk/>. The FCA is the independent watchdog that regulates financial services. Hiscox Ltd indirectly owns 100% of Hiscox Underwriting Ltd and Hiscox Insurance Company Limited.

### Our relationship with you

We only offer Hiscox insurance products. These are underwritten by Hiscox Underwriting Ltd (the intermediary) on behalf of Hiscox Insurance Company Limited (an insurer), Hiscox SA (an insurer) and partner insurers for certain parts of the cover (these will be set out in the policy schedule). We act as agent for the insurers in undertaking certain responsibilities and therefore will not be acting as an independent insurance intermediary.

Hiscox Underwriting Ltd receives commission for this from Hiscox Insurance Company Limited and Hiscox SA. If you purchase a policy that is serviced or underwritten by a third party, we will set the price you pay for this policy which will be made up of the base cost from the supplier along with an element of profit and administration costs. In addition to this we may receive a profit share from the third party. We do not charge a separate fee for arranging the insurance.

At your request we will endeavour to arrange cover based on the information you have provided. While we will provide you with information on the cover offered, you will not receive advice or a recommendation from us. Any quote documentation we provide to you is based on the information you provide us. You should check to confirm this is correct and advise us of any changes required.