

Demand and needs statement

Enjoy life. Ride more.

The BIKMO logo is a teal square with the word "BIKMO" in white, uppercase letters.

Demands and needs

We have designed the Bikmo policies to meet the demands and needs of most customers who cycle for pleasure, sport, leisure and commuting.

However, Bikmo policy sales are non-advised. This means we will not make a direct recommendation that the policy will meet your demands and needs.

We feel there is sufficient information provided on the [website](#), within our [Policy Wording](#) and [Insurance Product Information Document \(IPID\)](#) to enable you to make an informed choice as to the suitability of the products to meet your demands and needs.

Disclosure of information

You must take reasonable care not to make misrepresentations when answering questions for your Bikmo policy. This means that you should ensure that you answer questions put to you carefully and truthfully. If you do not understand or are unsure of a question you should ask us to clarify.

If you are careless in answering the insurer's questions or deliberately make a misrepresentation, this may render the insurance void from inception (the start of the contract) and/or result in your claim not being paid in full or at all.

This requirement not only applies at commencement and renewal of the policy but at any time during the period of insurance.