

Company Hiscox Underwriting Ltd. Authorised and regulated in the UK by the FCA – register number 308922.
Product Bikmo Bike Insurance

This document is for your information only and gives you a brief overview of the main features of the Bikmo Bike Insurance. You will find the full information in your policy documents. Please ensure you read all documents to have a complete overview of the product.

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. Cyclists may also choose cover to protect against liability claims relating to their use of a bike, and insurance for serious personal accidents.



What is insured?

- ✓ If your bike is stolen while you are away from home, we will replace it; provided it was locked through the frame to an immovable object with an approved lock and not left unattended for more than 24 hours.
- ✓ Theft of your bike if the bike was under your personal supervision.
- ✓ 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.
- ✓ Theft of your bike from a motor vehicle or caravan when the bike is completely contained within the vehicle, the normal security measures were in operation and there is evidence of forcible and violent entry
- ✓ Accidental damage including by vandalism or malicious damage to your bike.
- ✓ Accidental damage including by vandalism or malicious damage, 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 cycling event fees for any cycling event, duathlon, or triathlon you are unable to take part in due to reasons beyond your control.
 - Up to £150 for public transport or taxi costs to allow you to return home following theft or damage to your bike.
 - Up to £500 for emergency bike hire following theft or damage to your bike.

The following covers are also included, where you have opted to purchase the additional cover and have paid the corresponding additional premium. Please check your schedule to see whether you benefit from these covers.



What is not insured?

- ✗ Theft away from home when your bike was left in an unsecured area and you cannot evidence that an approved lock was used.
- ✗ Theft away from home when your bike was left in an unsecured location and left unattended for more than 24 hours.
- ✗ 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.
- ✗ Theft from a private area next to or within your building of residence where you cannot demonstrate that an approved lock was used, or forcible and violent entry.
- ✗ Unexplained theft or loss.
- ✗ Claims for items where you cannot demonstrate proof of ownership.
- ✗ Theft or damage to tyres unless the bike is also damaged or stolen.
- ✗ Loss or damage caused by wear and tear, electrical breakdown, degradation of batteries, poor maintenance, or under a manufacturer's guarantee.
- ✗ Theft of your bike battery unless it was attached to your bike with a locking mechanism.

Public Liability

- ✗ Damage to your own property.
- ✗ Your liability to pay a fine or penalty.
- ✗ Injury to your employees, your partner or relatives living with you.

Serious Personal Accident

- ✗ Anyone under 16 or over 85 at the start of the policy.
- ✗ Emotional or psychiatric conditions or pregnancy.
- ✗ Any congenital, cardiovascular, oncological, chronic or gradually operating condition you knew about at the start of the policy.

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Public liability

- ✓ Your liability to others for injury or physical damage to property, which arises directly from your ownership or use of your bike.
- ✓ Up to £2,000,000.

Serious Personal Accident

- ✓ If you suffer a serious accidental bodily injury as a direct result of your use of your bike, we will pay you a benefit. We will pay the relevant amount shown in the schedule.
- ✓ Up to £25,000.
- ✓ Following a serious personal accident, we will also pay reasonable costs as listed:
 - medical costs;
 - psychological counselling costs;
 - dental treatment costs; and
 - optician or ophthalmic treatment costs.

- ✗ Any other condition, illness or defect you knew about, unless no treatment had been required in the 24 months before the start of the policy.
- ✗ Suicide or deliberate self-inflicted injury.

General exclusions - applicable to all covers.

- ✗ Deliberate or criminal acts by you
- ✗ Business or trade use, other than commuting, unless this cover is stated on your policy schedule
- ✗ Mass start competition use unless this cover is stated on your policy schedule
- ✗ Bikes which are subject to compulsory insurance
- ✗ The use of your bike for stunts.
- ✗ Bikes that have an electric motor with a power output over 250 watts or can propel the bike when travelling over 15.5 miles per hour.
- ✗ Any claim or loss due to a cyber attack or hacker



Are there any restrictions on cover?

General – applicable to all sections

- ! 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 to yourself or others.
- 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

Insurance Product Information Document (IPID)



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 when you purchase your policy or your policy will be void. For subsequent premiums after the first, if a premium payment is not received by the due date, we will notify you and allow a grace period of 14 days. If the overdue premium is not received within this grace period, the policy will be cancelled from the original due date of the missed payment. Any claims arising after that date will not be covered.



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 read the policy and find it does not meet your needs, you can cancel it within 15 days of the start date by emailing Bikmo. You will get a full refund unless you have made a claim.

After 15 days, you can cancel the policy. If you have not made a claim, we will refund part of your premium for the unused time left on your policy. However, we will not refund any premium if you have made a claim.