

Bikmo Legal Expenses

Insurance Product Information Document

Company: ARAG plc

Product: Bikmo Legal Expenses

ARAG plc is registered in England (Company No. 02585818). Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

Bikmo Legal Expenses provides an accident response service and protects you against legal costs to claim back losses that are not covered by your Bikmo cycle insurance policy following an accident which is another party's fault. Cover applies for solicitors and barrister's fees, court costs and your opponent's costs if the court awards costs against you. You can also access a free 24/7 confidential legal advice helpline which can help with personal cycling-related legal matters within UK and EU law.



What is insured?

Examples of the losses you have a legal right to claim back from the insurer of the person at fault include:

- ✓ the excess payable under your cycle insurance policy,
- ✓ compensation for personal injury if you are injured whilst cycling,
- ✓ the cost of rehabilitation,
- ✓ alternative travel costs if you use public transport because your cycle cannot be used,
- ✓ compensation for damage to personal property that is on or connected to your cycle.

If you are not protected against legal costs to recover your losses, you could instruct a lawyer to work for you under a "no-win no-fee" agreement, but they would take a success fee from your damages. Bikmo Legal Expenses allows you to keep 100% of your damages and is available for smaller claims where "no-win no-fee" agreements will not be available.



What is not insured?

- ✗ Claims that do not have at least a 51% chance of success.
- ✗ Costs that you incur without our consent or which exceed the sum we would pay a law firm from our panel.
- ✗ An accident that happens before the start of the policy.
- ✗ Fines, penalties or compensation ordered against you.
- ✗ A group litigation order.



Are there any restrictions on cover?

- ! Claims must be reported to us during the period of insurance.
- ! The most the insurer will pay for any claim is £250,000.
- ! We will choose a lawyer from our panel unless there is a conflict of interest or the point has been reached at which proceedings need to be issued.



Where am I covered?

You are covered for accidents in the United Kingdom.



What are my obligations?

You must report your claim to us as soon as possible and during the period of insurance, using the 'phone number shown in your policy.

You must co-operate with us and the person we appoint to conduct the claim.

You must act to keep the costs of any claim as low as possible and must agree to a reasonable offer to settle it.

**When and how do I pay?**

The person who sells your Bikmo Legal Expenses policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your cycle insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your cycle insurance.

**When does cover start and end?**

Cover starts and ends at the same time as your cycle insurance policy.

**How do I cancel the contract?**

Your Bikmo Legal Expenses policy cannot be cancelled independently from your Bikmo cycle insurance policy and the contract will run for as long as that policy stays in force. Please refer to your Bikmo cycle insurance policy for details of cancellation rights. When you cancel your Bikmo cycle insurance policy this policy shall be cancelled at the same time.