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Section 1 – Who we are

Bikmo

Bikmo is a trading style of Bikmo Limited who are the insurance brokers and managers of the Bikmo cycle insurance scheme.

The company is registered in England and the registration number is 09149847.

The company is authorised and regulated by the Financial Conduct Authority.

Signed for and on behalf of Bikmo Limited.



David George
CEO, Bikmo Limited

The Bikmo cycle insurance scheme is underwritten by Hiscox Underwriting Ltd for and on behalf of Hiscox Insurance Company Limited.

Hiscox Underwriting Ltd is registered in England and the registration number is 02372789. Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority.

Hiscox Insurance Company Limited is registered in England and the registration number is 70234. Hiscox Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Our promise to you

We agree to insure you in accordance with the terms and conditions of the policy.



Ben Horton
Executive Director, Hiscox Underwriting Ltd
Chief Underwriting Officer, Hiscox UK

This wording is fully protected by the laws of copyright. No unauthorised use or reproduction is permitted.

Complaints procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or you are dissatisfied about the service you have received and wish to complain, you should, in the first instance, contact Bikmo Limited at:

Bikmo Limited
Glendale House
Sandycroft Industrial Estate
Flintshire
CH5 2QP
United Kingdom

or by telephone on +44 (0)1244 470337
or by email at complaints@bikmo.com.

If you are dissatisfied about the handling of a claim and wish to complain, you should, in the first instance, contact Hiscox Customer Relations in writing at:

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



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Section 1 – Who we are

You can also contact us by telephone on 0800 114 4627 or 01904 681 198 or by email at customer.relations@hiscox.com.

Where **you** are not satisfied with the final response from Bikmo Limited or Hiscox, **you** also have the right to refer **your** complaint to the Financial Ombudsman Service. For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.

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.

If **you** contact them or **us**, please quote the policy number shown in the schedule.

Section 2 – General terms and conditions

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| General definitions | <p>Words shown in bold type have the same meaning wherever they appear in this policy.</p> <p>The words defined below are used throughout this policy. Any other definitions are shown in the section to which they apply.</p> |
| Accessories | <p>Any of the following:</p> <ol style="list-style-type: none"> equipment and additional parts or components attached to your cycle other than upgraded parts or components; articles of cycling, duathlon or triathlon clothing, including wetsuits, eyewear, footwear and headgear; watches and other wearable activity trackers, mobile phones or PDAs; or luggage designed specifically for the carriage of your cycle, <p>which are your own property or for which you are legally responsible.</p> |
| Additional parts or components | <p>A part or component which is transferred between different cycles and is not an upgraded part or component.</p> |
| Amount insured | <p>The most we will pay for your cycles as shown in the schedule.</p> |
| Approved lock | <p>A lock which at the time of purchase by you was specified in the Master Locksmiths Association (MLA) 'Sold Secure' list of cycle locks and which at the time of the purchase by you was appropriate to the undiscounted recommended retail price of your cycle as new in accordance with the following grading of locks determined by the MLA 'Sold Secure' list:</p> <ol style="list-style-type: none"> where the undiscounted recommended retail price of your cycle as new is £250 or less: 'Sold Secure Bronze' grading level; where the undiscounted recommended retail price of your cycle as new is £251 – £1,500: 'Sold Secure Silver' grading level; where the undiscounted recommended retail price of your cycle as new is more than £1,500: 'Sold Secure Gold' or 'Sold Secure Diamond' grading level. <p>For vintage and antique cycles which are of particular value due to their age, style or collectability, the lock must be appropriate to the value shown in the valuation you provide to us, not the cost of replacement as new.</p> <p>Approved lock does not include any cables, components, or accessories that are included with a 'Sold Secure' graded lock when sold, unless these cables, components, or accessories are also included within the Master Locksmiths Association (MLA) 'Sold Secure' list of cycle locks.</p> |
| Communicable disease | <p>Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome.</p> |
| Competition | <p>Any cycling event which involves a massed start on any road, path or purpose built cycle race track with a hard surface and:</p> <ol style="list-style-type: none"> is defined as competitive by British Cycling or the event organiser; or is ranked by result or for which any prize or competitive score is awarded. <p>This definition does not include events on velodrome tracks.</p> |
| Computer or digital technology | <p>Any programs, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p> |
| Computer or digital technology error | <p>Any negligent act, error or omission by anyone in the:</p> <ol style="list-style-type: none"> creation, handling, entry, modification or maintenance of; or on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of, <p>any computer or digital technology.</p> |

Bikmo cycle insurance

Policy wording

Section 2 – General terms and conditions

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| Confiscation | Confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority. |
| Cyber attack | <p>Any digital attack or interference, whether by a hacker or otherwise, designed to:</p> <ol style="list-style-type: none">1. gain access to;2. extract information from;3. disrupt access to or the operation of; or4. cause damage to, <p>any data or computer or digital technology, including but not limited to any:</p> <ol style="list-style-type: none">a. programs designed to damage, disrupt, extract data from, or gain access to any data or computer or digital technology including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; orb. denial of service attack or distributed denial of service attack. |
| Cycle | <p>Any bicycle, tricycle, tandem, electric assisted pedal cycle, or recumbent (including hand cycles) which is your own property or for which you are legally responsible and which is normally kept at your home. This includes any upgraded parts or components. The following are not included within this definition:</p> <ol style="list-style-type: none">a. any accessories; orb. any bicycle, tricycle, tandem or recumbent (including hand cycles) with an electric motor that falls outside of the definition of electric assisted pedal cycle. |
| Cycle parking | <p>A commercially operated, fixed and enclosed cycle parking unit which is:</p> <ol style="list-style-type: none">a. purpose built or adapted for cycle storage; andb. internally fitted with racks or bars; andc. secured with a vandal-resistant lock for which only permitted cycle owners possess a key, fob, access card or code; andd. paid for by you on a monthly or yearly subscription. |
| Electric assisted pedal cycle | <p>Any bicycle, tricycle, tandem or recumbent, which</p> <ol style="list-style-type: none">a. is primarily propelled by human pedal power with the assistance of an electric motor; andb. is not subject to the requirements of the Road Traffic Act; andc. has an electric motor with a maximum continuous rated power of 250 watts or under; andd. has an electric motor that is not able to propel it when traveling faster than 15.5 miles per hour. <p>This includes 'twist and go' and throttle-controlled bikes where the model is type approved provided they comply with the speed and power restrictions.</p> |
| Endorsement | A change to the terms of the policy . |
| Evidence of ownership | The original purchase receipt, showing the name and address of the seller, the date of the sale, the price paid and details of the cycle and approved lock or any other evidence which demonstrates your ownership to our satisfaction. |
| Excess | The amount you must bear as the first part of each agreed claim. |
| Geographical limits | The geographical area shown in the schedule. |
| Hacker | <p>Anyone, including an employee of yours, who gains unauthorised access to or unauthorised use of any:</p> <ol style="list-style-type: none">1. computer or digital technology; or2. data held electronically by you or on your behalf. |

Bikmo cycle insurance

Policy wording

Section 2 – General terms and conditions

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| Hall of residence | A building provided by a university or college as residential accommodation for their students. |
| Home | <p>The location stated in your schedule where your cycle is usually kept, which shall mean:</p> <ol style="list-style-type: none">your private dwelling in which you reside built of brick, stone or concrete and roofed with slates or tiles; ora lockable outbuilding or garage built of brick, stone or concrete and roofed with slates, tiles, corrugated steel, asbestos or multi-layered with modern materials, which is within the boundaries of your property; ora lockable wooden, metal or plastic shed within the boundaries of your property which is securely fixed to the ground and privately accessed by residents and their guests only; ora holiday home, guest house, boarding house, motel or hotel in which you are resident for up to 30 consecutive days;any self-contained lockable private room within the hall of residence in which you normally reside; orany other specific location which has been referred to and agreed by us in writing. <p>Home does not include any communal areas, gardens or any area outside of a building.</p> |
| Immovable object | <p>Any of the following:</p> <ol style="list-style-type: none">a solid object fixed onto or into brick, stone, concrete or metal and which cannot be undone or removed with or lifted under or over the cycle; ora securely fixed purpose-built motor vehicle roof rack or cycle rack; oran official cycle rack at a railway station and supplied by the railway station specifically for the purpose of securing cycles in an area of the station which is within the jurisdiction of the British Transport Police Authority. |
| Nuclear risks | <ol style="list-style-type: none">Any sort of nuclear material, nuclear reaction, nuclear radiation or radioactive contamination;any products or services which include, involve or relate in any way to anything in a. above, or the storage, handling or disposal of anything in a. above;all operations carried out on any site or premises on which anything in a. or b. above is located. |
| Period of insurance | The time for which this policy is in force as shown in the schedule. |
| Policy | This insurance document and the schedule, including any endorsements . |
| Preferred provider | The cycle dealer or distributor shown in the schedule or any other cycle dealer or distributor agreed by us in writing. |
| Program(s) | A set of instructions in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices. |
| Stunt | An unusual and difficult feat or an act requiring a special skill. |
| Terrorism | <p>An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:</p> <ol style="list-style-type: none">is committed for political, religious, ideological or similar purposes; andis intended to influence any government or to put the public, or any section of the public, in fear; and<ol style="list-style-type: none">involves violence against one or more persons; orinvolves damage to property; orendangers life other than that of the person committing the action; orcreates a risk to health or safety of the public or a section of the public; oris designed to interfere with or to disrupt an electronic system. |

Section 2 – General terms and conditions

Upgraded parts or components

A permanent replacement of higher specification of an original part or component which is critical to the operation of **your cycle**.

War

War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

We/us/our

The insurers named in the schedule.

You/your/yourself

The insured named in the schedule.

Section 2 – General terms and conditions

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|---------------------------|---|
| General conditions | The following conditions apply to the whole of this policy . Any other conditions are shown in the section to which they apply. |
| Information | <p>1. In deciding to accept this insurance and in setting the terms, we have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete.</p> <p>You must tell us, as soon as possible, if there are any changes to the information you have given us. If you are in any doubt, please contact us or Bikmo Limited.</p> <p>When we are notified of a change we will tell you if this affects your policy. For example we may amend the terms of your policy.</p> <p>If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.</p> |
| Reasonable care | <p>2. You must:</p> <ul style="list-style-type: none"> a. take reasonable steps to prevent accident or injury and to protect your property against loss or damage; and b. keep any property insured under this policy in good condition and repair. <p>If you make a claim under this insurance and we determine that the loss or damage, cost or expense that has resulted in a claim has been caused or adversely impacted directly by your failure to comply with your obligations under this condition, we may refuse or withdraw from the claim or reduce the amount of any payment we make for the claim.</p> |
| Rights of third parties | <p>3. You and we are the only parties to this policy. Nothing in this policy is intended to give any person any right to enforce any term of this policy which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.</p> |
| Misrepresentation | <p>4. If we establish that you deliberately or recklessly provided us with false information we will treat this insurance as if it never existed and decline all claims.</p> <p>If we establish that you were careless in providing us with the information we have relied upon in accepting this insurance and setting its terms we may:</p> <ul style="list-style-type: none"> a. treat this insurance as if it had never existed and refuse to pay all claims. We will only do this if we provided you with insurance cover which we would not otherwise have offered; b. amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness; <p>We or Bikmo Limited will write to you if we:</p> <ul style="list-style-type: none"> a. intend to treat this insurance as if it never existed; or b. need to amend the terms of your policy. |
| Other insurance | <p>5. This policy does not cover any loss or claim where you would be entitled to be paid under any other insurance if this policy did not exist.</p> |
| Governing law | <p>6. Unless some other law is agreed in writing, this policy will be governed by the laws of England. 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.</p> |

Section 2 – General terms and conditions**What to do when a loss occurs**

The following claims conditions apply to the whole of this **policy**. Any other claims conditions and procedures are shown in the section to which they apply.

You must comply with the obligations set out in the following claims conditions. If **we** determine that any claim **you** make under this **policy** has been adversely impacted directly by **your** failure to comply with any of the following claims conditions, **we** may refuse or withdraw from the claim or reduce the amount of any payment **we** make for the claim.

How to make a claim

1. **You** must:
 - a. give **us** notice, as soon as possible, of anything which is likely to give rise to a claim under this **policy**. If **you** think a crime has been committed, **you** must also report it to the police and ask them for a crime reference number;
 - b. within 28 days of notifying **us** of a claim or anything likely to give rise to a claim, give **us**, at **your** expense, any information, including proof of ownership, which **we** may reasonably require and co-operate fully in the investigation of any claim under this **policy**;
 - c. prove that the loss or damage has happened, which includes clear and irrefutable evidence in support of **your** claim, and give **us** all the cooperation **we** need to investigate **your** claim;
 - d. give **us** reasonable evidence of the value of all items involved in a claim;
 - e. be able to demonstrate to **us** that **you** have complied in full with the terms and conditions of this **policy**, including but not limited to those relating to security, as detailed in the property section of this **policy**, and that the cause of the loss, damage, accident, injury or death which is the subject of the claim is not excluded.

Claim form

2. If a claim is to be made under the property section of this **policy**, **You** must, as soon as possible, complete the online claim form via **your** Bikmo account.

If **you** would like a paper claims form please contact Bikmo via the below details.

You must carefully check the answers **you** have given and any supporting documentary evidence **you** provide.

If **you** would like further assistance please contact Bikmo.

Telephone: 01244 470337

Email: support@bikmo.com

Every claim will require a completed and signed claim form. Before signing this claim form **you** must check that the answers **you** have given and any supporting documentary evidence, very carefully. All questions must be answered.

Minimising your loss

3. **You** must make every reasonable effort to minimise any loss or damage and take appropriate measures immediately if they are required to reduce any claim.

Recovering a loss payment

4. **We** may start proceedings in **your** name to recover, for **our** benefit, the amount of any payment **we** have made under this **policy**. **You** must give **us** all the assistance **we** may reasonably require to do this.

False claims

5. If **your** claim is in any way dishonest, exaggerated or fraudulent then **we** will:
 - a. tell **you** that **we** are terminating **your policy** and back date the termination to the date of the fraud; and
 - b. refuse to make any payment under this **policy** in respect of any claim made or any loss occurring on or after the date of the fraud.

If **we** have paid any claims after the date of any fraudulent act **you** must pay **us** back.

Section 3 – Property

The General terms and conditions and the following terms and conditions all apply to this section.

What is covered

We will insure **your cycle**, up to the **amount insured**, against accidental damage and theft occurring during the **period of insurance**. We will insure **your cycle** while:

- a. at **your home**; and
- b. while away from **your home**.

What is not covered

We will not make any payment for:

1. any **cycle** being used for any **competition**.
2. theft from **your home** unless:
 - a. the **cycle** is under **your** personal supervision; or
 - b. the **cycle** is contained within **your home** and the normal security protections are fully operative and in force and the theft is a direct result of violent and forcible entry to or exit from **your home** by the thieves; or
 - c. the **cycle** is secured through the frame by an **approved lock** to an **immovable object**.
3. theft away from **your home** unless:
 - a. the **cycle** is under **your** personal supervision; or
 - b. the **cycle** is secured through the frame by an **approved lock** to an **immovable object**; or
 - c. the **cycle** is secured through the frame by an **approved lock** to an official cycle rack provided by the railway station; or
 - d. the **cycle** is clearly labelled and stored in a designated cycle storage carriage of a train, or in the custody and control of the rail network operator or their agents; or
 - e. the **cycle** is adequately and professionally packed and stowed in the hold of an aircraft or boat, or in the custody and control of an airport or seaport operator or their agents; or
 - f. the **cycle** is completely contained within a motor vehicle or caravan and the motor vehicle or caravan was fully locked with all security protections in force and the theft is a direct result of violent and forcible entry to the motor vehicle or caravan by the thieves; or
 - g. the **cycle** is stolen from the transition area of an organised competitive triathlon or duathlon or the pit area of an organised competitive cyclo-cross event in which **you** are participating.
4. any theft or damage to **your cycle** or **accessories** which is left in a location which is not **your home** for more than 24 consecutive hours unless in:
 - a. a communal hallway within the building in which **you** reside at the location stated in the schedule;
 - b. a locked vehicle;
 - c. a locked caravan;
 - d. a securely gated residents carpark;
 - e. **cycle parking**; or
 - f. an area within the confines of, or immediately adjacent to, the building in which **you** reside at the location stated in the schedule, and which is not accessible to the general public.
5. any theft or damage which occurs outside the **geographical limits**.
6. any theft or damage to **your cycle** where **you** cannot provide **us** with **evidence of ownership**.
7. any theft or damage to **your cycle** unless the **cycle** is used by **you** or any person who is legally using the **cycle** with **your** permission.

Section 3 – Property

8. any theft or damage to tyres unless the **cycle** is damaged or stolen at the same time and by the same cause.
9. any unexplained loss or disappearance of **your cycle**.
10. any **accessories**.
11. any **cycle** being used for trade or business purposes, including hire or reward, courier services, food delivery, or the carriage of fare-paying passengers. This exclusion shall not apply to commuting.
12. any **cycle** being used to participate in any **stunts** or using equipment specifically designed for undertaking **stunts**.
13. any gradually operating cause including but not limited to damage caused by wear, tear, wet or dry rot, atmospheric or climatic conditions, frost, insects, vermin, corrosion, rust, dust, contamination, change in colour of finish, chemical reaction, marring, scratching, denting, cosmetic changes, dampness, dryness, shrinkage, evaporation, lack of or poor maintenance or failure to follow manufacturer's instructions when using, maintaining or repairing the **cycle**.
14. any cosmetic damage to **your cycle**, unless the operation, function or safety of the **cycle** is affected at the same time and by the same cause.
15. any mechanical or electrical breakdown or defect or electronic malfunction.
16. the **excess**.
17. any damage to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:
 - a. a **cyber attack** or fear or threat of a **cyber attack**;
 - b. a **hacker** or fear or threat of a **hacker**; or
 - c. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.
18. any damage, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.
19. any loss arising from any electronic, online or crypto currency, including Bitcoin.
20. any **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:
 - a. **terrorism**;
 - b. civil commotion in Northern Ireland;
 - c. **war**;
 - d. **confiscation**;
 - e. **nuclear risks**;
 - f. **communicable disease** or the fear or threat of **communicable disease**; or
 - g. any action taken in controlling, preventing, suppressing or in any way responding to a. to f. above.

If there is any dispute between **you** and **us** over the application of 20.a. or 20.b. above, it will be for **you** to show that the exclusion does not apply.

How much we will pay

Repair or replacement

Following loss or damage to **your cycle**, at **our** option **we** will arrange for a **preferred provider** to repair **your cycle** or replace **your cycle** as new. For discontinued or unavailable **cycles** or component parts, at **our** option **we** will arrange for a **preferred provider** to replace **your cycle** or component parts with a **cycle** or component parts of similar value and specification. **You** must pay the **excess** shown in the schedule to the **preferred provider**.

Total loss

If:

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Section 3 – Property

1. **your cycle** is totally destroyed or stolen; and
2. **we** have agreed to arrange for a **preferred provider** to replace **your cycle**;

our liability under this **policy** will have been fully discharged and **we** will consider this **policy** to no longer be in force.

Insuring a replacement cycle

You will not be able to have cover for any replacement cycle under this **policy**. If **you** wish to have insurance for a replacement cycle, **you** will need to take out cover under another policy.

Your obligations

If any theft or damage occurs

We will not repair or replace any **cycle** unless **you** notify **us** promptly of any theft or damage which might be covered. If **you** think a crime has been committed, **you** must also report it to the police.