

# FULL BENEFITS COMPARISON TABLE

	BIKMO	YELLOW JERSEY	LAKA	EVERSURE	PEDALSURE	SUNDAYS	CYCLEGUARD	CYCLEPLAN	ASSETSURE	ETA
<b>COVERED AS STANDARD</b>	PLUS	Performance	*Laka's price shown based on what you'd 'usually' pay			Cyclist Insurance				
<b>THEFT, ACCIDENTAL DAMAGE, VANDALISM</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>PUBLIC LIABILITY</b>	✓ £2million	✓ £2million	✗ Optional at added cost - £2million	✗ Optional at added cost - up to £5 million	✗ Optional at added cost - £1million	✓ £2million	✗ Optional at added cost - £5million	✗ Optional at added cost - up to £5million	✗ Optional at added cost - up to £2million	✓ £2million
<b>PERSONAL ACCIDENT</b>	✓	✓	✗	✗ Optional at added cost - up to £25k	✗ Optional at added cost	✓	✗ Optional at added cost	✗ Optional at added cost	✗ Optional at added cost	✓
<b>CLOTHING + HELMETS / ACCESSORIES</b>	✓ £250 min or 10% of Total insured value for each	✗ Optional at added cost - £250 for headgear/ clothing + cover for additional wheelset	✗ Optional at added cost - up to £2000	✗ Optional at added cost - up to £2000	✗ Optional at added cost - up to £1500	✓ - max £5000	✗ Optional at added cost - up to £2500	✗ Optional at added cost - £1000	✗ Optional at added cost - up to	✗ Optional at added cost
<b>EVENTS EG. SPORTIVES</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>RACING / COMPETITION</b>	✗	✗	✓	✓	✗ Optional at added cost	✓	✗ Optional at added cost	✗ Optional at added cost	✗ Optional at added cost	✓
<b>RACE FEE</b>	✓	✗	✗	✗	✗	✗	✗ Optional at added cost	✗ Optional at added cost	✓	✗
<b>EMERGENCY HIRE</b>	✓	✗	✓	✗ Optional at added cost	✓	✓	✓	✓	✓	✓
<b>FRIENDS AND FAMILY</b>	✓	✓	✓	✗	✗	✓ Family only	✓	✓	✗ Optional at added cost	✓
<b>LEGAL ADVICE</b>	✓	✗	✓	✓ Family only	✓	✓	✗ Optional at added cost	✓	✓	✓

**Disclaimers:**  
 Prices true on 20/01/2023 and coverage true on 27/04/2022 as per web searches. All coverage subject to terms and conditions.  
 Prices and quotes based on the postcode CH1 4QT.  
 Prices and quotes based on Bikels) Value + £250 for both clothing and accessories / £500 total encompassing both.  
 Benefits based on what is included AS STANDARD - Some insurers offer further benefits, but often at extra cost/premium - where an option is available, we have stated this.  
 Prices and quotes for Laka based on what they state you'd 'usually' pay.

	BIKMO	YELLOW JERSEY	LAKA	EVERSURE	PEDALSURE	SUNDAYS	CYCLEGUARD	CYCLEPLAN	ASSETSURE	ETA
RETURNING HOME	✓	✓	✓	✗	✗	✓	✓	✓	✗ Optional at added cost	✓
MEDICAL EXPENSES	✓	✓	✗ Optional at added cost	✗	✗ Optional at added cost	✓	✗ Optional at added cost	✗ Optional at added cost	✗ Optional at added cost	✓ Dental
BIKE BOX COVER	✓	✗	✗ Optional at added cost	✗	✗ Optional at added cost with overseas cover	✗	✗ Optional at added cost	✗	✓	✗
EXCESS	£0 Free for Bikmo Replacement option / 10% (min £40) Cash	10%, capped at £100	£0 - Free	£25 - £100 Depending on the bike	Below £1,499 = £75 / Between £1,500 - £7,499 = £100 / £7,500 - £15,000 = £250 (When bike is above £1k you can waive excess by allowing Pedalsure to purchase the replacement bike)	3 options to select from - £50, £100 or £200	Claim value dependent: £50 (£0 - £1,499), £100 (£1,500 - £2,999), £150 (£3,000 - £4,999), £200 (£5,000 or above)	£25 or 5% - Waiver option at extra 7.9% on top of premium	Chosen by customer - policy premium reduces when higher (£0-£500)	5% of amount being claimed /min. £50 or 20% of amount (min £100) if bike stolen from public place/ vehicle between 1-4am - same for folding bike at time of day
ONLINE CLAIMS	✓	✓	✓	✓	✗	✓	✗	✗	✗	✓
CANCELLATION TERMS	14 days for full refund / Anytime for full pro-rata refund	14 days / No refund of premium period after 14 days	Within 14 days - only pay for that month / if cancel later required to pay share of that month for number of days insured	14 day for full refund / Anytime for full pro-rata refund	14 days for full refund / Anytime Refund up to 60%	14 day for full refund / Calculate period/ premium paid, refund accordingly	14 day for full refund / Calculate period/ premium paid, refund accordingly (may induce £10 fee)	14 days for full refund / There after they may provide you with a refund of premium	30 day for full refund / Calculate period/ premium paid, refund accordingly	14 day for full refund / Calculate period/ premium paid, refund accordingly (may induce cancellation fee)
0% INTEREST ON MONTHLY PAYMENTS	✓	✗	✓	✗	✓	✓	✓	✗	✗	✓
365 DAYS WORLDWIDE	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗
VALUE LIMIT	£100 min / £30k max	£100 min / £50k max total - £15k max per bike	£500 min / £32k max total - £15k max per bike	£250 min / £10k max total	£400 min / £30k max total - 15k max per bike	£250 min / £10k max - can exceed 10k with multi-bike	No minimum - £20k max total	No minimum - £30k max total	£50 min - £2.5k max total (without calling direct)	No minimum - £36k max total (6 bikes / £6k max per bike)

#### QUOTES

BIKE(S) VALUED AT £1000	£91.80 annually £7.65 monthly	£105.54 annually £8.80 monthly	*£129.96 annually £10.83 monthly	£93.51 annually £8.57 monthly	£102.52 annually £8.54 monthly	£108.72 annually £9.06 monthly	£75.88 annually £6.32 monthly	£68.89 annually £5.74 monthly	£74.29 annually £6.19 monthly	£94.63 annually £7.89 monthly
BIKE(S) VALUED AT £3000	£226.68 annually £18.89 monthly	£210.90 annually £17.58 monthly	*£276.96 annually £23.08 monthly	£208.46 annually £19.11 monthly	£221.22 annually £18.43 monthly	£152.16 annually £12.68 monthly	£160.45 annually £13.37 monthly	£165.42 annually £13.79 monthly	£153.71 annually £12.81 monthly	£270.98 annually £22.58 monthly
E-BIKE(S) VALUED AT £2000	£116.52 annually £9.71 monthly	£129.88 annually £10.82 monthly	*£203.40 annually £16.95 monthly	£147.01 annually £13.48 monthly	£151.98 annually £12.67 monthly	£184.80 annually £15.40 monthly	£115.26 annually £9.61 monthly	£114.43 annually £9.54 monthly	£125.83 annually £10.49 monthly	£179.18 annually £14.93 monthly

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