

# Cycle Insurance

## Insurance Product Information Document

Company: ETA Services Ltd

Product: ETA Cycle Insurance

ETA Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 313965



We have produced this document to present you with a summary of cover. To understand exactly what you will be covered for, please read your policy wording and personalised schedule in full as you may not be covered for everything included in the summary.

### What is this type of Insurance?

ETA cycle insurance is suitable for cyclists who commute, ride for leisure and take part in cycling events or races in the Britain and abroad.



#### What is insured?

- ✓ Theft and damage including accessories
- ✓ Personal accident
- ✓ Personal liability
- ✓ Get you home cover
- ✓ Replacement cycle hire
- ✓ Cycle rescue
- ✓ Loss of earnings



#### What is not insured?

- ✗ Claims where the bicycle has an insured value of more than £5,000
- ✗ Theft where the bicycle has not been secured through its frame using an approved lock to an immovable object
- ✗ Claims where the bicycle has been left unattended for more than 12 hours
- ✗ Theft from a building unless there has been forcible and/or violent entry
- ✗ Wear and tear
- ✗ Loss and damage incurred to the bicycle through professional use
- ✗ Loss of earnings exceeding £250 for a maximum of 52 weeks from the date of the incident



#### Are there any restrictions on cover?

- ! Claims to the equipment and accessories unless the bicycle is stolen or damaged at the same time
- ! Theft outside of Britain where cover exceeds 90 days
- ! Cycle hire costs exceeding £250
- ! Personal liability and cycle rescue are restricted to within Britain
- ! Personal accident is not covered outside of Europe
- ! Excesses apply as specified in the policy wording



## Where am I covered?

- ✓ Your policy provides full cover within Britain as well as worldwide cover up to 90 days (single trip length applies).



## 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. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- ✓ You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

You can pay your premium yearly, or in rolling monthly instalments.



## 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 decide for any reason that this policy does not meet your needs, and you notify us within 14 days, you will receive a full refund unless a claim has been made. After 14 days, we will refund you with an amount proportionate to the unexpired period remaining on the policy, unless a claim has been made. We may keep an amount that reflects the administrative costs of arranging and cancelling the policy.