

CYCLE INSURANCE

This insurance is arranged by Strategic Insurance Services Limited and underwritten by Astrenska Insurance Limited, Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU.

Astrenska Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202846.

Strategic Insurance Services Limited are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services register by visiting the website at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

IMPORTANT INFORMATION

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide yourself whether it is or not. **You** have made a decision based on the information made available to **you**.

This product meets the demands and needs of those who wish to insure specific risks relating to their **cycle(s)** against accidental **damage, theft,** and malicious damage and if shown on **your schedule of insurance** Cycling accessories, personal accident, worldwide cover, public liability, and replacement cycle hire

Your cycle must be in good condition and full working order prior to taking out this **policy**. If there is evidence that the damage, theft or loss occurred prior to the **policy** start date **your** claim will be refused and no premium refund will be due.

We can only insure **cycles** if **you** are able to provide **evidence of ownership, frame number** and if they are:

1. purchased as new or second-hand from a **cycle** retailer;
2. a **cycle** provided to **you** as an insurance claim replacement with documentary evidence;
3. gifted to **you** and **you** are able to provide a gift receipt or original purchase receipt issued to the original owner;
4. not exceeding £6,000 in value;
5. in **your** possession and in good working condition (not accidentally damaged) on date of first **policy** inception.

INTRODUCTION

You must read this **policy** document and the **schedule of insurance** together. The **schedule of insurance** tells **you** the period during which the **policy** is in force and what level of cover applies to **your** insurance. Please check both documents carefully to make certain they give **you** the cover **you** want.

In return for the payment of **your** premium **we** will provide insurance for **your cycle(s)** during the **period of cover** as stated in **your schedule of insurance**. This **policy** only covers **your cycle(s)** when in the care of **you** or a member of **your immediate family**.

Cover under this insurance is subject to the terms, conditions, and limitations shown below or as amended in writing by **us**

DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.

Accessories equipment added or fixed to the **cycle** in addition to the manufacturer's

original specification, including helmets (excluding airbag helmets), shoes, jerseys or vests, base layers, gilets, glasses and goggles, jackets, shorts, trousers, backpacks, helmet mounted cycling cameras, cycling computers, cycling GPS unit, lights, spare wheels, **cycle** luggage, cycling tools, cycling armour and guards, locks.

Accident/Accidental	a sudden and unexpected event arising from your use of your cycle during the period of insurance .
Approved Lock	a nominated lock which is specified in the 'Sold Secure' list (www.soldsecure.com) of cycle locks which is appropriate to the insured value of the cycle <ul style="list-style-type: none">• Insured value under £500 require a Bronze rated lock;• Insured value under £1,000 require a Silver rated lock;• Insured value over £1,000 require a Gold rated lock
Bodily Injury	death or identifiable physical injury resulting solely and independently from an accident .
Cycle(s)	any bicycle, tricycle, tandem or trailer cycle powered by human pedalling and/or battery, which is your own property, is named on your schedule of insurance and usually kept at the address shown on your schedule of insurance which is not subject to the requirements of the Road Traffic Act, including all component parts that are required for the operation of the cycle .
Damage	unexpected, sudden, malicious, and unintentional physical damage during the period of insurance .
Doctor	a person other than you , a member of your immediate family or an employee of yours , who is licensed to practice medicine or surgery in the country where treatment is given.
Evidence of Ownership	a document that demonstrates your ownership of the cycle and any accessories (including the approved lock) you are claiming for. This can be in the form of a till receipt, delivery note or invoice issued to you or to member of your immediate family or if the cycle was gifted to you by a third party, a gift receipt issued by the retailer at the time the cycle was purchased would suffice. It may help your claim if you are able to provide a dated photograph of the cycle , along with the accessories, approved lock and frame number .
Excess	the amount you have to pay in respect of each agreed claim as stated in your schedule of insurance .
Frame	the main component of a cycle onto which wheels and other components are fitted.
Frame Number	a number stamped into the metal under the bottom bracket or if a carbon frame , the number will be etched into the surface or displayed on a sticker. Occasionally, the frame number will be on the inside of the chain stay or on the down tube or top tube.
Home Address	the last known address that we have for where you reside within the United Kingdom .
Immediate Family	a spouse, partner, parent, son, daughter, grandchild, a minor under your legal guardianship or sibling who lives permanently with you at the address stated in your schedule of insurance .
Immovable Object	1) any solid object fixed in or onto concrete or stone, which cannot be undone, removed with or lifted under or over the cycle .

- 2) a properly fixed motor vehicle roof rack or properly fixed vehicle rack.
- 3) at train stations, a **cycle** rack supplied by the train station expressly for the purpose of securing **cycles**.

Insured Incident	an accident , act of vandalism, or irreparable breakdown to the cycle which immediately renders the cycle immobilised.
Insured Person	the person aged 18 years or over and named in the schedule of insurance as the insured.
Insured Location	location stated in your schedule of insurance where your cycle and/or your accessories are usually kept which may include the following: <ol style="list-style-type: none"> a. your home address including its privately accessed garage(s); or b. a privately accessed lockable wooden or metal shed, outbuilding or detached garage which are attached to or within the boundaries of your home address; or c. a self-contained lockable private room or communal hallway inside the halls of residence to which you normally reside; or d. a purpose-built cycle storage facility; or e. any temporary residence in which you are resident such as a holiday cottage/home, guesthouse, or hotel for a maximum of 30 consecutive days at any one time during the period of insurance within the territorial limits or any other location agreed by us and specified in your schedule of insurance.
Loss of Limb	means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.
Loss of Sight	means total and irrecoverable loss of sight which shall be considered as having occurred: <ol style="list-style-type: none"> a. in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.
Period of Insurance	the period of time for which this policy is in force as shown in the schedule of insurance .
Permanent Total Disablement	permanent disability which entirely prevents you from working in any business or occupation which you are practically suited to by training, education or experience which has been certified by a doctor .
Policy	this insurance document and the schedule of insurance .
Schedule of Insurance	the document showing the details of the insured person, insured location, frame number, sums insured, excess and territorial limits .
Sums Insured	the amounts set out on your schedule of insurance for each section of cover.
Territorial limits	the United Kingdom of Great Britain & Northern Ireland, the Isle of Man, and the Channel Islands.
Terrorism	means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.
Theft	the unauthorised dishonest appropriation, or attempted appropriation, of

the **cycle** specified on **your schedule of insurance**, by another person with the intention of permanently depriving **you** of it.

Unattended	when the cycle is not being used or held in accordance with the security requirements of this policy , by you .
United Kingdom	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
We/Us/Our	Astrenska Insurance Limited
You/Your	the insured person named in the schedule of insurance and all members of that person's immediate family , who are permanent residents of the United Kingdom .

GENERAL SECURITY REQUIREMENTS

SECURITY REQUIREMENTS WHERE THE CYCLE IS AT THE INSURED LOCATION

Damage or **theft** of the **cycle**, whilst at the **insured location**, shall only be covered in circumstances where the **cycle** is:

- kept inside a house, self-contained flat, or self-contained lockable room in private halls in which **you** live. Any security devices such as CCTV cameras must be operating correctly; or
- kept inside a privately accessed garage, outbuilding or shed within the boundaries of the **insured location** and **you** have complied with the following security requirements:
 - all external doors must be secured by a minimum of a 5 lever mortice deadlock to BS3621 standard or a 5 lever padlock; or
 - the **cycle** must be secured through the **frame** and any quick release wheels by an **approved lock** to an **immovable object** within the building; or
- secured through the **frame** and any quick release wheels by an **approved lock** to an **immovable object** within the building at any location which is described as a communal hallway or communal outbuilding.

SECURITY REQUIREMENTS WHERE THE CYCLE IS AWAY FROM THE INSURED LOCATION

Damage or **theft** of the **cycle**, whilst away from the **insured location**, shall only be covered in circumstances where:

- the **cycle** is secured to an **immovable object** by an **approved lock** through the **frame** and any quick release wheels; and
- any access to the **cycle** is effected by forcible and violent entry; and
- the **cycle** is not left **unattended** within the boundaries of a train station, bus station, coach station or **your** permanent place of employment, for more than 24 hours and subject to conditions (a) and (b) above.

SECURITY REQUIREMENTS WHERE THE CYCLE IS IN OR ON A VEHICLE

Theft whilst the **cycle** is in or on a vehicle shall only be covered in circumstances where:

- all doors, windows and other openings of the vehicle and **cycle** rack are left closed, securely locked and properly fastened;
- access to the **cycle** must have been effected by forcible and violent entry;
- any security devices installed in the vehicle and **cycle** rack are in operation;
- the **cycle** is stored out of sight wherever possible, or is secured through the **frame** and any quick release wheels by an **approved lock** to the roof or **cycle** rack attached to the vehicle;
- if the **cycle** is left in the vehicle between the hours of 9pm and 6am the **cycle** must be covered up so that it is not visible to persons outside of the vehicle;
- cycles** which are locked on to the exterior of the vehicle (e.g. by roof or rear **cycle** rack) must be removed between the hours of 9pm and 6am and either placed inside the vehicle, or kept securely in accordance with the **policy** terms and conditions;

SECTION 1 – THEFT AND/OR DAMAGE TO YOUR CYCLE

What is Covered	What is Not Covered
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We will pay you for:

- a) **theft** of or **damage** to **your cycle** at **your insured location** during the **period of insurance**
- b) **theft** of or **damage** to **your cycle** away from **your insured location** during the **period of insurance**

Please Note

We agree to pay for repair or replacement, up to the **sums insured**, of **your cycle** that has been stolen or sustained **damage**.

We will repair, replace or pay for **your cycle** on a new for old basis provided the stolen or damaged **cycle** was not more than 3 years old at the date of loss and was new when **you** purchased it.

If the **cycle** was more than 3 years old or was second-hand at the time of purchase **we** will repair, replace or pay for **your cycle** on an equivalent type or specification basis.

1. the **excess** as stated in **your schedule of insurance**;
2. **theft** of or **damage** to **your cycle** unless substantiated by **evidence of ownership**;
3. **theft** of or **damage** to **your cycle** unless the **frame number** has been provided to **us**;
4. **theft** from the **insured location** unless there is evidence of forcible and/or violent entry or exit;
5. **theft** from a vehicle unless the **cycle** is completely out of sight or secured through the **frame** and any quick release wheels by an **approved lock** to a roof or bike rack attached to the vehicle;
6. **theft** from a vehicle unless there is evidence of forcible and/or violent entry;
7. **theft** if **your cycle** was not secured through the **frame** and any quick release wheels by an **approved lock** to an **immovable object**;
8. **theft** of or **damage** to **your cycle** when stored if the General Security Requirements have not been adhered to;
9. **damage** sustained in transit when handed to a recognised transport provider, unless the **cycle** is securely packaged and a receipt obtained;
10. any tyres unless the **cycle** was stolen or damaged at the same time;
11. **theft** or **damage** sustained if loaned or hired out by **you** to any person other than a member of **your immediate family**;
12. any claim exceeding the **sums insured** as stated on **your schedule of insurance**;
13. any claim arising from marring, scratching, denting or any cosmetic change which does not impair the function of the **cycle**;
14. any claim arising gradually, including but not limited to general wear and tear, atmospheric or climatic conditions, frost, insects, vermin, rust, dust, contamination, chemical reaction or dampness;
15. any claim where the **cycle** has suffered **damage** as a result of a manufacturing fault which is still covered under a manufacturer's warranty;
16. failure to maintain the **cycle** in accordance with the manufacturer's instructions;
17. any mechanical or electrical breakdown or defect or electronic malfunction;
18. **theft**, loss or **damage** incurred to **your cycle** whilst being used for professional races or business/trade purposes;
19. **theft** or **damage** to **your cycle** if left **unattended** in a location, other than the **insured location**;
20. **theft** of **accessories** unless **you** have cover for **your accessories** as shown on **your schedule of insurance**;
21. **theft** of **your cycle** if secured by a lock which is not an **approved lock** for the value

	<p>of your insured cycle;</p> <p>22.any claim for theft or malicious damage where you have failed to obtain a police incident/crime number;</p> <p>23.anything contained in the general exclusions of this policy.</p>
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SECTION 2 – THEFT AND/OR DAMAGE TO ACCESSORIES

What is Covered	What is Not covered
<p>(Cover only applicable if shown on your schedule of insurance)</p> <p>We will pay you up to the amount stated in your schedule of insurance for:</p> <p>a) damage or theft of your accessories at your insured location during the period of insurance</p> <p>b) damage or theft of your accessories away from your insured location during the period of insurance</p>	<ol style="list-style-type: none"> 1. the excess as stated in your schedule of insurance; 2. theft of or damage to accessories where accessories cover is not shown on your schedule of insurance; 3. theft of or damage to your accessories unless substantiated by evidence of ownership; 4. any fixed accessories unless the cycle was stolen or damaged at the same time; 5. theft from the insured location unless there is evidence of forcible and/or violent entry or exit; 6. theft from a vehicle unless the accessories are completely out of sight and there is evidence of forcible and/or violent entry; 7. damage sustained in transit when handed to a recognised transport provider, unless the accessories are securely packaged and a receipt obtained; 8. theft or damage sustained if loaned or hired out by you to any person other than a member of your immediate family; 9. any claim arising gradually, including but not limited to general wear and tear, atmospheric or climatic conditions, frost, insects, vermin, rust, dust, contamination, chemical reaction or dampness; 10. failure to maintain accessories in accordance with the manufacturer's instructions; 11. any mechanical or electrical breakdown or defect or electronic malfunction; 12. theft or damage to your accessories if left unattended in a location, other than the insured location; 13. any claim for theft or malicious damage where you have failed to obtain a police incident/crime number; 14. anything contained in the general exclusions of this policy.

SECTION 3 – PERSONAL ACCIDENT

What is Covered	What is Not Covered
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<p>(Cover only applicable if shown on your schedule of insurance)</p> <p>We will pay you up to the amount stated in your schedule of insurance if at any time whilst you are using a cycle within your territorial limits, you are involved in an accident, which solely and independently of any other cause, causes you bodily injury which results in either your death, loss of limb, loss of sight or permanent total disablement.</p> <p>The amounts we will pay under this section are shown in your schedule of insurance.</p> <p>Benefit under this section shall be payable to you or your nominees.</p>	<ol style="list-style-type: none"> 1. any accident not involving the use of a cycle by you; 2. any claim for death benefit over £1,000 if aged under 16 years of age or over 65 years of age; 3. permanent total disablement for anyone under 16 years of age or over 65 years of age; 4. suicide, attempted suicide or intentional self-injury; 5. any deliberate exposure to exceptional danger (except in an attempt to save a human life); 6. any benefit directly or indirectly resulting from stress or trauma; 7. taking part in any criminal act; 8. being under the influence of alcohol or drugs; 9. any benefit when your death, injury or loss does not occur within 180 days of the accident; 10. any benefit when you cannot prove to us that the permanent total disablement has continued for 12 consecutive months from the date of the accident and in all probability will continue for the remainder of your life; 11. more than one benefit under this section; 12. any benefit whilst using the cycle for hire, reward, courier services, or the carriage of paying passengers; 13. anything contained in the general exclusions of this policy.
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SECTION 4 – REPLACEMENT CYCLE HIRE

What is Covered	What is Not Covered
<p>(Cover only applicable if shown on your schedule of insurance)</p> <p>We will pay for the costs incurred by you for the hire of an alternative cycle following a valid claim under section 1 whilst:</p> <ul style="list-style-type: none"> • Your cycle is undergoing repair • We arrange for the replacement of your cycle <p>The maximum amount we will pay under this section is £500</p>	<ol style="list-style-type: none"> 1. hire costs incurred without our prior written consent 2. hire costs that cannot be evidenced by You 3. hire costs that are greater than the value of the cycle or cost of repair. 4. hire costs over £500. 5. anything contained in the general exclusions of this policy.

SECTION 5 – PUBLIC LIABILITY COVER

What is Covered	What is Not Covered
<p>(Cover only applicable if shown on your schedule of insurance)</p> <p>We will pay up to the amount shown in your policy schedule for any amounts which you become legally liable for. We will pay for accidental bodily injury, death, disease or accidental damage to any person or accidental damage to third party property which arises from your use of or ownership of the cycle. The total amount payable includes necessary defence costs and expenses incurred by you with our written consent in connection with any liability insured under this policy.</p>	<ol style="list-style-type: none"> 1. public liability benefits unless you have paid the required additional premium. 2. any claim when you are under 16 or over 85. 3. an excess of £500 for each and every claim arising from damage to third party property. 4. an excess of £500 for each and every claim arising from third party injury. 5. liability arising from loss or damage to property which belongs to you or is in your care, custody or control. 6. any claim where you are entitled to indemnity from another source. 7. any claim when punitive, exemplary or aggravated damages are awarded against you. 8. any liability for bodily injury, loss or damage; <ol style="list-style-type: none"> i. to your employees or members of your family or household or to their property. ii. to members of your club, group or association or to any other participant or competitors in an organised event or to their property. iii. arising out of the ownership, possession, use or occupation of land or buildings. iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons. 9. any liability not involving the use of the

	<p>cycle. 10. using the cycle as a professional cyclist, or for any trade/ business</p>
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SECTION 6 – WORLDWIDE COVER

(Cover only applicable if shown on **your schedule of insurance**)

If cover has been selected, **Territorial limits** are expanded to include worldwide.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of this **policy**. Additional sectional exclusions may apply. Please refer to the relevant parts of the **policy** for further details.

This **policy** does not provide cover for any incident arising through or in the consequence of:

1. any act of fraud or dishonesty by **you** or anyone acting on **your** behalf.
2. any claim where the **cycle** has been used for competitive racing, triathlon, trials or rallies, speed or endurance tests or practices for those activities.
3. **you** riding a scooter, Segway, skateboard or motorcycle.
4. any claim for a **cycle(s)** purchased as new or second-hand from an individual.
5. **terrorism**.
6. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
7. any claim for reduction in value or damage caused by wear and tear.
8. any pre-existing **damage** that happened before **your policy** started.
9. solvent use, being under the influence of drugs or alcohol, except those prescribed by a registered **doctor**, or drugs which have been prescribed by a registered **doctor** and not those prescribed for drug addiction.
10. any claim where **you** cannot provide **evidence of ownership**.
11. any claim where **your cycle** was being used for hire, reward, trade or business purposes, including courier services but excluding commuting purposes.
12. any expenses incurred as a result of **you** not being able to use the **cycle**, other than the cost of repair or replacement;
13. the **excess**.
14. any claim where the **cycle** or **accessories** are being used by anyone other than **you**.
15. **we** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.
2. **You** must provide us with any receipts, documents or **evidence of ownership**, that it is reasonable for us to request.
3. **You** cannot transfer the insurance to someone else without **our** written permission.
4. **You** must adhere to the General Security Requirements.
5. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

CANCELLATION

If you wish to cancel your insurance you can do so by contacting the broker or agent that sold you the policy, either by telephone, by email or in writing.

If you cancel within 14-day of the policy starting or (if later) within 14 days of you receiving the insurance documents if you are a new customer or 14 days from the renewal date if you are an existing customer. You will receive a full refund of all premiums paid provided that no claim has been paid by us and you do not intend to make a claim under this insurance. If a claim has been made by

you, we will not refund any premium. If you do not exercise your right to cancel during the 14-day period, your policy will continue as normal.

If you wish to cancel your insurance after the initial 14-day withdrawal period, provided you have not made a claim under the policy and there have been no incidents likely to give rise to a claim, you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover.

CANCELLATION BY US

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

A. Where **we** reasonably suspect fraud

B. Non-payment of premium

C. Threatening and abusive behaviour

D. Non-compliance with **policy** terms and conditions

E. **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the **policy** immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your policy** being cancelled from the date **you** originally took it out.

If **we** cancel the **policy** and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

OTHER INSURANCE

If **You** have any other insurance policies that cover the same damage or liability as **Your Policy**, **We** will only pay **Our** share of any claim.

SUBROGATION

Before or after any payment is made by **us**, **we** can at **our** option:

1. negotiate, defend, or settle, in **your** name and on **your** behalf, any claims made against **you**
2. take legal action in **your** name but for **our** benefit to get back any payment **we** have made under **your Policy**.

CLAIMS PROCEDURE

Please check **your policy** and **schedule of insurance** to see if **you** have the appropriate cover. **You** can register a new claim online at <http://cycleclaimsALL.Davies-group.com>, by e-mailing [BikeClaims@davies-group.com](mailto: BikeClaims@davies-group.com) or by telephoning 0344 856 2179. **You** will need **your policy** number at hand to register the claim.

In respect of any theft, attempted theft and/or resultant **damage you** must report the incident to the Police within 48 hours and obtain an incident/crime number.

You will be asked to supply evidence to support **your** claim at **your** own expense, including but not limited to, **evidence of ownership**, **frame number** and police incident/crime number.

You must:

1. Notify the **claim administrators** as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this insurance. If the incident happened outside of the UK, please notify the **claim administrators** within 48 hours of **your** return to the UK.
2. There is a **policy excess** for all claims which must be paid before **your** claim can be approved. This is the amount **you** have to pay in respect of each agreed claim as stated in **your schedule of insurance**.

This **policy** is arranged by Strategic Insurance Services Ltd, on behalf of Astrenska Insurance Limited
Please address all claims correspondence to the **claim administrators**:

Davies Group
Unit 8
Fulwood Business Park
Caxton Road
Preston
PR2 9NZ

To help us improve **our** service **we** may record or monitor telephone calls.

WARNING

If **you** or anyone acting on **your** behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under this insurance, **we** will not pay the claim and cover under this and all other insurances currently in force with us with which **you** are connected will cease immediately. **You** will not be entitled to any refund of premium under any **policy**.

We will process **your** claim under the terms and conditions of this insurance based on the first reason notified to us for the claim. If **your** claim is not covered and **you** then submit a claim having changed the circumstances of the loss or damage **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

CONSUMER INSURANCE ACT

You are required to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell us of any changes to the answers **you** have given as soon as possible.

Under the Consumer Insurance (Disclosure and Representations) Act 2012 **your** failure to take reasonable care to avoid misrepresentation in relation to the information provided (including subsequent changes to any such information) could result in **your policy** being cancelled or **your** claim being rejected or not fully paid.

COMPLAINTS

Complaints regarding:

SALE OF THE POLICY

Please contact the broker or agent who sold you this policy.

Complaints regarding:

CLAIMS / SERVICE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact The Claims Administrators. The contact details are:

Claims Administrators
FAO Complaints Manager
Davies Group
Unit 8
Fulwood Business Park
Caxton Road
Preston

PR2 9NZ

Email address: cyclecomplaints@davies-group.com

Tel no: 0344 856 2179

Please ensure **your policy** number is quoted in all correspondence to assist a quick and efficient response.

The **claim administrators** will make every effort to resolve **your** complaint immediately. If they cannot resolve **your** complaint by the end of the next working day they will acknowledge **your** complaint within 5 days of receipt and will do their best to resolve the problem within four weeks by sending **you** a final response letter.

If they are unable to resolve **your** complaint in this time they will write to advise **you** of progress and will endeavour to resolve **your** complaint within the following four weeks.

If **you** are still dissatisfied after receiving their final response letter or if **you** have not received a response to **your** complaint within eight weeks **you** may refer **your** complaint to the Financial Ombudsman Service at the following address:

Financial Ombudsman Service

Exchange Tower Harbour Exchange Square London E14 9SR

www.financial-ombudsman.org.uk

You have the right to refer **your** complaint to the Financial Ombudsman, free of charge within six months of the date of **your** final response letter. Whilst **we** and **our** UK service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action.

COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this **policy**. **You** may be entitled to compensation from this scheme if **we** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

DATA PROTECTION

How we use the information about you

As your insurer and a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- meet our contractual obligations to you;
- issue you this insurance policy;
- deal with any claims or requests for assistance that you may have service your policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed;
- protect our legitimate interests

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, Strategic Insurance Services Limited, Davies Group, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of

how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that you have with us;
- is in the public or your vital interest: or
- for our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>