

Cyclist Insurance

Insurance Product Information Document

Company: Gator Bikesure Ltd

Product: Direct Line Cycling Insurance. Document Edition: 06/2023.

GATOR
BIKESURE

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This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product or the insurer is provided on our website and in your policy documentation.

What is this type of insurance?

This product has been designed for those that need cover for themselves as a cyclist, for their public liability responsibilities as a road user. Our policy has an annual limit up to £2,000,000 for public liability cover. The policy also includes several additional and optional benefits which are summarised below.



What is insured?

- ✓ Public liability cover up to the benefit limit for third party death, accidental bodily injury, loss of property or property damage as a result of an accident involving a bicycle (including your bicycle) where you are found legally liable.

Optional benefits (if selected)

Cyclist Personal Injury Cover

- o Personal accident cover for death or permanent injury if you are riding a bicycle and you are killed or permanently injured as a result of an accident.
- o Emergency private medical care, optical or dental treatments sought and obtained for injuries sustained in an accident within 24 hours of such accident, or physiotherapy sought and obtained for injuries sustained in an accident within 7 days of such accident.



What is not insured?

- ✗ Death if this occurs outside the period of insurance or death if this occurs more than 4 weeks after the date you were injured.
- ✗ Permanent total disablement until 52 weeks after the date of the accident has expired unless confirmed by a medical professional of our choosing.
- ✗ An accident resulting in a head injury if you were not wearing certified protective headgear manufactured to bs en 1078 or snell standard, at the time of the accident.
- ✗ Any pre-existing conditions, including any pre-existing conditions which are exacerbated by an accident.
- ✗ Liability arising from your trade, business or profession or the use of a bicycle for hire or reward, courier services or the carriage of paying passengers.
- ✗ Liability arising from an accident whilst you are participating in an organised cycling event, including but not limited to a social group or club event.
- ✗ Liability arising from an accident whilst cycling in formation, in a group or peloton, or otherwise in circumstances where another cyclist/cyclists follows behind you or next to you.
- ✗ Using your bicycle for professional racing or competition.
- ✗ Liability not involving the use of a bicycle.

Please refer to the policy document for a full list of exclusions.



Are there any restrictions on cover?

- ! For a cyclist personal injury or emergency private medical care, optical or dental claim we will pay the appropriate benefit shown in the benefit scale.
- ! You must pay the excess for each claim.

Please refer to the policy documentation for a full list of coverage restrictions.



Where am I covered?

- ✓ Cyclist insurance is extended to worldwide as standard (and only available for 90 consecutive days), however public liability cover is not available in the USA and Canada.



What are my obligations?

- You must answer all questions honestly, accurately and to the best of your knowledge when applying for your policy.
- You must notify us as soon as possible of any changes which may affect the cover provided and which may have occurred since the cover started.
- You must pay your premium, and you must pay the policy excess in respect of each and every claim.
- You must adhere to all terms and conditions of your policy.
- In the event of a claim, we may need to access your medical records. You agree that you will work with us in providing us with access to your medical history as may be required for the assessment of your personal injury claim.
- You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.



When and how do I pay?

- You can pay monthly or annually using a major credit or debit card. Your policy will automatically renew after 12 months unless you tell us otherwise.



When does the cover start and end?

- You can choose the date your cover starts but this should be after any previous insurance cover ends.
- As this is an annual contract, the policy will automatically renew and we will continue to take payments unless you tell the administrator otherwise.



How do I cancel the contract?

- You may cancel this policy by contacting the administrator on 0330 460 0277.
- If you cancel within 14 days of your start date, or the date you receive your documents (whichever is later), we will refund any premium paid, provided no claims have been made.