

# Cycle Insurance

## Insurance Product Information Document

Company: White Horse Insurance Ireland dac

White Horse Insurance Ireland dac is deemed authorised and regulated by the Financial Conduct Authority. Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.



Product: Cycle Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This will cover you in the event of theft and/or damage to your insured cycle and can be extended with optional cover for accessories, replacement cycle hire, personal accident, legal expenses, and cycle rescue cover, up to the sum insured or agreed cycle value.



### What is insured?

#### Theft and/or Damage to Cycle

- ✓ Theft of or damage to your cycle

#### Optional Covers:

Optional covers are not covered as standard. You must pay us an additional premium to be covered for optional covers and this additional purchase will be shown on your schedule of insurance.

#### Cycle Accessories (if selected)

- Up to the agreed value for accessories

#### Replacement Cycle Hire (if selected)

- Up to the agreed value for replacement hire

#### Personal Accident (if selected)

- Compensation for bodily injuries, permanent total disablement or death sustained as a result of an accident

#### Legal Expenses (if selected)

- Up to the agreed value for legal expenses cover

#### Worldwide Cover (if selected)

- **Cycle Rescue (if selected)**  
(underwritten by DAS Legal Expenses Insurance Company Limited)
- Cost of recovering you and your cycle if you are unable to complete your journey to a location within the UK



### What is not insured?

- ✗ The excess as specified in the policy wording
- ✗ Theft where the cycle has not been secured through its frame and any quick release wheels using an approved lock to an immovable object
- ✗ Theft where the cycle is secured by a lock which is not approved for the value of the cycle
- ✗ Theft of or damage to the cycle where the frame number has not been provided
- ✗ Theft from an insured location or vehicle unless there has been forcible and/or violent entry
- ✗ Theft of any tyres or fixed accessories unless the cycle was stolen or damaged at the same time
- ✗ Theft or damage of a cycle and/or accessories unless substantiated by evidence of ownership
- ✗ Theft or damage where a crime reference number cannot be provided
- ✗ Wear and tear
- ✗ Permanent total disablement under the Personal Accident Section if under 16 or over 65 years of age
- ✗ No more than three cycle rescue claims in any one period of insurance
- ✗ Theft, loss, or damage incurred to your cycle whilst being used for professional races or business/trade purposes
- ✗ Any claim where you are riding a scooter, segway, skateboard or motorcycle.



### Are there any restrictions on cover?

- ! This policy is for permanent residents of the United Kingdom and covers a cycle not exceeding £6,000 in value
- ! The cycle must not be left unattended away from your home for longer than 24 hours. When left unattended, it must be secured through the frame by an approved lock to an immovable object.
- ! If the cycle is in or on a vehicle, all doors, windows and other openings of the vehicle and cycle rack must be closed, securely locked, and properly fastened.

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### Where am I covered?

- ✓ Cover is for the United Kingdom, Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands unless an additional premium has been paid to include Worldwide and is shown on your schedule of insurance. The optional cycle rescue cover extension is restricted to the UK only.



### 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.



### When and how do I pay?

You can pay your premium as a one-off payment by credit or debit card or in monthly instalments.



### When does the cover start and end?

Your cover will start and end on the dates stated in your schedule of insurance. You will be contacted up to 30 days before your annual renewal date and we will tell you if there are any changes to your premium or cover. To ensure continuation of cover, we will then renew your policy unless you advise us otherwise. If we are unable to automatically process your renewal we will contact you before your renewal date and invite you to renew your policy via an alternative channel. Your renewal premium will be taken by the same method used during your initial purchase. If you do not want to auto renew your policy, simply follow the instruction in your renewal notification.



### How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is later. On the condition that no claims have been made or are pending, the premium will be refunded in full.

You can cancel this policy at any time after the 14 day period and you will receive a full refund provided the cancellation of the policy occurs before the policy start date.

If the policy has begun, you can cancel at any time after the 14 day period and you will receive a pro-rata refund for the remaining policy period provided you have not made and do not intend to make a claim.

If you pay your premium monthly, your policy will be cancelled with immediate effect. There will be no refund of premium due as the premium paid will have only been in respect of the cover already received.

If you wish to cancel the insurance, please email us at [info@ala.co.uk](mailto:info@ala.co.uk)