

CYCLE INSURANCE

This insurance is arranged and administered by ALAIB limited trading as ALA Insurance Brokers, with Bastion Insurance and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the **United Kingdom**, under Firm Reference Number 202846. Registered in England number 01708613. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

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.

1. **We** can only insure **cycles** if **you** can prove that **you** own it, can provide **evidence of ownership** and a **frame number** and if it meets these conditions: **You** bought it new or used from a **cycle** store.
2. **You** got it as a replacement through an insurance claim, and **you** have proof.
3. It was given to **you** as a gift, and **you** can show a gift receipt or the original receipt from when the original owner bought it.
4. It is worth £6,000 or less.
5. **You** have it and it is in good working condition (not **accidentally damaged**) when **you** first get the insurance.

INTRODUCTION

We will use the information **you** provided to give **you** the services and benefits mentioned in this **policy**. However, there are some terms, conditions, and things that are not covered. These are listed in the **policy**, along with any additional endorsements that may apply. It's important for **you** to read everything carefully to make sure this **policy** meets **your** needs.

If **you're** not sure if something is covered or not, please contact the company that sold **you** this **policy**.

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**

AUTOMATIC RENEWAL OF YOUR POLICY

We will provide **you** with at least 30 days prior notification before the annual renewal date of **your policy** and **we** will tell **you** then if there are any changes to **your** premium. 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 or **your schedule of insurance**. If **you** do nothing, then this **policy** will automatically renew for a further period of 12 months.

DEFINITIONS

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

Accessories	Cycling clothing or equipment that you add or attach to your cycle , in addition to what the manufacturer originally provided. This includes things like helmets (except for airbag helmets), shoes, jerseys or vests, base layers, gilets, glasses and goggles, jackets, shorts, trousers, backpacks, helmet-mounted cycling cameras, cycling computers, cycling GPS units, lights, spare wheels, cycle luggage, cycling tools, cycling armour, and guards, and locks.
Accident/Accidental	A sudden and unexpected event that occurs while you are using your cycle during the period of insurance .
Approved lock	A designated lock that is listed on the 'Sold Secure' website (www.soldsecure.com) for cycle locks. The type of lock you need depends on the insured value of your cycle : <ul style="list-style-type: none">• If your cycle is insured for under £500, you should use a lock with a Bronze rating.• If your cycle is insured for under £1,000, you should use a lock with a Silver rating.• If your cycle is insured for over £1,000, you should use a lock with a Gold rating.
Bodily injury	Death or identifiable physical injury resulting solely and independently from an accident .
Cycle(s)	Any cycle , tricycle , tandem, or trailer cycle that is powered by human pedalling and/or battery. It must be your own property and listed on your insurance schedule. The cycle should be usually kept at the address mentioned on your insurance schedule. This coverage applies to cycles that are not subject to the requirements of the Road Traffic Act. It includes all the necessary component parts 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 of money you must pay as the first part of each and every claim.
Frame	The main part of the cycle that the wheels and other components are attached to.
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 address where you normally live in the UK.
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	<ol style="list-style-type: none">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 means the cycle cannot be used.
Insured person	The person aged 18 years or over and named in the schedule of insurance as the insured.
Insured location	The place where you usually keep your cycle and accessories , as stated in your schedule of insurance , may include the following: <ul 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 where you are staying, such as a holiday cottage, guesthouse, or hotel, for a maximum of 30 consecutive days during the insurance period within the specified territorial limits or any other location agreed upon by us and mentioned in your schedule of insurance.
Loss of limb	The loss by complete severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.
Loss of sight	The total and irrecoverable loss of sight which shall be considered as having occurred: <ul style="list-style-type: none"> a. In both eyes, if your name is added to the Register of Blind Persons by a fully qualified ophthalmic specialist. b. In one eye, if the remaining degree of sight, even with 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 stops 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 separate document we send you that includes details about you and what you are covered for.
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	Any action, which can include the use or threat of force, violence, carried out by an individual or group of individuals. This action can be done alone or on behalf of or in connection with any organisation or government. The act is committed for political, religious, ideological, or similar purposes with the intention of instilling fear in the public.
Theft	The unauthorised dishonest appropriation, or attempted appropriation, of the cycle , 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	Collinson Insurance.
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

For **your cycle** to be covered for **damage** or **theft** while it's at the **insured location**, **you** need to follow these security requirements:

- a. Keep it inside **your** house or flat or a locked room in the student accommodation where **you** live. Make sure any security cameras are working properly.
- b. If **you** have a garage, shed, or outbuilding within **your** property, **you** can keep **your cycle** there. But **you** need to do the following for security.
 - Make sure all outside doors have a 5-lever mortice deadlock to BS3621 or a 5-lever padlock.
 - Use an **approved lock** to secure **your cycle** through the **frame** and wheels to something that can't be moved, like a sturdy post or railing.
- c. If **you** live in a building with shared areas like a communal hallway or outbuilding, **you** can still keep **your cycle** there. Just make sure to use an **approved lock** to secure it through the **frame** and wheels to something that can't be moved.

SECURITY REQUIREMENTS WHERE THE CYCLE IS AWAY FROM THE INSURED LOCATION

If **your cycle** is not at the **insured location**, it will only be covered for **damage** or **theft** if **you** meet the following conditions:

- a. Use an **approved lock** to secure **your cycle** through the **frame** and wheels to something that can't be moved, like a sturdy post or railing.
- b. Any access to the **cycle** is effected by forcible and violent entry.
- c. Make sure **you** don't leave **your cycle unattended** for more than 24 hours at train stations, bus stations, coach stations, or **your** workplace. However, this coverage applies only if **you** meet the conditions mentioned in points (a) and (b) above."

SECURITY REQUIREMENTS WHERE THE CYCLE IS IN OR ON A VEHICLE

Theft of **your cycle** while it's inside or on a vehicle will only be covered if **you** meet the following conditions:

- a. All doors, windows and other openings of the vehicle and **cycle** rack are left closed, securely locked, and properly fastened.
- b. Access to the **cycle** must have been effected by forcible and violent entry.
- c. Any security devices installed in the vehicle and **cycle** rack are in operation.
- d. 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.
- e. If the **cycle** is left in the vehicle between 9 pm and 6 am, it must be covered so that it can't be seen by people outside the vehicle.
- f. If the **cycle** is locked on the outside of the vehicle, such as on a roof or rear **cycle** rack, it must be removed between 9 pm and 6 am. **You** can either place it inside the vehicle or securely store it according to the **policy** terms and conditions.

SECTION 1 – THEFT AND/OR DAMAGE TO YOUR CYCLE

What is Covered	What is Not Covered
<p>We will pay you for:</p> <p>a) Theft of or damage to your cycle at your insured location during the period of insurance.</p> <p>b) Theft of or damage to your cycle away from your insured location during the period of insurance.</p> <p>Please Note We will cover the costs of repairing or replacing your cycle, up to the insured amounts, if it has been stolen or damaged.</p> <p>If your stolen or damaged cycle was not more than 3 years old at the time of loss and was new when you bought it, we will provide a new cycle as a replacement.</p> <p>If the stolen or damaged cycle was more than 3 years old or was purchased second-hand, we will repair, replace, or compensate you for a cycle that is of a similar type or specification.</p>	<ol style="list-style-type: none"> 1. The excess as stated in your schedule of insurance. 2. theft of or damage to your cycle if you cannot give us evidence of ownership. 3. theft of or damage to your cycle unless the frame number has been provided to us; 4. Fixed accessories or removable parts (including batteries) unless the cycle is stolen or damaged at the same time. 5. Any Accidental damage caused by an electrical or battery fire. 6. Theft from the insured location unless there is evidence of forcible and/or violent entry or exit. 7. 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. 8. theft from a vehicle unless there is evidence of forcible and/or violent entry. 9. Theft if your cycle was not secured through the frame and any quick release wheels by an approved lock to an immovable object. 10. Theft of or damage to your cycle when stored if the General Security Requirements have not been followed. 11. Damage sustained in transit when handed to a recognised transport provider, unless the cycle is securely packaged, and you get a receipt. 12. Any tyres unless the cycle was stolen or damaged at the same time. 13. Theft of or damage to your cycle if loaned or hired to any person other than a member of your immediate family. 14. Any claim over the sums insured as stated on your schedule of insurance. 15. Cosmetic damage such as scratches, dents, which do not stop the cycle working normally. 16. Gradual damage, including but not limited to general wear and tear, atmospheric conditions, insects, vermin, rust, , or chemical reaction. 17. Manufacturing faults which are still covered under a manufacturer's warranty. 18. Failure to maintain the cycle in accordance with the manufacturer's instructions. 19. Mechanical or electrical breakdowns or electronic malfunction. 20. Theft of, loss or damage to your cycle whilst being used for professional races or business/trade purposes. 21. Theft or damage to your cycle if left unattended anywhere, other than the insured location.

	<p>22. Theft of accessories unless you have cover for your accessories as shown on your schedule of insurance;</p> <p>23. Theft of your cycle if secured by a lock which is not an approved lock for the value of your insured cycle.</p> <p>24. Any claim for theft or malicious damage where you haven't got a police incident/crime number.</p> <p>25. Anything 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 if you cannot give us 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 you get a receipt. 8. Theft of or damage to your cycle if it is loaned or hired out by you to any person other than a member of your immediate family. 9. Gradual damage, including but not limited to general wear and tear, atmospheric conditions, insects, vermin, rust, or chemical reaction. 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 not got a police incident/crime number. 14. Anything in the general exclusions of this policy.

SECTION 3 – PERSONAL ACCIDENT

What is Covered	What is Not Covered
<p>(Cover only applicable if shown on your schedule of insurance)</p> <p>If you are involved in an accident while using your cycle within the territorial limits and sustain bodily injury resulting in death, loss of limb, loss of sight, or permanent total disablement, we will provide coverage up to the amount specified in your insurance schedule.</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 that does not involve your use of a cycle. 2. Death benefit claims more than £1,000 if you are under 16 years old or over 65 years old. 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. Deliberate exposure to exceptional danger (except to save a human life). 6. Any benefit directly or indirectly resulting from stress or trauma. 7. Taking part in any criminal activity. 8. Being under the influence of alcohol or drugs. 9. Any benefit when your death, injury or loss does not happen 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 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 in the general exclusions of this policy.

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 cover the expenses for you to rent another bike following a valid claim under section1 when:</p> <ul style="list-style-type: none"> • Your bike is being fixed. • We arrange for a replacement bike for you. <p>The most we will pay for this is £500.</p>	<ol style="list-style-type: none"> 1. Hiring a bike without getting our permission in writing first. 2. Hiring costs that you cannot prove with evidence of. 3. Hiring costs that are more than the value of your bike or the cost of repairs. 4. Hiring costs that exceed £500. 5. Anything mentioned 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 cover you for any legal liabilities up to the amount stated in your schedule of insurance. This includes</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. Any Liability in the USA, Canada, their dependencies, or trust territories.

payment for **accidental** injury, death, illness, or **damage** caused to others or their property due to **your** use or ownership of the **cycle**. The coverage also includes necessary defence costs and expenses, but only with **our** written consent, related to any liability covered by this **policy**.

4. Any liability for injury or **damage** caused by an electrical or battery fire.
5. An **excess** of £500 for each and every claim arising from **damage** to third party property.
6. An **excess** of £500 for each and every claim arising from third party injury.
7. liability arising from loss or **damage** to **your** own property or property that is in **your** care, custody, or control.
8. Any claim where **you** are entitled to indemnity from another source.
9. Any claim when punitive, exemplary, or aggravated **damages** are awarded against **you**.
10. Any liability for injury, loss, or **damage**;
 - i. To **your** employees, family members, household members, or 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.
11. Any liability not involving the use of the **cycle**.
12. Using the **cycle** as a professional cyclist, or for any trade/ business.

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. **Damage** caused by wear and tear.
8. Any **damage** that happened before **your policy** started.
9. If **you** use drugs or alcohol, except for the ones prescribed by a **doctor** for medical reasons but not those prescribed for drug addiction.
10. If **you** can't prove that **you** own the **cycle**.
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 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 ALAIB.

Telephone: 01653 916304

Email info@ala.co.uk.

Post: ALAIB Limited, Unit 3 Park Farm Courtyard, Eastthorpe, Malton, North Yorkshire, YO17 6QX

If **you** decide to cancel **your policy** within 14 days after it starts or within 14 days of receiving the insurance documents (if **you're** a new customer), or within 14 days from the renewal date (if **you're** an existing customer), **you** can get a full refund of the premiums **you** paid. This is as long as **you** haven't made a claim or don't plan on making a claim. However, if **you** have already made a claim, **we** won't be able to refund any premium. If **you** don't cancel within the 14-day period, **your policy** will continue as usual.

If **you** decide to cancel **your** insurance after the initial 14-day period, **we** will not refund any premium.

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.

FRAUD

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your policy**.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the **policy**, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or **damage you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this **policy** or return any premium to **you**, and **we** may cancel **your policy** immediately and backdate the cancellation to the date of the fraudulent claim. **we** may also take legal action against **you** and inform the appropriate authorities.

CLAIMS PROCEDURE

To register a new claim, **you** can visit <http://cycleclaimsAIL.Davies-group.com>, send an email to BikeClaims@davies-group.com, or call 0344 856 2179. Make sure to have **your policy** number ready when registering the claim. Please check **your policy** to make sure **you** are covered before calling **us**.

If the incident involves **theft**, attempted **theft**, or resulting **damage**, **you** must report it to the Police within 48 hours and obtain an incident/crime number.

You will be required to provide evidence to support **your** claim, which may include proof of ownership, and the police incident/crime number. Please note that **you** will need to cover the expenses for providing this evidence.

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**.

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.

We do not have 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.
- f) **You** do not or are not willing to co-operate in the event of a claim.

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**, **you** will receive a pro-rata return of premium for the number of complete unexpired months remaining of **your policy**. **you** will not be entitled to a pro-rata refund if the reason for cancellation is fraud, failure to co-operate and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the Administrator may ask as part of **Your** application for cover under the **policy**.
- b) Make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your policy**. If any information **you** provide is not complete and accurate, this may mean **your policy** is invalid and that it does not operate in the event of a claim, or **we** may not pay any claim in full.

COMPLAINTS

We always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

- 1) If **your** complaint is about the sale of **your policy**, contact ALA Insurance Brokers.
Telephone: 01653 916304
Email: info@ala.co.uk
- 2) If **your** complaint is about a claim **you** made, Contact **us** at.

FAO Complaints Manager
Davies Group
Unit 8
Fulwood Business Park
Caxton Road
Preston
PR2 9NZ
Email address: cyclecomplaints@davies-group.com
Tel no: 0344 0744810

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower
1 Harbour Exchange Square, London
E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking 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).
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, 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: 3 More London Riverside, London, SE1 2AQ

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/>

SAMPLE