# 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 if 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 bicycles 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 bicycle 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 is important for you to read everything carefully to make sure this policy meets your needs.

If you are 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 Policy Schedule**. If **you** do nothing, then this policy **will** automatically renew for a further period of 12 months.

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## DEFINITIONS

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

| | |
|---|---|
| **Accessories** | Equipment that you add or attach to your bicycle, 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 bicycle:<br>• If your bicycle is insured for under £500, you should use a lock with a Bronze rating.<br>• If your bicycle is insured for under £1,000, you should use a lock with a Silver rating.<br>• If your bicycle 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 bicycle, 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 bicycle 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** | 1) Any solid object fixed in or onto concrete or stone, which cannot be undone, removed with or lifted under or over the **cycle**.<br>2) A properly fixed motor vehicle roof rack or properly fixed vehicle rack. |

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3) At train stations, a **cycle** rack supplied by the train station expressly for the purpose of securing **cycles**.

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|---|---|
| **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 bicycle and accessories, as stated in your insurance schedule, may include the following:<br>a. **Your home address** including its privately accessed garage(s); or<br>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<br>c. A self-contained lockable private room or communal hallway inside the halls of residence to which **you** normally reside; or<br>d. A purpose-built **cycle** storage facility; or<br>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 insurance schedule.<br>f. |
| **Loss of Limb** | Means 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** | means total and irrecoverable **loss of sight** which shall be considered as having occurred:<br>a. a. In both eyes, if your name is added to the Register of Blind Persons by a fully qualified ophthalmic specialist.<br>b. 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 |

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**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 bicycle to be covered for damage or theft while it is at the insured location, you need to follow these security requirements:

a. 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. b. If you have a garage, shed, or outbuilding within your property, you can keep your bicycle 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 bicycle through the frame and wheels to something that cannot 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 bicycle there. Just make sure to use an approved lock to secure it through the frame and wheels to something that cannot be moved.

**SECURITY REQUIREMENTS WHERE THE CYCLE IS AWAY FROM THE INSURED LOCATION**

If your bicycle 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 bicycle through the frame and wheels to something that cannot 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 do not leave your bicycle 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 bicycle while it is 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 bicycle is left in the vehicle between 9 pm and 6 am, it must be covered so that it cannot be seen by people outside the vehicle.

f. If the bicycle 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.

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## SECTION 1 – THEFT AND/OR DAMAGE TO YOUR CYCLE

| What is Covered | What is Not Covered |
|---|---|
| **We** will pay **you** for**:**<br><br>a) **Theft** of or **damage** to **your cycle** at **your insured location** during the **period of insurance.**<br><br>b) **Theft** of or damage to **your cycle** away from **your insured location** during the **period of insurance.**<br><br>**Please Note**<br>We will cover the costs of repairing or replacing your bicycle, up to the insured amounts, if it has been stolen or damaged.<br>.<br><br>If your stolen or damaged bicycle was not more than 3 years old at the time of loss and was new when you bought it, we will provide a new bicycle as a replacement.<br>.<br><br>If the stolen or damaged bicycle was more than 3 years old or was purchased second-hand, we will repair, replace, or compensate you for a bicycle that is of a similar type or specification. | 1. The **excess** as stated in **your schedule of insurance**.<br>2. **theft** of or **damage** to **your cycle** if you cannot give us evidence **of ownership**.<br>3. **theft** of or **damage** to **your cycle** unless the **frame number** has been provided to **us**.<br>4. Fixed accessories or removable parts (including batteries) unless the cycle is stolen or damaged at the same time.<br>5. Any Accidental damage caused by an electrical or battery fire.<br>6. **Theft** from the **insured location** unless there is evidence of forcible and/or violent entry or exit.<br>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.<br>8. **theft** from a vehicle unless there is evidence of forcible and/or violent entry.<br>9. **Theft** if **your cycle** was not secured through the **frame** and any quick release wheels by an **approved lock** to an **immovable object**.<br>10. **Theft** of or **damage** to **your cycle** when stored if the General Security Requirements have not been followed.<br>11. **Damage** sustained in transit when handed to a recognised transport provider, unless the **cycle** is securely packaged, and you get a receipt.<br>12. Any tyres unless the **cycle** was stolen or damaged at the same time.<br>13. **Theft** of or **damage** to your cycle if loaned or hired to any person other than a member of **your immediate family**.<br>14. Any claim over the **sums insured** as stated on **your schedule of insurance**.<br>15. Cosmetic damage such as scratches, dents, which do not stop the cycle working normally.<br>16. Gradual damage, including but not limited to general wear and tear, atmospheric conditions, insects, vermin, rust, or chemical reaction.<br>17. Manufacturing faults which are still covered under a manufacturer's warranty.<br>18. Failure to maintain the **cycle** in accordance with the manufacturer's instructions.<br>19. Mechanical or electrical breakdowns or electronic malfunction.<br>20. **Theft of**, loss or **damage** to **your cycle** whilst being used fo*r* professional races or business/trade purposes.<br>21. **Theft** or **damage** to **your cycle** if left **unattended** anywhere, other than the **insured location**.<br>22. **Theft** of **accessories** unless **you** have cover for **your accessories** as shown on **your schedule of insurance**. |

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| | 23. **Theft** of **your cycle** if secured by a lock which is not an **approved lock** for the value of **your** insured **cycle**.<br>24. Any claim for **theft** or malicious **damage** where **you** have not got a police incident/crime number.<br>25. Anything in the general exclusions of this **policy**. |

## SECTION 2 – THEFT AND/OR DAMAGE TO ACCESSORIES

| What is Covered | What is Not covered |
|---|---|
| (Cover only applicable if shown on **your schedule of insurance**)<br><br>**We** will pay **you** up to the amount stated in **your schedule of insurance** for:<br><br>a) **Damage** or **theft** of **your accessories** at **your insured location** during the **period of insurance.**<br><br>b) **Damage** or **theft** of **your accessories** away from **your insured location** during the **period of insurance.** | 1. The **excess** as stated in **your schedule of insurance**.<br>2. **Theft** of or **damage** to **accessories** where **accessories** cover is not shown on **your schedule of insurance**.<br>3. **Theft** of or **damage** to **your accessories** if you cannot give us **evidence of ownership**.<br>4. Any fixed **accessories** unless the **cycle** was stolen or damaged at the same time.<br>5. **Theft** from the **insured location** unless there is evidence of forcible and/or violent entry or exit.<br>6. **Theft** from a vehicle unless the **accessories** are completely out of sight and there is evidence of forcible and/or violent entry.<br>7. **damage** sustained in transit when handed to a recognised transport provider, unless the **accessories** are securely packaged, and you get a receipt.<br>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**.<br>9. Gradual damage, including but not limited to general wear and tear, atmospheric conditions, insects, vermin, rust, or chemical reaction.<br>10. Failure to maintain **accessories** in accordance with the manufacturer's instructions.<br>11. Any mechanical or electrical breakdown or defect or electronic malfunction.<br>12. **Theft** or **damage** to **your accessories** if left **unattended** in a location, other than the **insured location**.<br>13. Any claim for **theft** or malicious **damage** where **you** have not got a police incident/crime number.<br>14. Anything in the general exclusions of this **policy**. |

## SECTION 3 – PERSONAL ACCIDENT

| What is Covered | What is Not Covered |
|---|---|
| (Cover only applicable if shown on **your schedule of insurance**)<br><br>If you are involved in an accident while using your bicycle within the territorial limits and sustain bodily injury resulting in death, loss of limb, loss of sight, or permanent total | 1. Any accident that does not involve your use of a bicycle.<br>2. Death benefit claims more than £1,000 if you are under 16 years old or over 65 years old.<br>3. **Permanent total disablement** for anyone under 16 years of age or over 65 years of age. |

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| disablement, we will provide coverage up to the amount specified in your insurance schedule.<br><br>The amounts **we** will pay under this section are shown in **your schedule of insurance**.<br><br>Benefit under this section shall be payable to **you** or **your** nominees. | 4. Suicide, attempted suicide or intentional self-injury.<br>5. Deliberate exposure to exceptional danger (except to save a human life).<br>6. Any benefit directly or indirectly resulting from stress or trauma.<br>7. Taking part in any criminal activity.<br>8. Being under the influence of alcohol or drugs.<br>9. Any benefit when **your** death, injury or loss does not happen within 180 days of the **accident**.<br>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.<br>11. More than one benefit under this section.<br>12. Any benefit whilst using the **cycle** for hire, reward, courier services, or the carriage of paying passengers.<br>13. Anything in the general exclusions of this **policy**. |

## SECTION 4 – REPLACEMENT CYCLE HIRE

| **What is Covered** | **What is Not Covered** |
|---|---|
| (Cover only applicable if shown on **your schedule of insurance**)<br><br>We will cover the expenses for you to rent another bike following a valid claim under section1 when:<br><br>• Your bike is being fixed.<br>• We arrange for a replacement bike for you.<br><br>The most we will pay for this is £500. | 1. Hiring a bike without getting our permission in writing first.<br>2. Hiring costs that you cannot prove with evidence of.<br>3. Hiring costs that are more than the value of your bike or the cost of repairs.<br>4. Hiring costs that exceed £500.<br>5. Anything mentioned in the general exclusions of this policy.<br>6. |

## SECTION 5 – PUBLIC LIABILITY COVER

| **What is Covered** | **What is Not Covered** |
|---|---|
| (Cover only applicable if shown on **your schedule of insurance**)<br><br>We will cover you for any legal liabilities up to the amount stated in your policy schedule. This includes 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. | 1. Public liability benefits unless **you** have paid the required additional premium.<br>2. Any claim when **you** are under 16 or over 85.<br>3. Any Liability in the USA, Canada, their dependencies, or trust territories.<br>4. Any liability for injury or damage caused by an electrical or battery fire.<br>5. An excess of £500 for each and every claim arising from damage to third party property.<br>6. An excess of £500 for each and every claim arising from third party injury.<br>7. liability arising from loss or damage to your own property or property that is in **your** care, custody, or control.<br>8. Any claim where **you** are entitled to indemnity from |

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| | another source.<br>9. Any claim when punitive, exemplary, or aggravated damages are awarded against **you**.<br>10. Any liability for injury, loss or damage;<br>i. To your employees, family members, household members, or their property.<br>ii. To members of **your** club, group, or association or to any other participant or competitors in an organised event or to their property.<br>iii. Arising out of the ownership, possession, use or occupation of land or buildings.<br>11. Any liability not involving the use of the **cycle**.<br>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 cannot 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.

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## 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

### 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, Easthorpe, 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 have not made a claim or do not plan on making a claim. However, if you have already made a claim, we will not be able to refund any premium. If you do not 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.

SAMPLE

- 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 – Sections 1-4

To register a new claim, you can visit **https://theoxfordclaimscompany.co.uk/make-a-claim/**, send an email to claims@theoxfordclaimscompany.co.uk, or call 01865 745566 (9am to 5pm Mon to Fri). 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**.

This **policy** is arranged by Bastion Insurance Services Ltd, on behalf of Collinson Insurance.
Please address all claims correspondence to the **claim administrators**:

The Oxford Claims Company,
Temple Court Mews,
109 Oxford Rd,
Oxford,
OX4 2ER **CLAIMS PROCEDURE – Section 5**

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.

SAMPLE

**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
The Oxford Claims Company,
Temple Court Mews,
109 Oxford Rd,
Oxford,
OX4 2ER Email address: complaints@theoxfordclaimscompany.co.uk
Tel no: 01865 745566 (9am to 5pm Mon to Friday)

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 is a delay in our investigations, we will explain the reason and give you an estimated timeframe for reaching a decision.

If, for any reason, you are still dissatisfied or have not 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:

SAMPLE

- 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, Bastion Insurance Services Limited, , 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/

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