Cycle Legal Cover

Insurance Product Information Document

CYCLER™

Company: Financial & Legal Insurance Company Ltd   **Product: Cycle Legal Cover**

The insurance provided by this Policy is underwritten by Financial & Legal Insurance Company Limited Registered in England & Wales under Company number 03034220. Financial & Legal Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority under firm reference number 202915.

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. 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 is a claims made, Cyclist Legal Protection Insurance Policy, which is designed to assist You in the pursuit and defence of certain legal rights.

What is insured?

✓ **Legal Costs** – Costs of Legal Proceedings up to £100,000 arising from a Non-Fault Cycle accident.

✓ **Recovery of Losses** – Covers the costs and expenses in relation to the pursuit of legal proceedings against the party at fault to seek compensation for personal injury and uninsured losses.

✓ An accident helpline is included. For advice on any cycling accident, please telephone 0345 543 9942.

*Please refer to Your Policy Wording for full terms and conditions.

What is not insured?

✗ **Prior Costs and Expenses** – Any costs incurred before a claim is made and any costs and expenses which We do not authorise.

✗ **Prior Claims** – Any claim or incident which You knew about, or ought to have known about before the commencement of this Policy.

✗ **Dishonesty, Violence and Fraud** – Any claim which involves actual or alleged dishonesty or violence by You or a statement which is overstated, false or fraudulent.

Are there any restrictions on cover?

! **Reasonable Prospects** – There must be more than a 50% chance of recovering damages, defending a claim or prosecution or obtaining a legal remedy.

! **Solicitor / Legal Representative** – If You choose an alternative solicitor or representative in relation to a claim under this policy, We will not pay them more than the amount We would pay our own choice of solicitor or representative. This is limited to £125 per hour plus VAT.

Where am I covered?

✓ Cover is provided for You within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man only.

What are my obligations?

Advice – You must follow the advice or the advice line at all times.

Cooperation – You must cooperate fully with Us and provide within a reasonable time, any requested information and documentation We ask for.

Accuracy – 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.

You must observe and fulfil the terms, provisions, conditions and clauses of this Policy. Failure to do this may invalidate Your Policy and claims may not be paid.

When and how do I pay?

You should make payment to Your Broker; this may be by making a one off payment or Your Broker may be able to arrange credit facilities if required.

When does the cover start and end?

Your Policy covers You for a maximum of 12 months from the date You requested Your Policy to be started.

The dates will be shown on Your Schedule of Insurance.

How do I cancel the contract?

You can cancel with policy by contacting Your Broker. You have the right to cancel this Policy:

- Within 14 days of its inception without any premium charge provided there have been no claims.
- At any other time, however no refund of premium will be available.