

Cycle Insurance

Insurance Product Information Document

Company: Niche Box Group Ltd

Product: ALA Cycle Insurance

Niche Box Group Ltd is an appointed representative of UK Oasis Group Ltd which is authorised and regulated by the Financial Conduct Authority under firm reference number 943570. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202846.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

What is this type of insurance?

This policy is designed to insure your cycles against unforeseen loss, damage or costs following an insured event not otherwise excluded in this policy, up to the level of cover you have chosen, and which is shown on your schedule of insurance.



What is insured?

✓ **Theft of Cycles**
Covers your cycles against theft or attempted theft whilst at the insured location and whilst away from the insured location, subject to certain security requirements being complied with.

✓ **Accidental & Malicious Damage of Cycles**
Covers your cycles against accidental damage such as being involved in an accident, and malicious damage such as vandalism.

Optional covers:

- **Commuting** – extends cover for cycles and cycling accessories when used for commuting.
- **Cycling Accessories**
Covers your cycling accessories against theft, accidental damage and malicious damage, subject to certain precautions being taken.
- **Competitive Cycling Events** – extends cover for cycles and cycling accessories when used for competitive cycling events. Additionally provides cover for race fees if you are unable to participate for specific reasons such as illness or injury.
- **Public Liability** – Covers the costs that you become legally liable for following a claim made against you by a third party if they are accidentally injured or their property is accidentally damaged during your use of a cycle.
- **Personal Accident** – Pays you a benefit if you are seriously injured as a result of an accident whilst using a cycle.
- **Replacement Cycle Hire** – Covers the cost of hiring an alternative cycle following a claim whilst your cycle is repaired or replaced.
- **Cycle Breakdown** – Provides and covers the cost of arranging alternative transport for you and your cycle in the event of an accident, malicious damage or breakdown of or involving a cycle.
- **Worldwide cover** – Provides cover to include anywhere in the world for up to a maximum of 90 days, excluding North America & Canada for public liability



What is not insured?

- ✗ Any claim where the policy security requirements have not been met.
- ✗ Any cycle that is subject to the requirements of the Road Traffic Act
- ✗ Any electric cycle that has power assistance over a maximum of 25kmh/15.5mph or uses a motor with an output higher than 250w
- ✗ Any claim for items that have not had original photographs uploaded to your Customer area.
- ✗ The excess as specified in your policy schedule.
- ✗ Any claim for theft not involving the use or threat of force and/or violence.
- ✗ Any claim arising from the use of the cycle for commuting or competitive cycle events unless the relevant optional cover has been selected.
- ✗ Any claim related to the use of the cycle as a professional cyclist or in connection with any trade or business.
- ✗ Any claim resulting from mechanical breakdown.
- ✗ Non-UK residents.
- ✗ Costs exceeding the level of cover you have chosen and as shown on your certificate of insurance.
- ✗ Any claim relating to trips to any country, or region thereof, in the world where the Foreign and Commonwealth Office has advised against all travel, or all but essential travel, to such country or region.



Are there any restrictions on cover?

- ! You must take and upload original and not amended or re-named pictures of your bicycle/ e-bike(s) and Sold Secure Gold or Diamond standard Lock to your customer area within 14 days of policy inception.
- ! You must be able to provide evidence of ownership for items covered by this policy – you will be asked for this when you make a claim.
- ! You must secure your Cycle with a Sold Secure Gold or Diamond Standard lock.
- ! Cover does not apply when your cycle is entrusted, loaned or hired out to someone other than you or a member of your immediate family.
- ! Cover is not provided for items entrusted to a postal or courier service.



Where am I covered?

- ✓ Cover provided by this policy is limited to England, Scotland, Wales and Northern Ireland.
- ✓ Subject to the payment of an additional premium, or, when included automatically, cover can be extended to include anywhere in the world for up to a maximum of 90 days during the period of insurance as shown on the schedule of insurance.
- ✓ Note that exclusions apply in respect of cover in countries or regions where the Foreign and Commonwealth Office has issued a Travel Advisory against all travel or all but essential travel.



What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy. You must notify ALA Insurance as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify ALA Insurance of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid.

You must upload original (not amended or re-named) photographs of the bicycle/ e-bike(s) and Sold Secure Gold or Diamond Lock to your ALA Insurance customer area within the required timescales. The pictures must be taken and uploaded within 14 days of policy inception and prior to any registered claim. Cover will only be provided for items that we've received a picture for which clearly show the make, model and condition of the items being insured and that we can validate as original pictures.



When and how do I pay?

You can pay your premium as a one-off payment or monthly using a credit or debit card by way of subscription.



When does the cover start and end?

Your cover will start and end on the dates shown in the schedule of insurance.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please contact ALA Insurance on **01653 916642** or by e-mail at info@ala.co.uk

Cancellations within the 14-day cooling off period: On the condition that no claim has been made and there has been no incident known to you prior to cancellation which may give rise to a claim, you will be entitled to a full refund of the premium paid less any cancellation administration fee.

Cancellations after the 14-day cooling off period: On the condition that no claims have been made and there has been no incident known to you prior to cancellation which may give rise to a claim, the premium will be refunded on a proportional basis for the remaining period of unused cover less any cancellation administration fee.