

Sundays

INSURANCE

POLICY WORDING



WELCOME

When it comes to insuring you and your bikes our approach is simple.

We strive for excellence in everything we do. This means that we only employ cyclists and, where possible, only work with independent bike shops. The result of this is a passionate support network of cyclists, who will work hard to keep you on your bike through thick and thin.

Our aim is to take care of you. Cycling should be carefree and enjoyable; leaving you free to push hard for that next Strava segment, relish a carefree commute to work or just to get away from it all. We are here to give you that invaluable peace of mind.

The information you will find within this document lays out the Terms & Conditions of your Policy with us. Please take the time to thoroughly read this and if you have any queries do not hesitate to contact us on 020 3198 2828.

Hope to see you out on the roads soon.



James Clayton-Wright
Underwriting Manager
Red Sands Insurance



WHO WE ARE	4
POLICY SUMMARY	5
BICYCLE INSURANCE	5
CYCLIST INSURANCE	7
POLICY INFORMATION	8
POLICY WORDING	9
DEFINITIONS	9
BICYCLE INSURANCE	13
CYCLIST INSURANCE	17
GENERAL EXCLUSIONS	20
GENERAL CONDITIONS	21
HOW TO CLAIM	21
CANCELLATIONS	22
ENQUIRIES & COMPLAINTS	22
IMPORTANT INFORMATION	22

WHO WE ARE

The Administrator

Gator Bikesure Ltd is the insurance broker and administrator of Sundays Insurance. The company is registered in England and the registration number is 09492364. The company is an authorised representative of Correlation Risk Partners Ltd (CRP). CRP is authorised and regulated by the Financial Conduct Authority. FCA number 439351.

The Insurer

The Sundays Insurance scheme is underwritten by Red Sands Insurance Company (Europe) Ltd (Red Sands), registered in Gibraltar under number 87598, registered at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

Red Sands is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar and is a member of the Financial Services Compensation Scheme (FSCS) and the Association of British Insurance (ABI).

POLICY SUMMARY

The following pages provide a summary of the Policy features, benefits and any significant limits or exclusions. For full Policy details and Our full Terms and Conditions and contractual definitions, please read Your Policy Wording. Please refer to Your Policy Schedule to confirm Your chosen policy, cover type, applicable sections of cover and policy limits, and applicable Excess.

It is important to Us that You understand Your Policy, the full Terms & Conditions of Your cover, the policy benefits & exclusions; please contact Us on 0203 198 2828 if You have any queries.

BICYCLE INSURANCE POLICY

What We cover	What is not Covered
Information about Your cover with Us	Significant Exclusions or Limitations
<p>Theft</p> <p>We will replace Your Bicycle and/or Accessories up to the value of the Benefit Limit documented on Your Schedule, if Your Bicycle and/or Accessories are stolen during the Period of Insurance.</p> <p>For full policy wording, please refer to page 13.</p>	<ul style="list-style-type: none">• any theft which is not reported to the police within 24 hours and a crime reference number obtained;• any theft subject to Abandonment.• any theft where the item is found within 14 days of being stolen;• Accessories, Components, or removable parts, including batteries, unless Your Bicycle is stolen at the same time.• theft away from Your Home, if Your Bicycle was not locked with an Approved Lock to an Immovable Object or kept in a locked vehicle. Please refer to page 9 for Approved Lock conditions.• theft from Your Home or vehicle unless there is proven Forcible Entry;• any theft from a temporary residence such as a holiday cottage/ home, guesthouse, hotel, relatives/friends/partners primary residence or like where Your Bicycle is not secured as required by the policy. Please refer to page 12 for the definition of Your Home;• any theft from Your Home, where Your Bicycle Sum Insured exceeds £1,000, if Your Bicycle is stored in an apartment block, halls of residence or similar accommodation in which You reside and such abode is not privately accessible and/or Your Bicycle is visible to the General Passing Public and/or not secured with an Approved Lock through the frame, including any quick release wheels to an Immovable Object;• any theft outside the Territorial Limit unless Worldwide cover has been selected;• theft from Your garden or other outside area within the perimeter of Your property;• a proportion of your claim arising as a result of You Underinsuring Your Bicycle, Component and/or Accessories;• any claim for more than the Market Value, Benefit Limit or Sum Insured;• any Accessory or Component not specified on the schedule will not be covered;• reporting a claim outside 30 days of the claimable incident or event;• applicable Excess

What We cover

What is not Covered

Information about Your cover with Us

Significant Exclusions or Limitations

Accidental Damage

In the event of Accidental Damage to your Bicycle, Accessories, and where they are beyond normal use thereafter, We will at Our option, repair Your Bicycle, Accessories, to its prior level of performance and/or replace the damaged part(s) up to value of the Benefit Limit.

For full policy wording, please refer to page 15.

- Accessories and Components, including batteries unless Your Bicycle is involved in the same incident;
- Damage caused in transit unless the Bicycle and/or Accessories are securely packed in appropriate transportation equipment;
- any Accidental Damage to Your Bicycle outside the Territorial Limit unless Worldwide cover has been selected;
- failure to use or maintain the Bicycle and/or Accessories in accordance with the manufacturer's instructions;
- depreciation, deterioration, wear and tear, wet or dry rot, mildew, insect and vermin, domestic pets, mechanical or electrical breakdown, scratching, scuffing or denting or any gradual operating cause;
- any claim arising where You and/or Your Bicycle were not clearly visible through the use of appropriate lighting, reflectors and safety clothing, as and when these are necessary;
- We reserve the right to use specialist repairers and/or suppliers for any repair work carried out and for the supply of new and/or re-conditioned parts;
- a proportion of Your claim arising as a result of You Underinsuring Your Bicycle, Component and/or Accessories;
- any claim for more than the Market Value, Benefit Limit or Sum Insured;
- any Accessory or Component not specified on the schedule will not be covered;
- reporting a claim outside 30 days of such incident or event;
- applicable Excess.

Cycle Hire

We will provide cover up to the value of the Benefit Limit for;

The reasonable cost of the hire of a comparable Bicycle whilst You are awaiting repair or replacement of Your Bicycle, arising from a valid claim.

For full policy wording, please refer to page 16.

- any claim where the hire is not subject to Our prior agreement;
- costs of hire in excess of the value of the Bicycle or the repair costs of the Bicycle (whichever is the lesser);
- costs of hire which are in excess of the Benefit Limit in any one Period of Insurance;
- applicable Excess.

CYCLIST INSURANCE POLICY

What We cover Information about Your cover with Us	What is not Covered Significant Exclusions or Limitations
<p>Personal Accident</p> <p>We will provide cover for;</p> <p>If You are riding Your Bicycle and You are killed, injured or become ill as a result of an Accident during the Period of Insurance, We will pay the appropriate benefit shown in the benefit scale but We will not pay more than one of the benefits under 1 to 5 on page 17, in respect of the same Accident.</p> <p>For full policy wording, please refer to page 17.</p>	<ul style="list-style-type: none">• death if this occurs outside the Period of Insurance;• death if this occurs more than 4 weeks after the date You were injured;• Permanent Total Disablement if this occurs outside the Period of Insurance;• Permanent Total Disablement until 52 weeks after the date of the Accident has expired;• Temporary Total Disablement;• an Accident resulting in a head injury If You were not wearing certified protective headgear manufactured to BS EN 1078 or Snell standard, at the time of the Accident;• any pre-existing conditions;• any claim arising where You and/or Your Bicycle were not clearly visible through the use of appropriate lighting, reflectors and safety clothing, as and when these are necessary precautions;• reporting a claim outside 30 days of such incident or event;• applicable Excess.
<p>Emergency Private Medical Care</p> <p>We will provide cover up to the value of the Benefit Limit;</p> <p>If You are riding Your Bicycle and You suffer injury or become ill as a result of an Accident and require medical assistance, treatment or care during the Period of Insurance.</p> <p>You may attend a private hospital, clinic or practice for such medical assistance if You wish.</p> <p>For full policy wording, please refer to page 17.</p>	<ul style="list-style-type: none">• an Accident resulting in a head injury If You were not wearing certified protective headgear;• manufactured to BS EN 1078 or Snell standard, at the time of the Accident;• any pre-existing conditions, including any pre-existing conditions which are exacerbated by an Accident;• any claim arising where You and/or Your Bicycle were not clearly visible through the use of appropriate lighting, reflectors and safety clothing, as and when these are necessary precautions;• reporting a claim outside 30 days of such incident or event;• applicable Excess.
<p>Public Liability</p> <p>We will provide cover up to the value of the Benefit Limit for;</p> <p>Third party death, accidental Bodily Injury, loss of property or property damage as a result of an Accident involving a Bicycle (including Your Bicycle) where You are found legally liable.</p> <p>For full policy wording, please refer to page 18.</p>	<p>Any liability for death, accidental Bodily Injury, disease, loss of property or damage to property sustained:</p> <ul style="list-style-type: none">• in connection with Your carrying on of any trade, business or profession or the use of Your Bicycle for hire or reward, courier services or the carriage of paying passengers;• by any person handling Your Bicycle with Your permission or consent, any person that lives with You, any member of Your Immediate Family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship, any member of the same club, group or association to which You belong, any other participant or competitor in the same Event as You;• any liability not involving the use of Your Bicycle;• any claim arising where You and the Bicycle (including Your Bicycle) were not clearly visible through the use of appropriate lighting, reflectors and safety clothing, as and when these are deemed necessary;• using Your Bicycle for Professional Racing or competition;• If You are under the age of 16 or over the age of 85;• any liability arising out of using Your Bicycle outside of the Territorial Limits;• any liability arising in the USA, Canada and Australia;• reporting a claim outside 30 days of such incident or event;• applicable Excess.

POLICY INFORMATION

Excess

You will be liable to pay an Excess as detailed in Your Policy Schedule.

Cancellations

You may within 14 days of the Commencement Date, cancel this policy by contacting the Administrator. If You cancel within this period You will be entitled to a refund of any premiums paid provided that no claim has been submitted.

After the expiry of the 14 day period referred to above and subject to no claim pending, You may cancel this policy by requesting the Administrator to do so. Where a claim has been paid, no refunds will be made. Subject to the aforementioned, where You have paid annually in advance, We will calculate the premium for the period You have been insured and refund any balance. A £20 administration fee may be charged and will be due and payable by You.

We may cancel this policy at any time by sending 30 days' written notice to You by recorded delivery to Your last known address. Where You have paid annually in advance We will calculate the premium for the period You have been insured and refund any balance. If a claim has been submitted or is pending, We will not refund any premium.

Changes

You must tell Us about any changes to Your Bicycle or any relevant circumstances that would influence the insurer's decision to provide this insurance, within 30 days of any change happening.

Claims Procedure

In the event of an Accident, injury, illness, loss, theft or damage giving rise or likely to give rise to a claim under this policy, You must contact the Administrator on 0203 198 2828 or via email at claims@sundaysinsurance.co.uk within 30 days of a claim event. You must co-operate fully and truthfully with Us or the Administrator and provide any information We/they may need. If You make any claim which You know is false or fraudulent in any way, this insurance will end and the insurer will not pay any claim.

Complaints Procedure

If You have an enquiry or complaint regarding this policy or a claim, You should first contact the Administrator. Please quote Your policy or claim number in all correspondence. In the unlikely event that the matter is still not resolved to Your satisfaction, Your complaint can be referred to the Financial Ombudsman Service at Exchange Tower, London E14 9SR or on phone number 0800 023 4567. Please note that You have 6 months from the date of Our final response in which to refer the matter to the Financial Ombudsman Service. Referral to the Financial Ombudsman Service does not affect Your right to take legal action against Us.

POLICY WORDING

Please note this policy booklet comprises two types of cover. One is for the Bicycle Insurance Policy and the other for the Cyclist Insurance Policy. Please refer to Your Policy Schedule to confirm Your chosen policy, cover type, applicable sections of cover and policy limits, and applicable Excess.

In return for the payment of the correct premium, We will provide the following cover as outlined in the sections below, subject to the policy terms, conditions and exclusions:

DEFINITIONS

When interpreting this Policy, references to the singular include the plural and vice-versa and reference to the masculine include the feminine and vice-versa. The following words will have the meanings described below wherever they appear in this document.

Abandonment means:

- Leaving Your Bicycle in an unlocked vehicle;
- Leaving Your Bicycle in a location other than Your Home where it is not Securely Locked through the frame along with any quick release wheels to an Immovable Object using an Approved Lock.
- When You are taking part in an Event, and You leave Your Bicycle and/or Accessories in the relevant secure zone for a period of more than 18 hours.
- Leaving Your Bicycle in any location other than Your Home for more than 18 hours (extended to 24 hours if left at a train station) regardless of how You have secured it;

Accessories means the removable cycle-specific equipment which are not core to the operation of Your Bicycle and which are declared and specified in the Schedule and not otherwise specifically excluded. These Accessories may be varied from time to time by informing Us of such changes and a new Schedule being issued as confirmation of Our agreement.

Accident means a specific, sudden, unforeseen event that happens during the Period of Insurance and is entirely outside of Your control.

Accidental Damage means damage caused to Your Bicycle, Components or Accessories arising from a sudden, unforeseen, specific incident or event that happens during the Period of Insurance.

Administrator means the administrator appointed by Us from time to time to carry out the administration of this policy including claims.

Approved Lock means any Bicycle, motor scooter or motorcycle lock used on Your Bicycle which has been tested and approved by 'Sold Secure' and is the correct rating relevant to the value of Your Bicycle as follows:

- If Your Bicycle has an insured value of less than £999.99; You must correctly secure it with a Sold Secure Silver rated lock.
- If Your Bicycle has an insured value of, or greater than £1000 in value; You must correctly secure it with a Sold Secure Gold rated lock.

Benefit Limit means the total value covered under this Policy per each section of coverage and stated on Your Policy Schedule. Including Your Bicycle, any Accessories or Components.

Bicycle means one of the following:

- a vehicle or vehicles, insured hereunder, consisting of two wheels held in a frame one behind the other, propelled entirely by human power with pedals and steered with handlebars attached to the front wheel and has no other assisted means of motion and is not subject to the requirements of the Road Traffic Act; or
- if reflected as covered in the schedule as an Electric Bicycle, a vehicle or vehicles, insured hereunder, consisting of two wheels held in a frame one behind the other, propelled by human power with pedals (but assisted by an electric motor of no more than 250 watts maximum power output, such electric motor should not be able to propel the bicycle when it's travelling at more than 15.5 miles per hour) and steered with handlebars attached to the front wheel. The power output or manufacturer of the motor and the battery's voltage or maximum speed of the bike must be displayed.
- Bicycle's that are designed to carry passengers (excluding tandems) are not covered under this policy.

Bodily Injury means an identifiable injury sustained by You during the Period of Insurance and is caused by an Accident.

Breakdown means the sudden unforeseen failure of Your Bicycle which precludes Your Bicycle from being used or You and Your Bicycle being involved in an Accident.

Commencement Date means the start date of Your policy, as noted on the Schedule, on which cover under this policy starts.

Components means functional pieces of equipment which are core to the operation of Your Bicycle and which are attached to Your Bicycle frame. Examples of such Components include handlebars, chainsets, chains, saddles, etc. When these Components are in addition to or in replacement of the Manufacturer's original specification, these must be declared and specified in Your Schedule. The value of these specified Components must be included in Your Bicycle value declared.

End Date means the date on which this policy ends, which will be the earliest of the following:

- the date We replace Your Bicycle if Your Bicycle is subject to Accidental Damage and beyond economical repair;
- the expiry of the current Period of Insurance;
- if You choose not to renew this Policy;
- We choose not to renew this Policy for whatever reason;
- the date You fail to pay the premium;
- the date You cancel this Policy;
- the date We cancel this Policy for whatever reason.

Event means an organised sportive, charity ride, triathlon, amateur race or similar type of organised activity involving use of Your Bicycle, Components and/or Accessories.

Excess means the specific amount as noted in Your Schedule and the Policy that is applied to reduce Your claim benefit.

General Passing Public means people or persons that are not ordinarily residents in the property covered by the definition of Your Home.

Immediate Family means Your parent, brother, sister, son, daughter, spouse, life partner or civil partner.

Immovable Object means a solid object made from concrete or steel which is not capable of being removed or undone without specialised equipment and under or over which Your Bicycle cannot be manoeuvred.

Insured Item(s) means an item including Your Bicycle, Components and/or Accessories that have been listed on Your Policy Schedule and the correct premium has been paid to Us.

Loss of Limb(s) means a physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total irrecoverable loss of use of hand, foot, arm or leg.

Market Value means the value we calculate for Your Bicycle and/or Components and/or Accessories of the same age, type and condition as Yours immediately before the loss, theft or damage occurred. Our calculation is based on the following depreciation percentage applied to the recommended retail price of an item when purchased new.

- After the first year; Bicycle and/or Components and/or Accessories reduces by 20% of the recommended retail price.
- After the second year; Bicycle and/or Components and/or Accessories reduces by a further 10%.
- Each year thereafter (of part thereof); Bicycle and/or Components and/or Accessories reduces by a further 5%.

New for Old means the cost of a comparable new replacement for Your Bicycle, Components and/or Accessories.

Period of Insurance means a calendar year for which You may pay Us the agreed premium annually in advance or monthly on the due date.

Permanent Total Disablement means a condition which entirely prevents the insured person from attending to any business or occupation of any and every kind and lasts 12 calendar months and at expiry of that period being beyond hope of improvement.

Physiotherapy means physiotherapy sought and obtained for injuries sustained in an Accident within 7 days of such Accident.

Private (Non-NHS) Emergency Medical, Dental Care means medical or dental care sought from a private hospital, clinic or practice and obtained for injuries sustained in an Accident within 24 hours of such Accident.

Professional Racing means partaking in activities with Your Bicycle for which You may be potentially remunerated (in money or any other form) to a value greater than £5,000 in total during the calendar year in which Your policy was incepted.

Replacement Cost means the cost at which we can source an item subject to a claim.

Schedule means the document that contains important information about You and this policy and forms part of the policy document.

Securely Locked means all access points, including, but not limited to, doors, roofs and windows are fully enclosed, closed off and locked. Allowing for no entry points unless force or violence is used and there is evidence thereof.

Secure Vehicle Rack means a vehicle Bicycle transport rack that has lockable security preventing it from being removed from the vehicle without specialised tools and equipment.

Sum Insured means the total value of an individually Insured Item, as chosen by You and stated on Your Policy Schedule.

Temporary Total Disablement means a condition that prevents You from carrying out all the duties of Your job.

Territorial Limits means England, Scotland, Wales and Northern Ireland, without the "Worldwide Cover" extension. When You have selected "Worldwide Cover" the Territorial Limit is amended to Worldwide, but excludes Public Liability in the USA, Canada and Australia.

Please note that where "Worldwide Cover" has been selected and the relevant premium paid, as shown on Your Policy Schedule, cover is extended to an aggregate maximum of 90 days worldwide, excluding Public Liability in the USA, Canada and Australia during any one Period of Insurance for all sections of Your Policy.

Underinsured means the cost of replacing Your Bicycle and/or Components and/or Accessories or part thereof, at time of claim, is more than the Sum Insured.

We, Our, Us means Red Sands Insurance Company (Europe) Ltd whose registered office is situated at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is registered in Gibraltar under company registration number 87598.

You, Your means the person who must be between the age of 16 and 85 and named as the policyholder on the Schedule who is residing in the United Kingdom pursuant to the laws of tax residency. In relation to the conditions, Theft of Your Bicycle and/or Accessories and Accidental Damage to Your Bicycle and/or Accessories only, provided the following reside at Your Home, You includes Your spouse, Your children over the age of 16, Your partner cohabiting for over 2 years.

Your Bicycle means the Bicycle specified on Your Schedule including any Components in use at the time it was stolen or damaged. This includes Custom Parts, provided they are specified on Your Policy Schedule.

Your Home means the location, as stated on Your Schedule, where Your Bicycle is normally kept and meets the requirements of one of the following;

- a) a brick, concrete or stone house of standard construction with a slate, tiled or multi layered roof;
- b) a self-contained flat within a brick, concrete or stone building of standard construction with a slate, tiled or multi layered roof;
- c) a self-contained lockable private room in the halls of residence in which You reside.
- d) a privately accessed, fully enclosed outbuilding or garage, built of brick, concrete or stone and roofed with slate, tiles or multi layered roof; attached to or within the boundaries of Your private house and any access doors fitted with a mortice deadlock, with at least five levers, conforming to British Standard (BS 3621).
- e) a privately accessed and Securely Locked wooden shed, outbuilding or garage within the secured boundaries of Your primary residence provided Your Bicycle is secured therein to an Immovable Object through the frame including any quick release wheels with an Approved Lock.

- f) provided Your Sum Insured under this policy is £1,000 or less:
a privately accessed and Securely Locked apartment block, halls of residence or similar accommodation in which You reside, provided Your Bicycle is secured therein to an Immovable Object through the frame, including any quick release wheels with an Approved Lock and stored out of sight from the General Passing Public.
- g) Any temporary residence such as a holiday cottage/home, guesthouse, hotel, relative's/friends/partners primary residence or like, for up to 30 days for any one stay and up to a maximum of 90 days per Period of Insurance, providing the area of the temporary residence You inhabit is self-contained and secured to the same standard as Your primary residence.

BICYCLE INSURANCE POLICY

THEFT OF YOUR BICYCLE AND/OR ACCESSORIES

Cover

We will replace Your Bicycle and/or Accessories up to the value of the Benefit Limit noted on Your Schedule, if Your Bicycle and/or Accessories are stolen during the Period of Insurance, as follows: -

1. If the theft occurs within three years of the original purchase date and Your Bicycle and/or Accessories were purchased new, We will deal with Your claim on a New for Old basis up to the Market Value or Benefit Limit, whichever is the lesser;

If (1) does not apply then: -

1. We will replace Your Bicycle and/or Accessories on a like for like basis up to the Market Value, Replacement Cost or Benefit Limit, whichever is the lesser.
2. You must report the theft to the police and obtain a crime reference number. You must provide Us with the crime reference number and contact details of the police station.

Exclusions

The following are excluded from cover:

Any claims by You for;

1. theft where Your Bicycle and/or Accessories has been subject to Abandonment.
2. theft where Your Bicycle and/or Accessories is found within 14 days of being stolen;
3. theft as a result of any business activity, Your profession, Your occupation or whilst You are working for someone whether You are being paid or not;
4. theft or loss if You or the person looking after Your Bicycle and/or Accessories has voluntarily parted with it, even if tricked into parting with it by a third party, or in circumstances where the Bicycle and/or Accessories loss would not be deemed to have been stolen;
5. Accessories or removable parts for example: electric Bicycle battery, GPS Computers, lights etc, unless Your Bicycle is stolen at the same time;
6. Your Bicycle and/or Accessories when loaned or hired out by You to any other person;
7. any claim in excess of the Benefit Limit.
8. any Accessories, Components or a Bicycle not specified on the Schedule

9. theft from Your Home where it has been unoccupied for longer than 28 consecutive days.
10. theft from Your garden or other outside area within the perimeter of Your property.
11. theft away from Your Home where, regardless of how Your Bicycle and/or Accessories are secured, You leave Your Bicycle and/or Accessories unattended for more than 18 hours (24 hours at a train station).
12. theft away from Your Home where Your Bicycle was locked through the frame and any quick release wheels with an Approved Lock to an Immovable Object, and You are unable to provide evidence of one of the following:
 - 12.1. the key and receipt for the purchase of the Approved Lock,
 - 12.2. the remains of the Approved Lock, or
 - 12.3. a photo of the key and lock, provided We can identify such as an Approved Lock.
13. theft of Your Bicycle and/or Accessories from a vehicle unless:
 - 13.1. the vehicle was locked or Your Bicycle was secured with an Approved Lock through the frame and any quick release wheels.
 - 13.2. Your Bicycle was secured to the Secure Vehicle Rack with an Approved Lock through the frame and both wheels and a Thatcham approved Alarm was fitted and active.
14. theft unless there is proven forcible or violent entry to Your Home or the vehicle where the Bicycle and/or Accessories was kept.
15. theft from Your Home, where the following are not in operation:
 - 15.1. 5 lever Mortice or Chubb deadlock lock in operation on all doors; and
 - 15.2. Securely locked windows.
16. using Your Bicycle and/or Accessories outside the Territorial Limits unless the Worldwide cover option Option has been selected.
17. theft of Your Bicycle and/or Accessories while in transit where such event has not been reported to the carrier and the requisite reports obtained therefrom.
18. theft of Your Bicycle and/or Accessories from Your vehicle or the Secure Vehicle Rack between the hours of 21:00-06:00 unless a Thatcham approved alarm is fitted and active and the vehicle is locked or Your Bicycle is Securely Locked through the frame and both wheels to a Secure Vehicle Rack.
19. The applicable Excess.
20. If the total of all claims made under this section of the policy during the Period of Insurance are in excess of Your Bike value and/or specified Accessories.

Specific Conditions

1. You must report the loss of Your Bicycle and/or Accessories to the local police immediately on discovery of the loss or theft and provide Us with the crime reference number.
2. You must provide original evidence of Your ownership of Your Bicycle and/or Accessories when You submit a claim including the original purchase receipt or similar proof of purchase.

ACCIDENTAL DAMAGE

TO YOUR BICYCLE AND/OR ACCESSORIES

Cover

In the event of Accidental Damage to Your Bicycle and/or Accidental Damage to Your Accessories and where they are beyond normal use thereafter, We will at Our option, repair Your Bicycle and/or Accessories to its prior level of performance and/or replace the damaged part(s) as follows: -

1. Where Your Bicycle and/or Accessories were purchased new and are less than three years old at date of the Accident We will replace damaged parts/Accessories on a New for Old basis up to the Replacement Cost or Benefit Limit, whichever is the lesser.

If 1 does not apply then: -

2. Where Your Bicycle and/or Accessories are over three years old or where You are not the first time owner of the Bicycle, at the date of the Accident We will replace damaged parts/ Accessories on a like for like basis up to the Market Value, Replacement Cost or Benefit Limit, whichever is the lesser.
3. If We deem Your Bicycle and/or Accessories to be beyond economic repair, We will replace Your Bicycle and/or Accessories on a like for like basis up to the Market Value, Replacement Cost or Benefit Limit, whichever is the lesser.

We reserve the right to use specialist repairers/suppliers for any repair work carried out and for the supply of new and/or re-conditioned parts.

Exclusions

The following are excluded from cover:

Any claims by You for;

1. Accessories and Components, including batteries unless Your Bicycle is involved in the same incident;
2. Your Bicycle and/or Accessories whilst being used on loan by another person or for hire, reward, courier services or the carriage of paying passengers;
3. structural and latent defects, faulty or defective design, materials or workmanship including mechanical Breakdown. Repairing, restoring, renovating, cleaning or dyeing;
4. the failure to use or maintain the Bicycle and/or Accessories in accordance with the manufacturer's instructions;
5. depreciation, deterioration, wear and tear, wet or dry rot, mildew, atmospheric conditions, frost, insect and vermin, domestic pets, mechanical or electrical Breakdown, scratching, scuffing or denting or any gradual operating cause;
6. corrosion, rust, change in temperature, dampness, dryness, shrinkage, evaporation, contamination, change in colour of finish, dust, chemical action or reaction;
7. using Your Bicycle and/or Accessories for Professional Racing or beyond the manufacturer's specification;
8. using Your Bicycle and/or Accessories in competition unless the Racing cover option is selected;
9. cosmetic damage that does not impede the use of Your Bicycle and/or Accessories;
10. damage caused in transit unless Your Bicycle and/or Accessories is securely packed in appropriate transportation equipment that fully encloses and protects Your Bicycle and/or Accessories in its entirety;

11. damage to Your Bicycle and/or Accessories while in transit (if relevant cover selected under this policy) where such event has not been reported to the carrier and the requisite reports obtained therefrom;
12. damage caused to Your Bicycle and/or Accessories while on a Secure Vehicle Rack unless You have selected and paid the applicable premium for Secure Vehicle Rack Cover and Your Bicycle is Securely Locked through the frame and both wheels to the Secure Vehicle Rack;
13. Accidental Damage following Abandonment;
14. using Your Bicycle and/or Accessories outside the Territorial Limits unless the Worldwide cover option is selected;
15. loss or damage arising where You and/or Your Bicycle were not clearly visible through the use of appropriate lighting, reflectors and safety clothing as and when these are necessary precautions;
16. the value greater than the Sum Insured;
17. the total of all claims made under this section of the policy during the Period of Insurance are in excess of Your Bike value and/or specified Accessories;
18. damage caused through any process of cleaning, repairing or altering Your Bicycle or Accessories;
19. any crushing, cracking or deformation arising from tightening or clamping Your Bicycle, any Component or Accessory thereon;
20. damage to an item of Accessories or Bicycle not specified on the Schedule;
21. the applicable Excess.

Specific Conditions

1. You must provide original evidence of Your ownership of the Bicycle and/or Accessories when You submit a claim including the original purchase receipt or similar proof of purchase;
2. in order to adjudicate a claim, We reserve the right to have a suitably qualified expert inspect Your Bicycle and/or Accessories.

CYCLE HIRE

Cover

We will cover You for cycle hire whilst You are awaiting repair or replacement of Your Bicycle, arising from a valid claim under Section 1 of this policy.

Exclusions

The following are excluded from cover:

Any claims by You for;

1. hire which has not been agreed by Us;
2. hire where the costs to Us thereof are in excess of the value of Your Bicycle or the repair costs of Your Bicycle (whichever is the lesser);
3. hire where the costs thereof to Us are in excess of the Benefit Limit in any one Period of Insurance;
4. hire where Our prior authority has not been obtained;
5. The applicable Excess.

CYCLIST INSURANCE POLICY

PERSONAL ACCIDENT

Cover

If You are riding a Bicycle and You are killed, injured or become ill as a result of an Accident during the Period of Insurance, We will pay the appropriate benefit shown in the benefit scale below, but We will not pay more than one of the benefits under (1) to (5) in respect of the same Accident.

Benefit Scale:

1	Death	£10,000
2	Permanent blindness in one or both eyes	£10,000
3	Loss of Limb	£10,000
4	Permanent Total Disablement	£10,000
5	Private (Non NHS) Emergency Medical, Physiotherapy and Dental Care	£300

Exclusions

The following are excluded from cover:

Any claims by You for;

1. more than one of the benefits listed above in items (1) to (5) during the Period of Insurance;
2. Death if this occurs outside the Period of insurance;
3. Death if this occurs more than 4 weeks after the date You were injured;
4. Permanent Total Disablement if this occurs outside the Period of Insurance;
5. Permanent Total Disablement until 52 weeks after the date of the Accident;
6. Temporary Total Disablement;
7. an Accident resulting in a head injury If You were not wearing certified protective headgear manufactured to BS EN 1078 or Snell standard, at the time of the Accident;
8. You are under 16 years old or over 85 year-old;
9. the Accident did not involve the use of a Bicycle (including Your Bicycle);
10. it relates directly or indirectly from stress, trauma or psychiatric illness;
11. any claims if the Accident was as a result of;
 - 11.1. any business activity, Your profession, Your occupation or whilst You are working for someone whether You are being paid or not;
 - 11.2. use of a Bicycle (including Your Bicycle) beyond the manufacturer's specifications and Your own competence;
 - 11.3. using a Bicycle (including Your Bicycle) for Professional Racing;
 - 11.4. using a Bicycle (including Your Bicycle) for competitions unless the Racing cover option has been selected;
 - 11.5. using a Bicycle (including Your Bicycle) for hire, reward, courier services or the carriage of paying passengers;
12. You being under the influence of drugs (unless it was under the proper medical supervision and not to treat any drug addiction) or alcohol, or if there is evidence of suicide, self-injury or intentional self-harm;

13. Deliberately exposing Yourself to exceptional danger, unless it was an attempt to save someone's life;
14. using a Bicycle (including Your Bicycle) outside the Territorial Limits unless the Worldwide cover option has been selected;
15. a criminal act;
16. any pre-existing conditions;
17. any claim arising where You and the Bicycle (including Your Bicycle) were not clearly visible through the use of appropriate lighting, reflectors and safety clothing, as and when these are deemed necessary precautions;
18. The applicable Excess.

Specific Conditions

If You are injured You must seek medical attention as soon as possible;

1. We reserve the right to have a suitably qualified professional examine Your condition at regular intervals;
2. Where the result of the Accident has been made worse because of a pre-existing injury, condition or illness You had before the Accident, the benefit amount will be based on what We consider would have been reasonable should the existing injury or condition not have been present;
3. In the event of a claim, We may need to access Your medical records – by accepting this insurance, You agree that We may contact Your doctor or health practitioner or professional to discuss Your medical history as required.

PUBLIC LIABILITY

For claims made against You for death, accidental Bodily Injury, disease, loss of property or damage to property arising from one event or all events of a series consequent on one original cause happening during the Period of Insurance and caused by You when riding any Bicycle (including Your Bicycle) within the Territorial Limits only.

Cover

We will pay up to the maximum Benefit Limit as noted on the Schedule in respect of:

1. compensation and the claimant's costs and expenses and/or;
2. the legal cost and expenses of defending a claim made against You under this Section.

Exclusions

This policy shall not apply to liability in respect of:

1. death, accidental Bodily Injury, disease, loss of property or damage to property sustained to or in connection with the carrying of one or more passengers or domestic or other animals;
2. death, accidental Bodily Injury, disease, loss of property or damage to property sustained in connection with Your carrying on of any trade, business or profession or the use of a Bicycle (including Your Bicycle) for hire or reward, courier services or the carriage of paying passengers;

3. death, Bodily Injury or disease to You, any person handling a Bicycle (including Your Bicycle) with Your permission or consent, any person that lives with You, any member of Your Immediate Family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship, any member of the same club, group or association to which You belong where existing insurance covers are in place, any other participant or competitor in the same Event as You where existing insurance covers are in place;
4. loss or damage to any property owned, held in trust, in the charge of or under Your control, any person handling a Bicycle (including Your Bicycle) with Your permission and consent, any person that lives with You, any member of Your Immediate Family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship;
5. pollution or contamination of water, buildings or structures, land or the atmosphere and death, Bodily Injury, disease, loss of property or damage to property caused by such pollution or contamination other than if caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time;
6. use of a Bicycle (including Your Bicycle) beyond the manufacturer's design and Your own competence;
7. any event which results from Your deliberate act or omission and which could reasonably have been expected by You having regards to the nature and circumstances of such act or omission;
8. any liability not involving the use of a Bicycle (including Your Bicycle);
9. using a Bicycle (including Your Bicycle) for Professional Racing;
10. You being under the age of 16 or over the age of 85;
11. death, Bodily Injury, disease, loss or damage to property as a result of any person handling a Bicycle (including Your Bicycle) without Your permission or consent;
12. liability created by an agreement, which would not have existed in the absence of the agreement; punitive, exemplary or aggravated damages that have been awarded against You;
13. any act of terrorism;
14. any liability arising out of using a Bicycle (including Your Bicycle) in the USA, Canada or Australia;
15. any claim arising where You and the Bicycle (including Your Bicycle) were not clearly visible through the use of appropriate lighting, reflectors and safety clothing, as and when these are deemed necessary precautions;
16. any liability arising from riding in a group of more than three cyclists where a claim is made against You by a member of such group;
17. the applicable Excess.

Specific Conditions

1. You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident;
2. You must inform Us immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings. You must send Us all correspondence and documentation You receive without replying to it;
3. You must allow Us to take over and conduct in Your name the defence or settlement of any claim for Our own benefit;
4. You must allow Us to institute proceedings in Our name, at Our own expense and for Our own benefit, to recover compensation or secure an indemnity from any third party and provide Us with all information and assistance as We may require;

5. for any claim or series of claims We may at any time pay You the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for thereafter;
6. We will have no further liability in respect of the claim(s) except for the third party's costs and expenses incurred up to the date of payment, up to the limit of the indemnity noted on the Schedule.

GENERAL EXCLUSIONS

You are not covered for and will not receive any benefit in respect of:

1. Electric Bicycle unless specified as covered on Your Policy Schedule;
2. any Bicycle, Components and/or Accessories not specified on Your Schedule;
3. any Bicycle, Components and/or Accessories where proof of ownership has not been provided;
4. any claim if the premium has not been received by Us;
5. any claim arising from using Your Bicycle and/or Accessories in any trade, profession or business;
6. any claim in excess of the Benefit Limit, Purchase Price or Market Value (whichever is the lesser);
7. any claim value associated with supplying a Bicycle, Components and/or Accessories outside the UK, when available in the UK, or delivery is required to an address outside the UK;
8. any direct or indirect losses arising from the provision of, or delaying providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated;
9. any losses that are not directly associated with the incident that caused You to claim, unless expressly stated in this Policy;
10. any act of dishonesty, fraud or deception by You or anyone acting on Your behalf;
11. any loss or damage caused when anyone other than the policyholder is using the insured Bicycle and/or Accessories;
12. loss or damage caused by or arising from an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or put the public or any sector of the public in fear resulting directly or indirectly from or in connection with the release of nuclear, biological, chemical or radiological agents;
13. any legal liability or consequence associated with or caused by war, invasion, act of foreign enemy or hostilities (whether war is declared or not); civil war, rebellion, revolution or insurrection, riot, civil commotion, loot or pillage in connection with this, strikes or lockouts; military power or coup; nuclear or radioactive escape, accident, explosion, waste or contamination; aircraft or other aerial devices;
14. any loss, injury, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by;
 - 14.1 an epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health and/or the World Health Organisation;
 - 14.2 arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring;
 - 14.3 any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic;
15. any legal liability where the incident occurred in Europe or Worldwide;

16. any loss, damage or theft of Your Bicycle and/or Accessories arising from any modification to Your Bicycle or Accessories using non-standard or non-advised Components or processes;
17. Any consequential loss, including but not limited to loss of any supplier or service warranties. If We allege that, by reason of this exclusion, any claim is not covered by this policy the burden of proving the contrary shall be Your responsibility.

GENERAL CONDITIONS

1. If You default on any premium payment, We reserve the right to charge an administration fee of up to £10.
2. You must observe and fulfil all the terms, conditions and endorsements of this policy otherwise We will not be liable under the policy.
3. You must not misstate, omit or conceal a material fact at proposal or during the lifetime of Your Policy, failure to do so may result in Your Policy being rendered void and no return of the premium will be refunded.
4. If at the time of an event giving rise to a claim under this policy, there is any other insurance policy in Your name which is in force and which provides cover for the same expense, loss, damage or liability then We will only be liable for Our proportionate value of the claim, such proportion being determined by reference to the cover provided under each of the relevant policies.
5. If You are Underinsured then We will only pay the insured proportion of Your claim.
6. This policy does not cover using Your Bicycle and/or Accessories in any trade, profession or business.
7. You must take all steps to prevent and minimise any loss or damage and keep Your Bicycle in a good state of repair and roadworthy condition. You must take all reasonable care to comply with all statutory obligations and regulations imposed by any statutory, regulatory or government authority.
8. You must notify as soon as possible of any change in circumstances relevant to this policy, including change of address. Failure to do so may invalidate this policy. We reserve the right to alter the terms of this policy immediately after We are notified of such changes.
9. You must always take reasonable steps to prevent or minimise any loss or damage.
10. We reserve the right to take full possession of any Insured Item which is subject to a successful claim made by You. This includes, but is not limited to; damaged/stolen Accessories, Components, Bicycles. Once the Insured Item is replaced, it becomes Our sole property.

HOW TO CLAIM

In the event of a claim under either the Bicycle Insurance or Cyclist Insurance policy, You must contact the Administrator within 30 days of the happening of a claim event. Contact Us by telephone on 0203 198 2828 and via email at claims@sundaysinsurance.co.uk.

Full instructions will be provided. You must co-operate fully and truthfully with the Administrator and provide any information they may need.

For a claim under Personal Accident Cover, You must allow Us access to Your medical records should We require these in order to assess Your claim.

Where We honour Your claim, We reserve the right to take possession of the damaged or stolen Bicycle, Component, Accessories as relevant.

CANCELLATION

You may within 14 days of the Commencement Date, cancel this policy by contacting the Administrator. If You cancel within this period You will be entitled to a refund of any premiums paid provided that no claim has been submitted.

After the expiry of the 14 day period referred to above and subject to no claim pending, You may cancel this policy by requesting the Administrator to do so. Where a claim has been paid, no refunds will be made. Subject to the aforementioned, where You have paid annually in advance, We will calculate the premium for the period You have been insured and refund any balance. A £20 administration fee may be charged and will be due and payable by You.

We may cancel this policy at any time by sending 30 days' written notice to You by recorded delivery to Your last known address. Where You have paid annually in advance We will calculate the premium for the period You have been insured and refund any balance. If a claim has been submitted or is pending, We will not refund any premium.

ENQUIRIES AND COMPLAINTS

We aim to provide a high level of service and to pay claims fairly and promptly, and if You have an enquiry or complaint regarding this policy or a claim, You should first contact the Administrator on 0203 198 2828. Please quote Your policy or claim number in all correspondence.

In the unlikely event that You do not receive satisfaction through Our internal procedures, and We have issued You with a final response, You can refer Your complaint to the Financial Ombudsman Service. Their address is: Exchange Tower, London, E14 9SR or they can be contacted on 0800 678 1100. Please note that You have 6 months from the date of Our final response in which to refer to the matter to the Financial Ombudsman Service. Referral to the Financial Ombudsman Service does not affect Your right to take legal action against Us.

IMPORTANT INFORMATION

About the Insurer

Red Sands Insurance Company (Europe) Ltd ("Red Sands") is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar and is a member of the UK's Financial Services Compensation Scheme. Red Sands Insurance Company (Europe) Limited is registered in Gibraltar under company number 87598 and their registered office is situated at Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. As the underwriter Red Sands is responsible for this policy document.

Changes to the Policy

We reserve the right to decline any insurance risk or to change the premium and the terms quoted.

Automatic Renewal

At the end of each Period of Insurance We will advise You about any changes to the premium and/ or policy terms and conditions. As this is a monthly contract, which runs for 12 consecutive months, the policy will automatically continue for each Period of Insurance and We will continue to take payments unless You tell the Administrator otherwise.

Anti-Fraud and Theft Registers

We may pass information to various anti-fraud and theft registers. The aim is to help insurers check the information provided and to prevent fraudulent claims. When Your request for insurance is considered, these registers may be searched. When You tell Us or the Administrator about an event, the information relating to the event will be passed on to the registers. It is a condition of this policy that You inform Us or the Administrator about an event, whether or not it gives rise to a claim.

You must not act in a fraudulent way. If You or anyone acting for You: makes a claim under the policy knowing the claim to be false or exaggerated in any way; or makes a statement in support of a claim knowing the statement to be false in any way; or sends Us or the Administrator any documentation in support of a claim knowing the documentation to be forged or false in any way; or makes a claim for any loss caused by Your deliberate act or with Your agreement then We:

- will not pay the claim
- will not pay any other claim which has been or will be made under the policy;
- may declare the policy void;
- will be entitled to recover from You the amount of any claim already paid under the policy;
- will not return any of Your premiums;
- may let the police know about the circumstances.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if We cannot meet Our obligations. Further information about compensation arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100.

Material Information

The information that You have provided to Us forms the basis of this insurance contract. It is very important that the information given to Us is correct. It is Your responsibility to take reasonable care not to make a misrepresentation to Us when You take out Your insurance policy and when notifying Us of any change to the information that has been provided. Please note that if You make a misrepresentation to Us this could invalidate Your insurance cover, resulting in Your claim not being paid in full.

Other Important Information

Relevant English law will apply to the policy and the relevant courts of England will have exclusive jurisdiction unless You have asked for another law and We have agreed to this in writing before the Commencement Date. In accordance with the Equality Act 2010, We are able to provide, upon request a textphone facility, audio tapes and large print documentation. Please advise Us if You require any of these services to be provided so that We can communicate in an appropriate manner.

All communication between You and Us will be conducted in English.

Privacy and Data Protection Notice

We are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation ("Legislation"). This notice sets out the basis on which we will process any personal data that we collect from you, or that you provide to us. For the purposes of the Legislation, Red Sands Insurance Company (Europe) Ltd will qualify as the Data Controller in relation to any personal data you supply to us.

Below is a summary of the main ways in which we process your personal data, to see our full Privacy Policy please visit our website at <http://www.redsands.gi>.

OUR PRIVACY PRINCIPLES: When we collect and use your personal information, it is kept no longer than is necessary, we ensure we look after it properly and use it in accordance with our privacy principles, we keep it safe and will never sell it.

INFORMATION WE MAY COLLECT OR RECEIVE ABOUT YOU: We may collect and process personal data that you provide directly to us by filling in forms, sending emails, over the phone or that we receive via third parties such as our partners.

HOW WE USE YOUR INFORMATION: For the purposes of providing insurance, handling claims, research or statistical purposes and any other related purposes. We will also use your data to safeguard against fraud, money laundering and to meet general legal or regulatory obligations.

DISCLOSURE OF YOUR PERSONAL DATA: We may disclose your personal data to third parties involved in providing products or services to us, or to service providers who perform services on our behalf, these include reinsurers, legal advisors, regulatory authorities and as may be required by law.

INTERNATIONAL TRANSFERS OF DATA: We may transfer your personal data to destinations outside the European Economic Area ("EEA"). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely, and in accordance with our privacy notice and the Legislation.

YOUR RIGHTS: You have the right to see a copy of the personal information we hold about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask us to provide a copy of your data to any controller and to lodge a complaint with the local data protection authority.

If you have any questions concerning our use of your personal data, please contact Red Sands Insurance Company (Europe) Ltd, Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar, GX11 1AA.