

## Insurance Product Information Document

Company: White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac. White Horse Insurance UK Limited is registered in England and Wales. White Horse Insurance Ireland dac is registered in Ireland. White Horse Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Firm reference number 203320.

**Product:**  
Cycle Insurance Policy

This document provides a summary of the key information relating to this insurance policy. The full terms and conditions of the cover can be found in the policy wording. It is important that you read through these documents carefully.

### What is this type of insurance?

This policy covers the cost of replacing or repairing your bike(s) as a result of theft, accidental damage or vandalism. It also provides cover for accessories.



### What is insured?

We will pay for the repair or replacement, up to the insured value stated in your policy schedule, of the bike(s) for the following:

- ✓ Crash and accidental damage
- ✓ Theft from your home
- ✓ Theft while away from your home
- ✓ Theft from a motor vehicle (but only one bike will be covered in the event of theft from a vehicle if you carry more than one)
- ✓ Vandalism
- ✓ Cover for your family (who reside permanently in your home and are over the age of 16)
- ✓ £250 accessories cover with the option to extend up to £1,500

**Optional cover is available if an additional premium is paid and specified on your policy schedule.**

- Personal Accident
- Public Liability
- Racing and Competitions
- Replacement Bike Hire
- Overseas Cover



### What is not insured?

- ✗ Any bike(s) not shown on the policy schedule
- ✗ Theft where the security requirements of the policy have not been met (which differ by location, see the Essential Security Requirements section of the policy wording document)
- ✗ Theft, vandalism or accidental damage unless you have uploaded photographic evidence to the PMB Customer Dashboard that shows that the bike was in your possession and in good working order prior to the theft, vandalism or accidental damage occurring
- ✗ Theft from your home where there is no evidence of forcible and violent entry or exit
- ✗ Theft, accidental damage or vandalism sustained if the bike has been left outside in a public location for more than 18 consecutive hours.
- ✗ Any claim where evidence of ownership cannot be provided for the bike, accessories or approved lock
- ✗ Theft of tyres unless the bike was stolen or damaged at the same time
- ✗ Any claim for a bike and accessories while it is being used for trade or business purposes (excluding commuting to and from a place of work), hire, reward, courier use or the carriage of paying passengers
- ✗ Any claim for a bike and accessories where it has been lent or entrusted to someone else, other than a member of your family
- ✗ Your use of the bike for stunts or the use of equipment designed for undertaking stunts
- ✗ Scratching, denting or any cosmetic change which does not impair the function of the bike
- ✗ Any claim for damage caused by wear and tear, wet or dry rot, atmospheric conditions, frost, insects, vermin, fungus, domestic pet or any gradually operating cause
- ✗ The excess which is £50 or 5% of the total claim (after any adjustments), whichever is greater and is applied per claim
- ✗ Any claim under a section of the policy where the additional premium has not been paid and is not displayed on your policy schedule
- ✗ Any loss resulting from mechanical or electrical breakdown or defect or electronic malfunction
- ✗ Any liability claim arising as a direct or indirect result of fire caused by an electric bike's battery

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### Are there any restrictions on cover?

- ! The individual bike value is capped at £20,000 per policy
- ! You must pay the excess amount in the event of a claim
- ! Losses are only covered if the policyholder is covered under the relevant section of the policy
- ! No cover for theft, accidental damage or vandalism if the bike is left outside in a public location for more than 18 consecutive hours
- ! No cover for theft of, vandalism or damage to accessories or wheels unless they were stolen, vandalised or damaged at the same time as the bike



### Where am I covered?

You are covered in the United Kingdom.

If you select and pay for the additional overseas cover you are also covered anywhere in the world (except Cuba, Iran and North Korea or countries or areas where the Foreign, Commonwealth and Development Office has advised against “all travel” or “all but essential travel”) subject to a maximum duration of either 30 or 60 days depending on which option you have selected and that will be specified in your policy schedule.



### When does the cover start and end?

You will be covered for a period of 12 months commencing on the date specified in your policy schedule.



### When and how do I pay?

You can choose to pay the annual premium either in full at the time of purchase or via monthly instalments. Payment will be processed securely online by card payment.



### What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief
- You must upload proof that your bike is in your possession and in good working order via the PMB Customer Dashboard as soon as possible
- Where you use a bike lock, it must be a ‘Sold Secure’ Gold Rated lock or higher and used according to the instructions shown in the Approved Lock Requirements section of the policy wording document
- Ensure you read all the documents provided by us to ensure the cover meets your needs and contact us if anything is unclear or inaccurate
- You must tell us about any event that might lead to a claim as soon as possible
- Inform us if you move home or if you make any changes to changes to the items detailed in your policy



### How do I cancel the contract?

To cancel your policy, please see outlined below:

#### Cancellation within 14 days:

You can cancel your policy and receive a full refund within 14 days of purchase or renewal, provided no claim has been made or is going to be made.

#### Cancellation after 14 days:

You can cancel your policy after 14 days at any time. Your cover will cease immediately from the date you instruct us to cancel your policy. Cancellation cannot be backdated.

To cancel your policy, please visit the PMB Customer Dashboard to request cancellation or contact us by email at [customer@protectmybike.co.uk](mailto:customer@protectmybike.co.uk)