



protectmybike.co.uk
cycle insurance



Policy Wording

PMBPW5/012025

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Welcome

Thank you for choosing Protectmybike.co.uk to insure **your bike** and welcome.




We want to ensure **you** understand **your bike** insurance policy and legally **we** need to make **you** aware that the information **you** have provided to **us** forms the basis of **your** insurance contract with **us**. The cover is set out below with the details of what is and is not covered under each section.

Your policy and policy **schedule** are evidence of **your** contract of insurance with **us**, so please read them carefully to ensure that the policy meets **your** needs and that all the details are correct. If **you** need to make any changes to **your** policy please contact Protectmybike Customer Services.

Your insurance is an annual policy and cover lasts for 12 months from the **commencement date** and the dates are on **your** policy **schedule**. The policy can either be paid for in full at the time of purchase or can be paid monthly.

We have tried to make this document easy to read. However, **we** have still had to use some words that have a special meaning – these are explained in the ‘Definitions’ section below. Wherever a word with a special meaning is used, it will be in **bold** type.

Depending on which cover **you** have selected, the insurance can provide **you** with the following:

-  A repair, replacement or cash settlement if **your bike** is **accidentally damaged** or stolen;
-  Compensation if **you** suffer **bodily injury** following an **accident** whilst riding, mounting onto or dismounting from **your bike**;
-  Cover if **you** become legally liable to pay compensation as a result of causing someone’s death or **bodily injury** or damaging someone’s property, whilst using **your bike**.

IMPORTANT

It is very important that you read and understand the essential security and approved lock requirements below. Please note, it is also a condition of this policy that **you** must upload proof that **your bike** is in **your** possession and in good working order via the [PMB Customer Dashboard](#), prior to any claim for **theft** or **accidental damage** occurring. This helps **us** to prevent fraud and will help expedite any future claim **you** may have.

Essential Security Requirements

There are a number of essential security requirements which must have been met. **We** will not pay a claim if these requirements are not followed. The essential security requirements differ depending on where the **bike** is being kept at the time when the **theft** occurs.

Location	Security Requirements
<p>At home (that is <u>not</u> a Communal residence).</p> <p>Home is defined as the insured address where the bike is usually kept as stated on your policy schedule, where you normally live.</p>	<p>The bike must be:</p> <ul style="list-style-type: none"> a) Kept inside your home or flat where all security devices are operating correctly and access to the bike by unauthorised people must be gained by forcible or violent entry; or b) Kept on a balcony with a lockable entry accessed only by you on the second floor or above; or c) Kept inside an outbuilding which is only accessible by you within the boundaries of your home. Access to the bike by unauthorised people must be obtained by forcible or violent entry.

At **home** which is a **communal residence**

Communal residence is defined as a shared house, flat or hall of residence, access to which is limited and controlled, but not solely by **you**.

The **bike** must be:

- a) Kept inside in a locked private bedroom, to which only **you** have access and access to the **bike** by unauthorised people must be gained by forcible or violent entry;
- b) Kept on a balcony with a lockable entry accessed only by **you** or the people with whom **you** share the **home** on the second floor or above; access to the **bike** by unauthorised people must be gained by forcible or violent entry or
- c) Kept in a communal hallway, secure bicycle store or **outbuilding**. Access to the **bike** by unauthorised people must be gained by forcible or violent entry. The **bike** must be locked through the frame and any quick release wheels and to a fixed, **immovable object** that the **bike** cannot be lifted under or over.

Outbuildings

An **outbuilding** is defined as any garage, shed or immovable purpose-built **bike** storage unit built from brick, stone, concrete, wood, or metal.

The **outbuilding** must:

- a) Be within the boundaries of **your home, communal residence, or temporary residence**;
- b) Not have any exposed screws, hinges and latches that are easily removed to gain entry;
- c) Ensure that **your bike** is not visible from the outside; or
- d) Have been approved by 'Secured by Design', the official police security initiative, if it uses an electric or 'up and over' garage door. There cannot be an external override capable of opening the door or shutters either. If **your** door does not meet this criteria, then **you** must either use a door defender or secure the **bike** to an **immovable object** through the frame with an **approved lock**.

Public location

Public location is defined as any place (not being **your home, a temporary residence, your** workplace, a transition area at a **Competition** nor in or on a **Motor vehicle**), that is not secure, access to which is not controlled and that is accessible to the general public.

- a) The **bike** must be locked with an approved 'Sold Secure' Gold rated lock or better, through the frame and any quick release wheels to a fixed, **immovable object** that the **bike** cannot be lifted under or over.
- b) The **bike** has not been **abandoned**.

In or on a **motor vehicle** or in a caravan

Motor vehicle is defined as a self-propelled road vehicle powered by an internal combustion engine or battery.

Where the **bike** is in or on a **motor vehicle**, only one **bike** is covered.

- a) All doors, windows and other openings of the **motor vehicle** must be closed, securely locked and properly fastened; and
- b) Access to or removal of the **bike** must have been obtained by forcible or violent entry; and
- c) Any security devices installed in the **motor vehicle** must be in operation; and
- d) The **bike** must be stored out of sight or be secured with an **approved lock** to a roof or **bike** rack attached to the **motor vehicle**. The roof or a **bike** rack must be securely attached to the **motor vehicle**.
- e) The **bike** must be locked if it is stored in a caravan or locked with an **approved lock** to a solid part of a caravan, which is not capable of being undone, removed with or lifted under or over the **bike**.

In a **temporary residence**

Temporary residence is defined as a residence that is not **your home**, including holiday accommodation where **you** are staying temporarily but no longer than 60 days during the **period of insurance**.

The **bike** must be:

- a) Kept inside the **temporary residence** where all security devices are operating correctly and access to the **bike** by unauthorised people must be gained by forcible or violent entry;
- b) Kept inside an **outbuilding**, which is only accessible to **you** and the person **you** are visiting and access to the **bike** by unauthorised people must be gained by forcible or violent entry; or
- c) Kept in a communal hallway or **outbuilding** within the boundaries of the property in which **you** are staying. Access to the **bike** by unauthorised people must be gained by forcible or violent entry. The **bike** must be locked through the frame and any quick release wheels and to a fixed, **immovable object** that the **bike** cannot be lifted under or over.

Transition area at a **Competition**

If **you** have purchased the Racing and Competitions option and **you** are taking part in an organised **competition** **your bike** will be covered, provided marshals or similar officials are in attendance in the transition area.



Approved Lock Requirements

The minimum standard of lock **we** require **you** to use when securing **your bike** in accordance with the essential security requirements listed above is a 'Sold Secure' Gold Rated lock or higher.

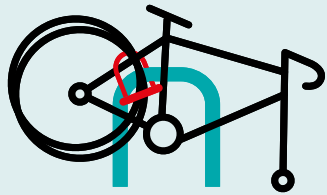
You can find the list of 'Sold Secure' Gold locks [here](#).



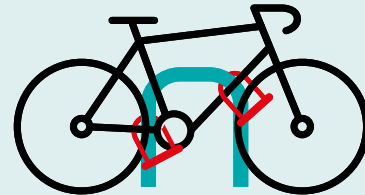
How to lock your bike

The **bike** must be locked through the frame and any quick release wheels to a fixed, **immovable object** that the **bike** cannot be lifted under or over.

✓ Getting it right



Secure the **approved lock** through the frame and both wheels to an **immovable object**.

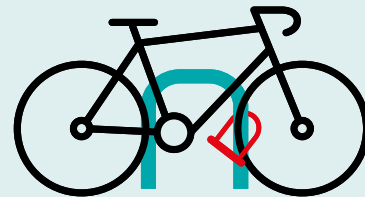


Two **approved locks** through each wheel and frame to an **immovable object**.

✗ Getting it wrong



The D-lock attached to the **immovable object**, with only the **accessory cable** securing the **bike**.



The D-lock is only securing the wheel. The frame must be secured to an **immovable object**.

We must see evidence **you** have used a 'Sold Secure' Gold Rated Lock in the event of a claim for **theft** where the **bike** is required to be locked in accordance with the Essential Security Requirements above. This will include original dated purchase receipt detailing the make and model of the lock or any other **evidence of ownership** and proof of purchase that can be supplied.

IMPORTANT

If **you** no longer have the original purchase receipt for the **approved lock**, **we** require **you** to upload a photo of the actual lock to the [PMB Customer Dashboard](#) prior to any claim for **theft** being made. **You** should print or write **your** policy reference number and date on a piece of paper, which should be clearly visible in the photo, and place this next to the **approved lock**, making sure the make and model of the lock is clearly identifiable.

Excess

The **excess** is £50 or 5% of the total claim (after any adjustments **we** might make), whichever is greater and is applied per claim.

Photographic Evidence

You should provide **us** with **photographic evidence** that **your bike** is in good working condition and in **your** possession as quickly as possible after purchase of this policy.

This can be uploaded quickly and easily to **your** [PMB Customer Dashboard](#).

We require this partly as one of **our** precautions against fraud but also because it makes any future claim easier to process and validate.

*If **you** do not do this the following exclusion applies:*

We will not cover any claim for **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.

We also recommend that **you** upload digital copies or photos of the payment receipts, invoices and confirmation emails that prove ownership of the **bike, approved lock** and **accessories**. This could include bank statements or credit card statements clearly showing the transaction with the retailer or manufacturer. If the **bike** was given to **you** as a gift **you** must have proof of the original payment together with evidence of transfer of ownership.

Evidence of Ownership

You must prove ownership of the **bike** and where required the **approved lock** and any **accessories** or parts. The easiest way to do this is to have digital copies or photos of the payment receipts, invoices and confirmation emails. This can be uploaded quickly and easily through the [PMB Customer Dashboard](#).

Evidence of ownership can include the following:

A copy of the original purchase receipt and/or invoice from a reputable retailer or manufacturer or any other evidence, which clearly demonstrates ownership and proof of purchase (e.g. bank statements or credit card statements clearly showing the transaction to the retailer or manufacturer). If the **bike** was given to **you** as a gift, **you** must have proof of the original payment together with evidence of transfer of ownership.

About Protectmybike.co.uk

Protectmybike.co.uk is a trading name of Insuremore Ltd. Registered Office: 282 Leigh Road, Leigh-on-Sea, Essex SS9 1BW. Registered in England No. 10525133. Insuremore Ltd is authorised and regulated by the Financial Conduct Authority No. 824996.

If **you** have any questions or queries about **your** policy please contact the Protectmybike customer services team by email at customer@protectmybike.co.uk, or by telephone on 0800 689 4749. **Our** customer service team is available between 9am and 5pm Monday to Friday (excluding Bank Holidays).

The Insurers

This Protectmybike policy is underwritten by White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac, a designated activity company incorporated in the Republic of Ireland. Registration No. 306045. Registered Office: Rineanna House, Shannon Free Zone, Shannon, County Clare, V14 CA36, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. White Horse Insurance UK Limited is a Branch registered in England and Wales. Registration No. FC039609. UK Branch Head Office: St Clare House 30-33 Minorities, London, EC3N 1PE. White Horse Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, Firm Reference Number 203320. This information can be checked on the Financial Services Register website www.fca.org.uk.

Demands and Needs

We have not provided a personal recommendation regarding the suitability of this insurance policy for **your** specific needs. This policy is designed to meet the demands and needs of individuals seeking coverage for specific risks related to their **bike**, including **theft, accidental damage, vandalism, bodily injury** or damage to third-party property while using the **bike**.



Governing Law

This policy is governed and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. All communication of and in connection with **your** policy will be in English.

Cancellation and Refund

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






Cancellation after 14 days – If **you** wish to cancel **your** policy after 14 days has expired, **you** can do so at any time. **Your** cover will cease immediately from the date **you** instruct **us** to cancel **your** policy. It is not possible to backdate the cancellation. See below the refund terms for cancellations outside the initial 14 days:

-  **Paying Monthly** – If **you** pay **your** premium monthly and no claim has been made or is going to be made, **your** policy will be cancelled immediately and there will be no refund of premium due.
-  **Paying Annually** – If **you** pay **your** premium annually and no claim has been made or is going to be made, **you** will be entitled to a pro-rata refund of premium.

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

Our Rights to Cancel

We may cancel this policy by giving **you** 14 days' notice in writing where **we** have a valid reason. A valid reason includes, but is not limited to:

-  where **we** reasonably suspect fraud or dishonesty; or
-  non-payment of premium; or
-  threatening and abusive behaviour; or
-  non-compliance with policy terms and conditions; or
-  **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

We will cancel the policy immediately if **we** have evidence of fraud or serious non-disclosure or misrepresentation and backdate that cancellation to the relevant date.

Where **we** have cancelled for any of the reasons above **you** will not be entitled to any refund of premium, but otherwise **we** will refund any premium paid in full proportionately for any unused **period of insurance**. No refund will be given if **you** have claimed or intend to claim or know of any incident that could lead to a claim, under this policy.

We may cancel this policy if **your** payment fails or **you** have withdrawn **your** payment details and no other method of payment is provided. **We** will attempt to contact **you** to verify if this was intentional.

Auto Renewal of Your Policy

Unless **you** have informed **us** that **you** would like to cancel, or **you** have opted out of auto renewal, **your** policy will automatically renew annually for a period of 12 months. **We** will send **you** a renewal invitation by email at least 30 days before the renewal date and **we** will tell **you** then if there are any changes to **your** premium or **your** policy terms and conditions.

To ensure continuation of cover, **we** will renew **your** insurance policy on the renewal date unless **you** decline the renewal invitation or opt out of auto renewal. **Your** renewal premium will be taken by the same payment method used during **your** first purchase of this insurance or most recent payment to **us**.

If **we** are unable to automatically process **your** renewal, **we** will contact **you** before **your** renewal date and invite **you** to renew **your** insurance policy via an alternative channel. If **we** are unable to contact **you** to process **your** renewal and **we** do not receive **your** renewal premium, all cover under **your** policy will cease on the date of expiry as shown on **your** policy **schedule**.

If **you** do not want **us** to auto renew **your** policy, **you** can opt-out at any time. Simply log into the [PMB Customer Dashboard](#) and update **your** auto renewal preferences, alternatively contact Protectmybike Customer Services by email at customer@protectmybike.co.uk.








Reinstatement of Cover

If a claim under this policy results in **our** offering **you** a replacement **bike** or cash payment equivalent to the **insured value**, **we** will cover **your** replacement **bike** if **you** wish **us** to do so until **your** next annual renewal date providing **you** agree to pay any additional premium that may be due for the replacement **bike**.

Following a claim **we** reserve the right to decline cover under the terms and conditions of this policy or apply special terms at the next annual renewal date.

Eligibility

When **you** applied for this insurance, **we** asked **you** some questions to establish **your** eligibility for cover. The eligibility requirements are as follows:

-  **you** must be aged 18 or over at the time of purchasing this insurance and have accepted the Essential Security and **Approved Lock** Requirements;
-  **you** must be the owner of the **bike** at the time of buying this insurance and at the time of any event leading to a claim;
-  **you** must be resident in the **United Kingdom**;
-  **you** must have no unspent criminal convictions (other than motoring offences);
-  **you** must understand that there is no cover under this policy for any use in connection with a profession, business or occupation (other than commuting);
-  there must be no existing **accidental damage** to the **bike** and **accessories** at the time **you** purchase the policy that would subsequently lead to a claim; and
-  if **you** are insuring an **electric bike** (ebike) it must adhere to the relevant **UK** legislation and rules for 'electrically assisted pedal cycles' (EAPC's); <https://www.gov.uk/electric-bike-rules>

Definitions

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below and is printed in bold type whenever it appears.

Abandoned/Abandonment – When a **bike** is left in a **public location** and is **unattended** for more than 18 consecutive hours.

Accessories – **Bike**-related equipment which is not essential to its operation, owned by **you** and used in conjunction with the **bike** listed on the policy **schedule**, examples of which are helmets, shoes, jerseys or vests, base layers, gilets, glasses and goggles, jackets, shorts, trousers, wetsuits, backpacks, helmet mounted cycling cameras, cycling computers, cycling GPS units, lights, spare wheels, cycle luggage, cycling tools, cycling armour guards and locks.

Accident – An event that was sudden, unintended and unforeseen by **you**.

Accidental damage – Any sudden, unintended and unforeseen damage caused to **your bike** or **accessories**, irrespective of whether the **bike** is in motion.

Accidental loss – Loss by a third-party airline, courier or recognised transport provider whilst in their custody. This does not include **your abandonment** of the **bike**.

Approved lock – The minimum standard of lock **we** require **you** to use when securing **your bike** in accordance with the Essential Security Requirements outlined above.

Bodily injury – Identifiable physical injury external to the body caused solely by **accidental** means and which has no direct or indirect connection with any pre-existing condition.

Bike – Any vehicle consisting of two wheels held in a frame one behind the other, or adult tricycle or tandem, powered by human pedalling and steered with handlebars attached to the front wheel. The **bike** must be owned (not hired or loaned) by **you** and be shown on **your** policy **schedule**. **We** use the word **bike** throughout this policy and this term includes **Electric bikes** (as defined). Where **we** insure more than one **bike** and a loss or claim involves more than one, the singular noun '**bike**' will be construed as the plural '**bikes**'.

Commencement date – The date that **your** cover starts as shown on **your** policy **schedule**.

Communal residence – A shared house, flat or hall of residence, access to which is limited and controlled, but not solely by **you**.

Competition – An organised contest in which a winner is selected or prizes given.

Economic repair – The cost of the repair does not exceed the replacement cost of the **bike**.

Electric bike – An electrically assisted pedal **bike** which has not been built from an ebike conversion kit (e.g. not fitted with a battery after purchase), which must be fitted with pedals that are capable of propelling it, which has a maximum continuous rated power output of 250 watts and where the electrical assistance must cut-off at 15.5 miles per hour, and is not a moped-style **bike** with a step-through footplate nor an electric scooter.

Evidence of ownership – An original purchase receipt or invoice from a reputable retailer or manufacturer showing the exact date, price paid, details of the **bike** and **accessories** and the details of the seller, or other evidence which clearly demonstrates ownership and proof of purchase such as a bank or credit card statement showing the transaction to the seller.

Excess – The amount that **you** have to pay in the event of a claim.

Family – **Your** parents, spouse, partner, son, daughter or siblings that permanently reside in **your home** and who are over 16 years of age.

Home – The insured address where the **bike** is usually kept, as stated on **your** policy **schedule**, which is where **you** normally reside.

Immovable object – Any fixed or solid object not capable of being undone, removed with or lifted under/over the **bike**, except through the use of specialist tools or equipment including a **bike** or roof rack, which is fitted securely to a **motor vehicle**.

Insured value – The value of **your bike(s)** as shown on **your** policy **schedule**. This must be based on one of the following criteria: (all values should be in **UK** currency and include VAT if applicable)

- a) new or second-hand **bike(s)** should be insured at the price **you** paid, including the sum of any parts or upgrades which **you** purchased and which form part of **your bike**;
- b) for discounted **bike(s)** parts and **accessories**, the original undiscounted RRP at the purchase date. This discount must be visible on the purchase receipt or invoice. If **you** have added any upgraded parts to the **bike**, **you** should add that to the total price paid;
- c) for gifted new and second-hand **bike(s)**, parts and **accessories** - the amount paid at the time of original purchase, keeping evidence of the original purchase receipt and the gifting. Any new parts or upgrades should be added to the total value;
- d) for custom builds the price **you** paid for the sum of all the parts, including reasonable labour costs;
- e) for vintage or antique **bikes**, the sum shown in any valuation **you** provide to **us**, provided that such valuation is less than three years old and has been provided by a vintage **bike** retailer or other suitably qualified valuation expert.

(Please see ‘How should I value my **bike**?’ on page 27 for further guidance on how to value **your bike**).

Loss of limb – A loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight – A total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. This means being able to see at 3 feet or less what **you** should see at 60 feet.

Motor vehicle – A self-propelled road vehicle powered by an internal combustion engine or battery.

Outbuilding - Any garage, shed or immovable purpose-built bicycle store, built from brick, stone, concrete, wood or metal.

Permanent Total Disablement – A physical or mental impairment that has a substantial and long-term adverse effect on **your** ability to carry out any form of employment and all of the following normal day-to-day activities:

- dressing and undressing
- getting up and down a flight of stairs
- getting in and out of a bed or chair
- general household duties, including cleaning, ironing or shopping.

We will consider that **you** are unable to do any of the above activities when both of the following apply:

- **you** are unable to carry out the activity even with the use of equipment.
- **you** always need the help of another person to do the activity.

Period of insurance – The period for which this policy is in force as shown on **your** policy **schedule**.

Photographic evidence - Photograph(s) of **your bike**, **accessories** and **approved lock**, that:

- a) allow **us** to identify the exact make and model of the item(s); and
- b) **you** can prove were taken before a loss took place and show **your bike**, **accessories** and **approved lock** in the original condition as they were when added to **your** policy and prior to any claim for **theft** or **accidental damage**.

Pre-existing medical condition – An illness or injury that **you** had before the start date of the policy.

Public location - Any place that is not secure, access to which is not controlled and that is accessible to the general public.

Professional racing – Any races for which **you** have been paid to participate.

Schedule – The document issued by Protectmybike.co.uk which contains **your** personal information, details of the **bike** and **accessories** that are covered, cover limits, additional add-ons purchased and the start and end date of **your** policy.

Temporary residence – A residence that is not **your home** including holiday accommodation where **you** are staying temporarily but no longer than 60 days during the **period of insurance**.

Territorial limits – The **United Kingdom** and, where the additional Overseas Extension has been purchased, the rest of the world (except where General Exclusion 2 applies or Cuba, Iran and North Korea) subject to a maximum duration of either 30 or 60 days per annum (as shown on **your** policy **schedule**) during any one **period of insurance**.

Theft – The unauthorised taking of **your bike(s)** and or **accessories** by a third party with the intention of permanently depriving **you** of it.

Unattended – Not being present with **your bike** or able to take care of **your bike** in person.

United Kingdom, UK – England, Scotland, Wales and Northern Ireland.

Vandalism/vandalised – Any intentional destruction or damaging of **your bike** or **accessories** by another person.

We, us, our – White Horse Insurance UK Limited, a branch of White Horse Insurance Ireland dac, or their agents or sub-agents.

Wear and tear – Damage caused through age, natural deterioration, exposure to light, lack of maintenance or caused by cleaning, alteration, adjusting, restoration, repair, maintenance, mechanical or electrical breakdown, scratching, misuse, atmospheric or climate conditions.

You, your, yourself – The person (aged 18 years or over) as stated on the policy **schedule** or any member of **your family**.



Section 1 – Bikes and Accessories

Provides cover for **theft, accidental damage** or **vandalism** to **your bike** and **accessories**.

Please read the essential security on page 4 and **approved lock** requirements on page 7.

Who is covered?

You and **family** members with whom **you** live.

What is covered?

We cover:

1. **accidental damage** to **your bike** and **accessories**;
2. **vandalism** to **your bike** and **accessories**;
3. **theft** of **your bike** and **accessories**

What we pay for?

We will pay for the repair or replacement of the **bike** and **accessories**, up to the **insured value** stated in **your policy schedule**.

This policy covers **theft, accidental damage** and **vandalism** to **accessories** if they are stolen, **vandalised** or damaged at the same time as the **bike**. This includes higher limits of **accessories** cover where **you** have paid the appropriate premium and additional **accessories** cover is shown on **your policy schedule**.

Where is it covered?

Cover applies in the **territorial limits**. If selected, at an additional premium, cover is extended to the rest of the world (Overseas cover) for either 30 or 60 days. If **you** buy Overseas cover it will be shown on **your policy schedule**. Please note: No cover is provided in Cuba, Iran and North Korea under any section of this policy.

What is not covered?

(please also refer to the General Exclusions on page 22)

1. The **excess**.
2. **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.
3. **Theft** or **vandalism** of **your bike** if **you** are unable to provide **evidence of ownership** of an **approved lock** prior to the date of **theft**. This exclusion only applies where the use of the **approved lock** is pertinent to the circumstances of the **theft**.
4. **Theft, accidental damage** or **vandalism** sustained if the **bike** has been left outside in a **public location** for more than 18 consecutive hours.
5. Loss caused by unexplained disappearance or lack of supervision.
6. **Theft** of, **vandalism** or **accidental damage** to **accessories** or wheels unless they were stolen, **vandalised** or damaged at the same time as the **bike**.
7. **Theft** of batteries unless stolen with the **bike**.
8. Any **bike** not specified on **your policy schedule**.
9. Loss by **theft** where the essential security and **approved lock** requirement have not been met at the time of the **theft**.
10. **Theft** from any building or premises (including **your home** or workplace) unless the **theft** involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage must be supplied with any claim.
11. **Theft, accidental damage** or **vandalism** sustained during a period of **abandonment**.

- 
12. **Theft** from any **motor vehicle** between the hours of 9pm and 6am unless the vehicle is fitted with an alarm/immobiliser.
 13. **Theft** by a member of **your family**, any person **you** live with or any person known to **you**.
 14. 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.
 15. Scratching, denting or any cosmetic change which does not impair the function of the **bike**.
 16. Any claim in respect of mechanical or electrical breakdown.
 17. **Theft** of tyres unless the **bike** was stolen or damaged at the same time.
 18. Any claim for a **bike** and **accessories** where it has been lent or entrusted to someone else, other than a member of **your family**.
 19. **Theft** or **accidental damage** to any property which is not an **accessory** or a **bike**.
 20. Any claim while the **bike** is being used in a **competition**, including racing, unless the Racing and Competition option has been purchased.
 21. Any claim resulting from use of the **bike** outside the **territorial limits** unless the Overseas cover option has been bought.
 22. Any claim for the **bike** and **accessories** resulting from them being transported which has not been reported to the carrier and a written report obtained from them.
 23. 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.
 24. **Theft** or malicious damage where a crime reference number has not been provided.

25. Any claim for more than one **bike** if left in or on a **motor vehicle**.

26. Any loss resulting from mechanical or electrical breakdown or defect or electronic malfunction.

Optional sections of cover

Sections 2, 3, 4, 5 and 6 only apply if **you** have selected them and paid the additional premium and will be included in **your policy schedule**.

Section 2 – Personal Accident

Provides cover for **accidental bodily injury** which causes death or **permanent total disablement**.

What is covered?

If, while riding on, mounting or dismounting from **your bike** within the **territorial limits**, **you** sustain **accidental bodily injury** which, solely and independently of any other cause, within 52 weeks results in death or disablement (as set out in the table of benefits) **we** shall pay **you** the appropriate benefit shown in the table below according to the level of cover **you** have purchased.

Table of benefits

Benefit	Injury Type	Option A	Option B
1	Death	£10,000	£20,000
2	Loss of Sight	£10,000	£20,000
3	Loss of Limbs	£10,000	£20,000
4	Loss of Use of Shoulder, Elbow, Wrist, Knee, Hip or Ankle	£7,000	£15,000
5	Permanent Total Disablement	£10,000	£20,000
6	Quadriplegia	£10,000	£20,000
7	Paraplegia	£10,000	£20,000
8	Loss of Hearing (Both Ears)	£10,000	£20,000
9	Loss of Hearing (One Ear)	£2,500	£10,000
10	Loss of Speech	£5,000	£10,000

Special provision for benefit 1

We will pay the benefit shown in the Table of Benefits if **you** disappear, are not found within 52 weeks and, after looking at all available evidence regarding **your** disappearance, **we** are satisfied that **your** disappearance can be presumed to be due to **your** death as a direct result of covered **accidental bodily injury**. **Your** legal personal representatives must provide a written undertaking that if **you** are subsequently found to be living, the benefit will be repaid to **us** within 90 days.

What is not covered

We will not pay any claim directly or indirectly caused or contributed to by, or resulting from, the following:

1. any psychiatric, psychological, mental or nervous disorder, including dementia, stress, post-traumatic stress disorder, anxiety or depression not resulting from **accidental bodily injury** and diagnosed by a medical practitioner;
2. suicide or self-inflicted injury;
3. illness or disease not resulting from **accidental bodily injury**;
4. any degenerative process or naturally occurring condition;
5. any gradually operating cause that is the result of a series of events which occur or develop over time that cannot be wholly attributable to a single **accident**;
6. **you** committing a criminal act;
7. any **accident** while the **bike** is being used in a **competition** unless **you** have chosen Racing and Competition cover;
8. **you** being under the influence of alcohol or non-prescribed drugs, or abusing prescribed drugs;
9. any pre-existing medical condition;

10. failure to follow medical advice;
11. **your** use of the **bike** for business purposes or **professional racing**;
12. **your** use of the **bike** to participate in stunts or the use of equipment designed for undertaking stunts.

Special conditions relating to this section

The following conditions apply to claims for benefit listed in the Table of Benefits:

1. **We** will only pay one benefit to each person insured in relation to any one **accident**. However, where **you** suffer **bodily injury** which results in a claim being paid for any of the benefits 2–10 listed in the Table of Benefits and **you** subsequently die during the **period of insurance** as a result of the same **accident**, then in addition to the benefit already paid to **you** **we** will pay to **your** legal personal representative any difference between the amount of benefit already paid and the amount of the benefit payable for death shown in the Table of Benefits.
2. Any claim for benefits 2–10 must be proved to **our** satisfaction to be permanent and without expectation of recovery before **we** will pay the appropriate benefit.
3. If **you** die or suffer **permanent total disablement** (benefits 2–10) as a result of exposure to the elements while using the **bike** **we** will consider that as having been caused by **accidental bodily injury**.


Section 3 – Public Liability



What is covered?

We will pay up to £3 million in total in any one year for any claim or series of claims made against **you** or a member of **your family** from any one event or one source or original cause that has occurred in the **territorial limits** for which **you** are legally liable as the user of the **bike** as a result of:

 **accidental bodily injury** or death to any person; or

 **accidental damage** to third party property not belonging to **you** or in **your** custody or control, which arises from **your** or **your family**'s use or ownership of the **bike**.

The total amount payable includes reasonable legal defence costs and expenses incurred by **you** or **your family** and agreed with **our** written consent. **You** and **your family** are covered for costs and expenses that are not recoverable elsewhere (including other insurance policies).

What is not covered?

Legal liability to pay compensation or costs arising directly or indirectly from:



1. any business, trade, profession or employment;
2. the transmission of any contagious disease or virus;
3. any punitive, exemplary or aggravated damages awarded against **you**;
4. any action for damages brought in a court outside the **territorial limits**;
5. **bodily injury** to any member of **your family**;
6. **accidental loss** of or damage to property belonging to or in the care, custody or control of **you** or any member of **your family**;
7. the ownership, possession or use of any mechanically propelled vehicle (other than the **bike**);
8. the use of the **bike** in North America;
9. any **accident** while the **bike** is being used in a **competition** unless **you** bought Racing and Competitions cover;
10. liability assumed by contractual agreement;
11. any deliberate, malicious, dishonest or criminal act committed by **you** or a member of **your family**;
12. any claim arising where the **bike** was not being used by **you** or a member of **your family** at the time of the incident leading to **accidental bodily injury**, death or **accidental damage**;
13. any claim arising as a direct or indirect result of fire caused by an **electric bike's** battery.

Section 4 – Racing and Competitions

What is covered?

We will extend cover to include **your** non-professional, competitive cycling. This includes competing at race, trail and BMX events within the **territorial limits**.

We will reimburse you for:

-  the entrance fee for a **competition** endorsed by a recognised national sporting association or cycling event organiser; and
-  in the event of an approved claim for race entrance fees, and non-refundable travel and accommodation costs,

If **you** or a member of **your family** are unable to attend for one of the following causes:

1. Illness or injury.
2. Cancellation of leave if **you** or a member of **your family** are a member of the armed forces, police force, fire service, employee of a public utility company or the National Health Service requiring **you** to work or be on duty or travel to or from work or active duty on the day of the **competition**.
3. Adverse weather conditions resulting in the cancellation of the **competition** if **you** are not reimbursed by the organisers.
4. Damage or burglary at **your** usual residence or place of work and **you** need to be there.
5. A claim for **your bike** is being processed by **us** and is approved but leaves **you** unable to compete because it is damaged.

We also cover any item of cycling clothing lost in an organised triathlon or duathlon transition area while **you** or a member of **your family** are competing in the **competition**, up to the value of £200 per insured **bike** in any one **period of insurance**.

We will extend cover to include **your bike** when it is left **unattended** and unlocked in a triathlon or duathlon transition area whilst awaiting use or collection during an organised, competitive triathlon or duathlon, provided there are marshals or other such officials in attendance within the transition area.

What is not covered?

1. More than £1000 per insured **bike** of **competition** fees in any one **period of insurance**.
2. More than £500 per insured **bike** of travel and accommodation costs in any one **period of insurance**.
3. More than £200 per insured **bike** in cycling clothing costs for losses sustained in a transition area in any one **period of insurance**.
4. Any travel and accommodation costs that are not related to the same event that an approved claim for reimbursement of race fees has been made.
5. Any claim relating to the use of **your bike** by a fellow cycling or triathlon club member other than for **accidental damage to your bike**.
6. Any claim where **you** or **your family** member are unable to provide proof of entry fees paid or where the event organiser is unable to confirm the cancellation of the event and that **you** or **your family** member were unable to compete.
7. Any claim where a part refund or **competition** credit note has been given for a future event.
8. Any claim caused directly or indirectly by pre-existing or self-inflicted illness or injury, pregnancy, prenatal care, childbirth, miscarriage or infertility treatment and any medical treatments or operations which are not medically necessary including cosmetic or beauty treatments, routine dental or medical treatments.
9. Any claim caused directly or indirectly by any treatment, medication, illness or injury not certified by a doctor
10. Any leave that was planned, booked, foreseeable or known about prior to the start date of the policy and any claim for cancellation of leave not confirmed, in writing, by **your** or **your family** member's employer.

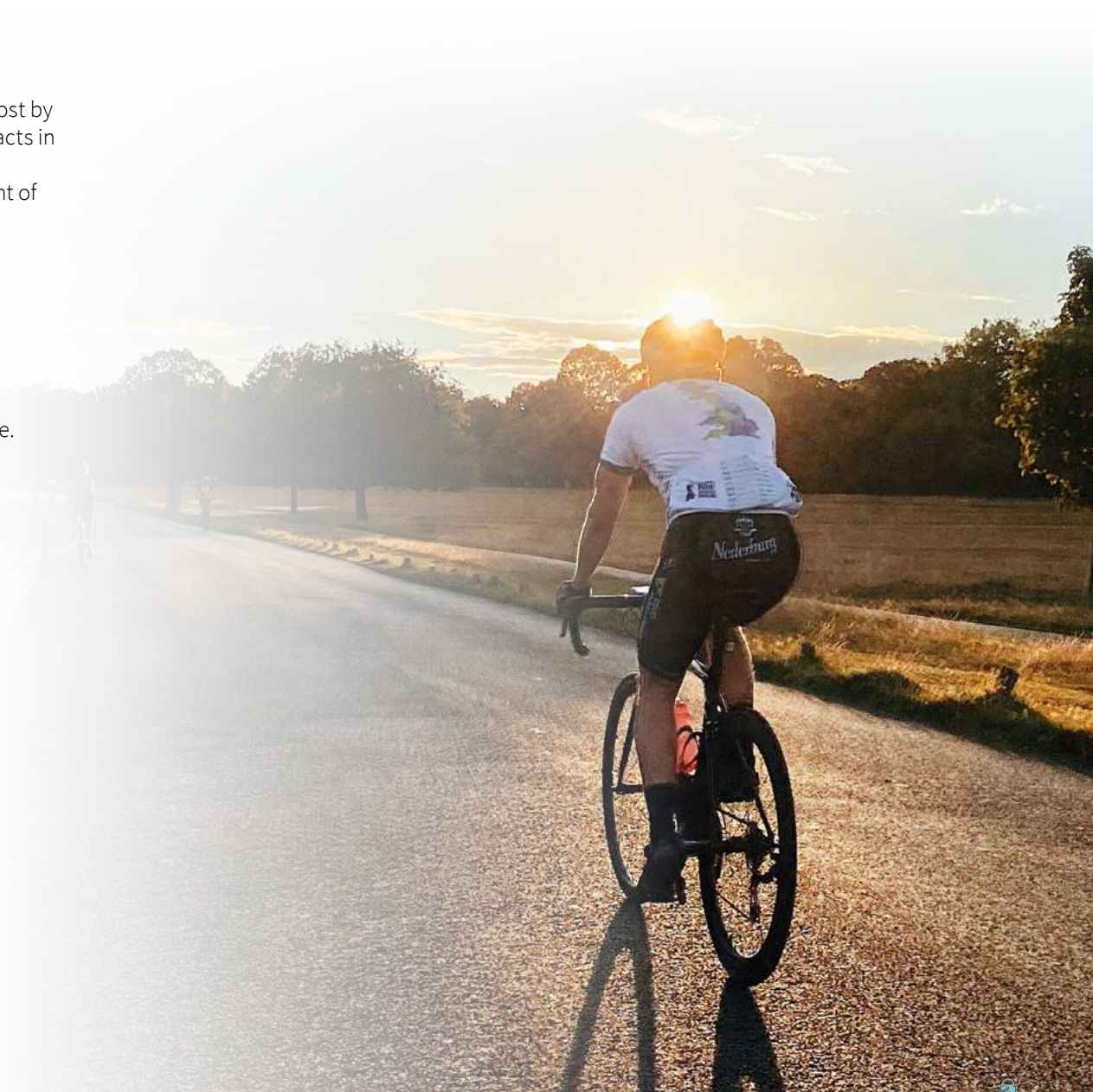
Section 5 – Replacement Bike Hire

What is covered?

We will pay for the reasonable cost of the hire of an alternative **bike** if **your bike** is lost by a carrier, stolen or damaged and cannot be used. This cover applies to hiring contracts in the **territorial limits** only. The **bike** must be hired from a recognised and reputable **bike** dealer for the period that **you** are awaiting repair or replacement of **your bike** which is the subject of a claim under this policy.

What is not covered?

1. Any hire costs which have not been agreed with **us** and **our** prior authority not been obtained.
2. **You** will not be compensated for rental charges in **excess** of £50 per day.
3. **You** will not be compensated for more than 20 rental days for the same damage.








Section 6 – Overseas Cover

What is covered?

The **territorial limits** of this policy are extended for an additional premium to anywhere in the world (except Cuba, Iran and North Korea) subject to a maximum duration of either 30 or 60 days per annum (as shown on **your** policy **schedule**) during any one **period of insurance**.

This extension applies to the following Sections:

-  **Bike and accessories** (Section 1)
-  The following Optional Covers, if shown on **your** policy **schedule**:
 -  Personal **Accident** and Personal Injury (Section 2)
 -  Public Liability (Section 3) - except for North America
 -  Racing and Competitions (Section 4)



General Exclusions

This policy does not cover any **accidental damage**, malicious damage or **theft**, or any expense or any legal liability of any nature, directly or indirectly caused or contributed to by, happening through or in consequence of:

1. any use of the **bike** in connection with an occupation or business;
2. the use of the **bike** in countries or areas where the Foreign, Commonwealth and Development Office has advised against “all travel” or “all but essential travel”;
3. any criminal act by **you** for which **you** are convicted;
4. war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;
5. terrorism (as defined by the Terrorism Act 2000 and any amending or substituting legislation);
6. radiation or contamination by nuclear material, the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter, any device or weapon which employs atomic or nuclear fission or fusion, or other comparable reaction or radioactive force or matter;
7. **your** use of the **bike** for **professional racing**;
8. **your** use of the **bike** for stunts or the use of equipment designed for undertaking stunts.

No cover or benefit shall be provided, and no sum shall be payable under this policy, to the extent that providing or paying it would directly or indirectly put **us** or **our** ultimate parent company in breach of any applicable economic or trade sanction laws or regulations.

No claims will be paid in respect of costs beyond the **insured value** limit on **your** policy **schedule**.



How to Claim

In the event **you** need to make a claim, **you** can submit it quickly and easily through the [PMB Customer Dashboard](#).

If **you** need to speak to **us** or if **you** need any help with **your** claim, please contact **us** on the following:

Tel: 0345 030 8110

Email: claims@protectmybike.co.uk

Please note **our** opening times are Monday to Friday 9am to 5pm (excluding bank holidays).

Claims Conditions

It is important that **you** keep to these conditions. If **you** do not, a claim may be rejected, or **your** policy may be invalid.

1. **You** are covered for the **insured value** of a **bike** which will mean a repair or if the **bike** is stolen or damaged beyond **economic repair**, the replacement of the **bike** with an equivalent one up to the maximum of the **insured value**.
2. If **you** are paying **your** premium by monthly instalments and a claim results in a total loss or replacement, **we** will deduct the remaining premiums due for the **period of insurance** from any claim paid.
3. **You** must provide upon request **evidence of ownership** and proof of purchase in the event of a claim.
4. It is important that **you** provide as much information and assistance as **we** may require so that **we** can ensure **you** receive a speedy resolution to **your** claim.
5. If **your bike** is stolen or **vandalism** is suspected, **you** must inform the police as soon as possible and obtain a crime reference number.
6. For public liability claims, please tell **us** in writing as soon as possible if someone is holding **you** responsible for damage to their property or **bodily injury**. **We** will ask **you** to send **us** any correspondence, claim, writ or summons as soon as **you** receive it. **You** must not negotiate, pay, settle, admit or deny any claim without **our** written permission. **You** must notify **us** in writing of any impending criminal prosecution, inquest or fatal **accident** enquiry.
7. **You** must supply at **your** own expense full details of the claim in writing together with any supporting information including, but not limited to, police reports, medical reports, damage assessments, **evidence of ownership** and proof of purchase of the **bike** and **accessories**.
8. Where the damage to the **bike** is beyond economical repair and the insurer replaces it, the damaged **bike** becomes the property of the insurer. **We** have the right to take and keep possession of any part or all of the **bike** and **accessories** and to deal with the salvage in a reasonable manner if **we** ask for it.
9. In the case of loss or damage sustained while in the custody and control of an airline (only applicable where the Overseas Extension has been selected and is shown on **your** policy **schedule**) a Property Irregularity Report will be required, or, in the case of loss or damage sustained while in the custody and control of another type of transport provider, proof that **you** have reported the matter to them.
10. A proportionate reduction in any claims settlement will be made should **you** under-insure (i.e. the **insured value** chosen is less than the **insured value** of the **bike**).
11. No claims will be paid in respect of costs beyond the **insured value** on **your** policy **schedule**. The maximum **insured value** in total for all **bikes** on a single policy cannot exceed £20,000.
12. If **your** claim is in any way dishonest, exaggerated or fraudulent **we** will:
 - a) not make any payment under this policy and;
 - b) if **we** have paid any claim after dishonesty, exaggeration or fraud, **we** will ask **you** to pay **us** back and;
 - c) **we** may inform the Police.

Basis of Claims Settlement

1. **We** reserve the right to specify a supplier of **our** choice for the repair or replacement of the **bike** or at **our** discretion offer cash or voucher settlement.
2. Wherever possible **we** will arrange for any **bike** which has been damaged or stolen to be repaired or replaced by a specialist **bike** dealer or distributor of **our** choice who will invoice **us** directly for the repairs or the replacement.
3. **We** reserve the right to benefit from any trade discount or similar purchase discount obtainable from a **bike** repairer, dealer or distributor of **our** choice.
4. **We** do not have to use any **bike** dealer or distributor nominated or selected by **you**. However, if **you** are able to obtain the same repair or replacement from **your** local or preferred dealer or distributor at the same price that **we** are able to obtain from **our** trade sources, and if the dealer or distributor is willing to invoice **us** directly, then **we** will be happy to accommodate **your** requirements or wishes.
5. If **we** do not replace or repair the **bike we** will pay for loss or damage by means of a voucher or cash settlement.
6. If **we** pay the total **insured value** for the **bikes** and **accessories**, **we** will then have the right to take possession of such property and dispose of it as **we** deem appropriate. Any proceeds from such disposal will belong to **us**.

Subrogation

If a third party is believed to be responsible for any claim, **we** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit. This is called exercising **our** right of subrogation. **You** must provide **us** with all the help and information **we** require for the purpose of exercising this right of subrogation. **You** will not take action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission. **We** will pay any costs or expenses involved in exercising **our** right of subrogation.

Under Insurance

In the event of under-insurance, where the **insured value** is below the **bike's** and **accessories'** value at the date of loss, **we** will reduce any claim payment in proportion that the **insured value** bears to the value at the date of loss.

Below is an example of how **we** would calculate a pay-out for an under-insured **bike**.

(**Insured Value**/Actual Value on date of loss) x Loss = Claim Amount Paid (excluding any applicable **excesses** and deductions)

Example:

Price Paid = £2,000

Insured for = £1,500

Bike is stolen $(£1,500 / £2,000) \times £1,500 = £1,125$

Complaints



Our aim is to provide the highest level of service to **you** at all times in dealing with all aspects of **your** insurance. **We** do, however, realise that things can go wrong occasionally. If **you** feel **we** have not achieved **our** aim, please inform **us**. **Your** feedback enables **us** to monitor and improve the service **we** provide.

How to complain

Please quote **your** policy number and claim reference (if applicable) in all correspondence so that **your** concerns may be dealt with as quickly as possible. If **you** have a complaint regarding the sale of this insurance, please contact Protectmybike as follows::

Address:	Protectmybike Complaints Department 282 Leigh Road Leigh-on-Sea SS9 1BW
Email:	customer@protectmybike.co.uk
Telephone:	0800 689 4749

If **you** have a complaint regarding a claim you have made, please contact White Horse Insurance Ireland dac as follows:

Address:	The Customer Experience Manager White Horse Insurance UK Limited c/o White Horse Insurance Ireland dac Rineanna House Shannon Free Zone Shannon, County Clare V14 CA36 Republic of Ireland
Email:	complaints@white-horse.ie

We will endeavour to deal with any complaint as quickly as possible. If **we** cannot agree on a solution, or if after 8 weeks, **we** have not answered **your** complaint, **you** may contact the Financial Ombudsman Service.

Please note that if you wish to refer a complaint to the Financial Ombudsman Service, **you** must have completed the above procedure before the Financial Ombudsman Service will consider **your** complaint.

Address:	The Financial Ombudsman Exchange Tower, Harbour Exchange Square, London E14 9SR
Website:	www.financial-ombudsman.org.uk
Telephone:	0800 023 4567 (free from standard landlines, mobiles may be charged) or 0300 123 9123 (same rate as 01 and 02 numbers on mobile phone tariffs)

You have the right to refer **your** complaint to the Financial Ombudsman, free of charge, but **you** must do so within six months from the date of the final response letter. If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. This does not affect **your** right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

The above complaints procedure is in addition to **your** statutory rights.

Financial Services Compensation Scheme (FSCS)

The insurer is a member of the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from this scheme if **your** insurer cannot meet their obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

Data Protection



White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac, holds **your** personal information in accordance with all applicable data protection laws.

To administer **your** policy White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac, will collect and use information about **you** provided by **you** to Protectmybike. This notice applies to anyone who is insured under this insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering **your** policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime.

The information **you** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by **us** in fulfilling **your** insurance contract. **We** may send **your** personal information in confidence to other companies who provide services to **us** for processing and storage.

This may mean sending information to countries outside of the **United Kingdom**, European Union or European Economic Area that may not have the same levels of privacy legislation as in the **United Kingdom**, European Union or European Economic Area. When we do this, we will ensure that we transfer the data securely and accordingly to regulatory requirement.

By buying this insurance policy, **you** agree to **us** using **your** personal information in this way. **You** have various rights in relation to personal information that is held by **us**, including the right to request access to **your** personal information, the right to correct inaccurate personal information or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **we** use **your** information and what rights **you** have in relation to **your** personal information; however, **you** can obtain more information about how **we** use **your** data by reviewing **our** full Privacy Policy.

Our privacy policy is available to read on **our** website www.whitehorseinsurance.eu. **Your** data will be treated in accordance with **our** Privacy Policy. **You** will also find the full privacy policy for Insuremore Ltd at www.protectmybike.co.uk/privacy.

How Should I Value My Bike?



See below some examples on how to value **your bike(s)** correctly. If **you** are unsure, please contact **our** customer service team who will be able to help further.

Buying a **bike** from new

Example	Answer
I purchased my bike for £5,000 from a retailer in 2022 and have had no upgrades since; what's the value?	You should insure it for £5,000.
I purchased a bike for £2,000 from a retailer in 2020 and then spent £1,500 on a new wheelset and brakes; what's the value?	You should insure it for £3,500. The valuation is the total price you paid for the bike plus the extra parts.
I purchased a bike worth £2,000 original RRP but got a 20% discount so only paid £1,600; what's the value?	You should insure it for £2,000. The original RRP prior to any discount being applied.
I was gifted a bike in 2020 and the original cost of the bike was £3,000 at the time of gifting; what's the value?	You should insure it for £3,000. Please note - you must be able to provide a gift receipt or evidence of the gifting showing the original RRP at the time of gifting.

I purchased a vintage bike for £3,000 in 2015; what's the value?	In this instance, you insure the bike for the value that an expert has calculated. You must provide photos of the bike and a copy of the valuation letter, which must be less than three years old to verify the value.
I had a bespoke bike built to my exact specification. I paid a total of £3,000 for the frameset, wheelset, groupset and finishing kit from various sources; I also paid £700 for labour; what's the value?	You should insure it for £3,700. The total cost of the parts and reasonable labour costs. You must have the receipts and invoices for all the parts used and the labour.

Buying a bike second-hand

Example	Answer
I purchased a bike for £1,000 from a private seller on eBay. The original RRP value of the bike when new was £3,000; what is the value?	You should insure it for £1,000. The price you paid. Remember to keep a copy of the eBay transaction and receipt confirming the purchase.
I purchased a bike for £2,000 from a second-hand bike retailer and I also added a new wheelset costing £700; what's the value?	You should insure it for £2,700. The price you paid for the bike and the additional wheelset you added.
A relative gifted me a second-hand bike he purchased in 2020 for £750; what's the value?	You should insure it for £750. Providing they still have the original purchase receipt, gift receipt or proof of purchase to confirm the amount originally paid. If you do not have any of these you should contact us to agree a valuation before buying this insurance.
I paid £2,500 for an ex-demo bike that was originally worth £4,000 RRP; what's the value?	You should insure it £2,500. The price you paid for the bike .
I purchased a bike for £1,000 in cash from a private seller I met online. What's the value?	Unfortunately, we do not cover second hand bikes purchased from private sellers where payment was made by cash and where there is no receipt or invoice from a reputable retailer or seller.





Protectmybike.co.uk is a trading name of Insuremore Ltd.

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