

Vehicle Breakdown Insurance Cover

Insurance Product Information Document



Velosure is a trading style of Lawshield UK Ltd which is registered in the United Kingdom and authorised by the Financial Conduct Authority. FCA Authorisation Number: 306793.

Company: Velosure

Product: Velosure Cycle Rescue – UK

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. For full and complete terms and conditions, please refer to your Policy Documentation.

What is this type of insurance?

This Vehicle breakdown insurance cover is an insurance policy that provides roadside assistance and recovery when your vehicle unexpectedly suffers a breakdown in the United Kingdom.



What is insured?

- ✓ Any bicycle, adult tricycle or tandem, including any mechanically or electronically assisted cycle weighing less than 40 kg and with an output not exceeding 250w/15.5mph.
- ✓ An accident, act of vandalism, or irreparable breakdown to the pedal cycle which immediately renders the pedal cycle immobilised.
- ✓ Local Recovery to:
 - the nearest suitable cycle repair shop; or
 - the nearest appropriate railway station; or
 - the nearest car rental agency; or
 - the nearest overnight accommodation; or
 - your home address, if closer.
- ✓ Message Service:
 - two messages to your home or place of work.



What is not insured?

- ✗ Any incident where the pedal cycle is being used in a way that is not specified in the design and manufacturers specifications, or arising directly out of the unreasonable use of the pedal cycle on unsuitable terrain.
- ✗ A recovery if the pedal cycle can be repaired at or near the incident location within the same working day.
- ✗ Incidents where the pedal cycle is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer, including immersion in mud, sand, snow or water.
- ✗ Incident within a mile, by public highway from your home address.
- ✗ Incidents while the pedal cycle is being used or has been modified for racing, trials or rallies, speed or endurance tests or practices for those activities.
- ✗ Any costs or expenses not authorised by our rescue controllers.
- ✗ Ferry and toll charges.
- ✗ The cost of parts, components, lubricants or materials, food, drinks, telephone calls, or other incidental expenses.



Are there any restrictions on cover?

- ! Maximum three (3) claims per period of insurance.
- ! Claims totalling more than £1,500 in any one period of insurance.
- ! Recovery must take place at the same time as the initial callout.
- ! If you cancel your request for assistance and your pedal cycle breaks down again within 12 hours, you will be charged for the second and any subsequent callouts.



Where am I covered?

- ✓ Great Britain and Northern Ireland.



What are my obligations?

- The pedal cycle must be maintained in a roadworthy manner and used in accordance with the manufacturer's specifications
- Should your policy details change, e.g. pedal cycle, you will notify us as soon as possible.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and /or initiate criminal proceedings.
- Guard your safety at all times but remain with or nearby the pedal cycle until the recovery operator arrives.
- If your pedal cycle requires recovery, you must immediately inform us of the address you would like the pedal cycle taken to, out of the options available within your entitlement.
- It is your responsibility to ensure personal possessions are removed prior to your pedal cycle being recovered.
- Some services will be offered on a pay/claim basis, which means that you must pay initially and we will send you a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from our rescue controller. We will only reimburse claims when we are in receipt of a valid invoice or receipt.
- Pedal cycles must be located within the territorial limits (UK) when cover is purchased and commences.



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

For your period of cover, please refer to your Policy Documentation.



How do I cancel the contract?

This policy has a cooling off period of 14 days from the time you receive this information. If you do not wish to continue with the insurance, we will provide a refund of premium paid, providing no claim has been made. However, a refund of premium is not available if the total duration of the policy is for a period of less than one month. If you exercise your right to cancel, the policy will be regarded as not taken up and cancelled from inception. You may cancel your policy after this period, but no refund of premium is available. Please call 01206 714739.