

## **GROUP MEMBERSHIP PEDAL CYCLE INSURANCE SCHEDULE OF COVER**

<b>Policy Number</b>	TWYJGRP0000103
<b>Policy Holder</b>	Ricci Ltd t/as Bike Chain Ricci
<b>Insured Address</b>	82 Mount Ambrose, Redruth, TR15 1QF
<b>Effective from</b>	01 March 2017 at 00:01
<b>Expiry date</b>	28 February 2017 at Midnight
<b>Cover</b>	Members bicycle(s) up to £4,000 away from the home and up to £8,000 at home
<b>Excess</b>	£250
<b>Worldwide</b>	Included
<b>Public Liability</b>	£2,000,000 (Excluding North America)
<b>Race Cover</b>	Included
<b>Accidental Damage</b>	Included
<b>Theft Cover</b>	Included
<b>Bicycles In Transit</b>	Included
<b>Theft from a Vehicle</b>	Included
<b>New for Old Cover</b>	Included no age limit
<b>Race Transition Cover</b>	Included 48 hours limit

## GROUP MEMBERSHIP PEDAL CYCLE INSURANCE POLICY SUMMARY

Section	Standard Benefits	Description	Significant Exclusions or Restrictions
<b>Pedal Cycles</b>	Up to £4,000 Away Up to £8,000 Insured Location	Covered for Theft, Malicious Damage & Accidental Damage.	Excess Per Claim is £250. Maximum sum insured per Pedal Cycle is £4,000 Theft or malicious damage of pedal cycle wheels and or power meter devices when away from the insured location are not covered unless the pedal cycle itself is stolen or damaged. Accessories are not covered
<b>Worldwide All Risk</b>	Included	All sections of cover under this policy are extended to include claims occurring anywhere in the world	Public liability claims whilst a pedal cycle is used in the USA or Canada are not covered.
<b>Public Liability</b>	£2,000,000	In the event of accidental bodily injury or property damage occurring to a third party which arises out of the use or ownership of your pedal cycle, we will pay an amount for which you or a family member become legally liable	Public liability claims whilst a pedal cycle is used in the USA or Canada are not covered. Members under age 16 or over age 85 are excluded from this section of cover.
<b>Sport Cover</b>	Included	Using the pedal cycle for organised racing events or amateur competition.	Professional or Semi Professional athletes deriving part or all of their income from activities involving the use of a pedal cycle (examples of which but not limited to Cyclist, Triathlete or Duathlete) unless you are in receipt of written consent from us

### IMPORTANT INFORMATION

<b>Financial Services Compensation Scheme</b>	<p>Tradewise Insurance Company Ltd are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit.</p> <p>Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at <a href="http://www.fscs.org.uk">www.fscs.org.uk</a>.</p>
<b>Complaints Procedure</b>	<p>If you wish to make a complaint you can write to the Head of Compliance, Tradewise Insurance Services Ltd, 300 Southbury Road, Enfield, Middlesex, EN1 1TS. Should you remain dissatisfied, you may refer your complaint to the, Head of Compliance, Tradewise Insurance Company Ltd, Suite 943, Europort, Gibraltar, GBX11 188. If you still remain dissatisfied, you may refer your complaint to the Financial Ombudsman, Service South Quay Plaza, 183 Marsh Wall, London, E14 9SR, <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p> <p>Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.</p>