Bicycle and Cyclist Insurance

Insurance Product Information Document

Company: Twothreebird UK Ltd
Product: GCN Cycling Insurance

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This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product or the insurer is provided on our website and in your policy documentation.

What is this type of Insurance?

This product has been designed for those that need cover for their bicycle and cycling accessories (including personal gear) against theft, accidental or malicious damage, while out riding, stored at their property or securely locked in a public place. It also covers their public liability responsibilities as a road user. The policy also includes several additional and optional benefits which are summarised below.

What is insured?

- ✓ Your bicycle up to the value of the benefit limit, if your bicycle is stolen or accidentally damaged during the period of insurance. In the event of a crash, accidental or malicious damage to your bicycle, we will at our option, repair your bicycle and/or replace the damaged part(s).
- ✓ Your cycling accessories, personal gear and additional wheelsets up to the value of the benefit limit, if they are stolen or accidentally damaged in the same covered loss as your bicycle and during the period of insurance.
- ✓ Cycle hire and transport reimbursement: the cost of hiring an equivalent bicycle or the reasonable use of public transport, up to the value of the benefit limit, whilst you are awaiting the repair or replacement of your bicycle which arises from a valid claim.
- ✓ Taxi fare reimbursement: if your bicycle is unrideable after an accident or crash, the transport costs for you and your bicycle to the nearest public transport station, bicycle repair shop or your home, or if your bicycle is stolen, the costs of transporting you to your home or the nearest public transport station.
- ✓ Public liability: cover up to the benefit limit for 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.

Optional benefits (if selected)

Travel Cover

- Worldwide cover for theft and accidental damage up to 90 days per policy period (excluding public liability cover in the USA and Canada).
- In-transit cover for your insured items whilst transported by a commercial third-party provider such as a specialist bicycle transport company or courier (by air, sea, road or rail).

Race and Event Cover

- Racing cover for your insured items for loss or damage caused by an incident while participating in a race or organised event.
- Race event fee reimbursement for a cycling race or organised event that you have entered and cannot compete in due to physical injuries you have sustained due to an incident involving a covered loss to your bicycle.
- Event secure zone cover for your insured items up to 24 hours against theft while kept in the event secure zone of an organised event.

What is not insured?

- ✗ Theft from an outside area within the boundary of your home, unless your bicycle is a cargo bicycle and the policy security conditions have been met.
- ✗ Theft if your bicycle is not secured in line with the policy's locking and security requirements.
- ✗ Any claim if someone is riding, or who has responsibility for the safekeeping of your bicycle, is under the age of 16 years.
- ✗ Any claim where you have not provided original evidence of your ownership of your bicycle and/or accessories, including the requested photos of your bicycle, the original purchase receipt or similar proof of purchase as outlined in the policy wording.
- ✗ Damage or theft of cycling accessories, personal gear and additional wheelsets, unless your bicycle is stolen or damaged in the same incident.
- ✗ More than 3 taxi reimbursement claims during a period of insurance.
- ✗ Any organised event fee reimbursement claims if your physical injuries are not sustained as a result of a covered loss to your bicycle.
- ✗ Permanent total disablement until 52 weeks after the date of the accident has expired unless confirmed by a medical professional of our choosing.
- ✗ 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.
- ✗ Public liability to another cyclist or their property arising from an accident whilst you are participating in an organised cycling event, including but not limited to a social group or club event.
- ✗ Public liability to another cyclist or their property arising from an accident whilst cycling in formation, in a group or peloton, or otherwise in circumstances where another cyclist/cyclists follows behind you or next to you.
- ✗ Liability arising from your trade, business or profession or the use of a bicycle for hire or reward, courier services or the carriage of paying passengers.
- ✗ Liability not involving the use of a bicycle.
- ✗ Using your bicycle as a professional cyclist or sponsored cyclist.
- ✗ Death if this occurs outside the period of insurance or death if this occurs more than 4 weeks after the date you were injured.

Cyclist Personal Injury Cover

- Personal accident cover for death or permanent injury if you are riding a bicycle and you are killed or permanently injured as a result of an accident.
- Emergency private medical care, optical or dental treatments sought and obtained for injuries sustained in an accident within 24 hours of such accident, or physiotherapy sought and obtained for injuries sustained in an accident within 7 days of such accident.

- ✗ Theft of an electric bicycle battery, unless the battery was secured by the integrated lock of the bicycle with signs of forced removal, or the battery was integrated into the frame and was removed by specialist tools.
- ✗ Public liability arising in the USA or Canada.

Please refer to the policy wording for a full list of exclusions.

Are there any restrictions on cover?

- ! You must pay the excess for each claim.
- ! Any claim for more than the market value or benefit limit.
- ! For a cyclist's personal injury or emergency private medical care, optical or dental treatment claims we will pay the appropriate benefit shown in the benefit scale.
- ! You must use a Sold Secure approved lock appropriate to the value of your bicycle:
  - Sold Secure Silver for bicycles insured for less than £1,500.
  - Sold Secure Gold for bicycles insured for £1,500 or more.
- ! Your bicycle must be locked through the frame (and any quick-release wheels) to an immovable object when left unattended.

Please refer to the policy documentation for a full list of coverage restrictions.

Where am I covered?

- Cover is provided for incidents that occur in England, Scotland, Wales and Northern Ireland when you have selected bicycle insurance without the travel cover extension. When you have selected bicycle insurance and included travel cover the territorial limit is amended to worldwide (and only available for 90 consecutive days). The cyclist insurance is extended to worldwide as standard (and only available for 90 consecutive days), however public liability cover is not available in the USA and Canada.

What are my obligations?

- You must answer all questions honestly, accurately and to the best of your knowledge when applying for your policy.
- You must notify us as soon as possible of any changes which may affect the cover provided and which may have occurred since the cover started.
- You must pay your premium, and you must pay the policy excess in respect of each and every claim.
- You must adhere to all terms and conditions of your policy.
- In the event of a claim, we may need to access your medical records. You agree that you will work with us in providing us with access to your medical history as may be required for the assessment of your personal injury claim.
- You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.

When and how do I pay?

- You can pay monthly or annually using a major credit or debit card or by Direct Debit.

When does the cover start and end?

- You can choose the date your cover starts but this should be after any previous insurance cover ends.
- For annual policies we will contact you about 21 days before your renewal date with your renewal quote. We will automatically renew your policy unless you tell us not to.
- Monthly policies have no fixed renewal date and continue automatically from month to month for as long as you continue to pay your premium, unless you tell us to cancel it.

How do I cancel the contract?

- You may cancel this policy by contacting the administrator on 0330 460 6009 or by email at hello@uk.insurance.globalcyclingnetwork.com
- If the cancellation is made within 14 days of the start date or the date you receive the policy documents if this is later and provided no claims have been made, we will refund any premium paid.
- After 14 days:
  - If you have a monthly policy, you can cancel but you will not get any money back.
  - If you have an annual policy, you will receive a refund less a deduction for the time you have been on cover.

Edition Date: November 2026