

Travel Insurance

Insurance Product Information Document

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Product: Pedal Cover – Ultra Annual Multi Trip Policy

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your Policy Wording.

What is this type of insurance? This is travel insurance, available on a multi-trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



What is insured?

The policy covers each insured person **up to** the following amounts:

✓ Cancellation – If you are unable to go on your trip	£5,000
✓ Cancellation – If you are unable to take part in the activity	£5,000
✓ If your scheduled airline fails before you leave home	£1,500
✓ If you are delayed	£200
✓ If you miss your departure or onward connection	£1,000
✓ Abandonment – If you decide to abandon your trip	£5,000
✓ If your scheduled airline fails while you are away	£1,500
✓ If a natural disaster occurs during your trip	£1,000
✓ If you need additional pet care due to a delay on your return journey	£250
✓ If you need emergency medical treatment abroad	£10m
✓ If you need to be brought home	£200,000
✓ If you are buried or cremated abroad	£5,000
✓ If you are admitted to a public hospital	£750
✓ If you need dental & physiotherapy treatment after you have returned home	£500
✓ If you are taken ill or injured in your home country	£2,000
✓ Curtailment – If you need to cut short your trip	£5,000
✓ If your checked in baggage is delayed	£450
✓ If your valuables are lost, stolen or accidentally damaged	£500
✓ If your other possessions are lost, stolen or accidentally damaged	£3,000
✓ If your cash or event tickets are lost or stolen	£300
✓ If you need emergency travel documents	£300
✓ If you need legal advice	£25,000
✓ If you are killed, injured or disabled following an accident	£15,000
✓ If you are held legally liable for injury or damage	£2m
✓ If you cannot use your bicycle for more than 24 hours	£500
✓ If you need to collect your bicycle after you have returned home	£350
✓ If you need roadside recovery	£200
✓ If you are unable to participate on the day of an event	£1,000

You can also add the following optional covers to the policy for an additional premium:

- Gadget Extension
- Winter Sports Extension
- Denial of Boarding Extension



What is not insured?

- ✗ Deductibles (sometimes called excesses) apply on the Single Trip and Multi Trip policy and are shown in the Policy Wording – you are responsible for paying this amount in the event of a claim.
- ✗ There is no cover if you purchased this policy with the reasonable intention or likelihood of claiming.
- ✗ There is no cover for cancellation due to Foreign, Commonwealth and Development Office (FCDO), government or local authority advice.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease.
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip.
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19.
- ✗ Any claims due to existing medical conditions that you have not told us about or where we have not agreed to cover them in writing.
- ✗ Any claims for dental treatment other than to alleviate sudden pain.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you know about before taking out a policy or booking a trip which would mean that you cannot travel.
- ✗ You taking part in activities unless stated as covered on your Policy Documentation.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Natural damage (e.g. wear & tear).
- ✗ Any trip involving a cruise.
- ✗ Trips longer than 31 days on a Ultra Annual Multi-trip policy.
- ✗ Any gadget or mobile phone unless you have purchased the Optional Gadget Extension.
- ✗ The financial failure of any scheduled airline which was, or which any prospect of financial failure was, known by your or widely known publicly at the date you purchased this policy.



Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private medical facilities if adequate public medical facilities are available, unless specifically authorised by us.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, anyone to be insured is waiting to have any medical investigations, or the results of any tests or investigations, unless these related to an already diagnosed condition you've already told us about and we have agreed to cover in writing.
- ! There is no cover for valuables, personal possessions, gadgets or money unless they are on your person, or in a safe/safety deposit box or out of sight and locked in your accommodation.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit: www.gov.uk/foreign-travel-advice



What are my obligations?

- You must be a resident of the United Kingdom, the Channel Islands, Isle of Man or BFPO and have not spent more than 6 months abroad in the 12 months prior to buying this policy.
- You must not already be abroad when the trip and/or policy starts.
- All trips must start and end in the United Kingdom, the Channel Islands, Isle of Man or BFPO.
- When you buy the policy you must give us complete and accurate answers to any questions we may ask you. Failure to provide correct information may result in any claims being declined.
- You must take all reasonable steps to protect yourself and your property. We will not consider claims that have arisen due to reckless behaviour or feature inflated costs.
- If you make a claim you must provide us with a fully completed claims form with all necessary evidence as soon as possible.
- You must co-operate with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim.
- You must not accept liability for any injury or damage you might cause to a third party or their property.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changes to your circumstances including any changes to medical conditions or health of anyone insured on this policy.



When and how do I pay?

You must pay your premium before the policy can be issued. You can do this via the Pedal Cover Travel Insurance website www.pedalcover.co.uk/get-insurance-cover/cycling-holiday-travel-insurance or you can call on 0800 121 4424.



When does the cover start and end?

Multi Trip policies start from chosen policy start date and cover a 1 year period from that date. The end date will be listed on your policy schedule.



How do I cancel the contract?

If you find that the terms and conditions of the policy do not meet your requirements and you no longer wish to be covered by the policy, we will refund the total policy premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can cancel your policy by calling us on 0800 121 4424.

We will consider a partial refund of the total policy premium should you wish to cancel your policy outside of the 14 day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

Multi Trip Policies – If we agree to a refund, then we will refund 1/12th of the total policy premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.