

# Pedal Cover

## Insurance Product Information Document

Company: U K Insurance Limited

Product: Home Insurance

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your specific policy details, including complete pre-contractual and contractual information, will be confirmed as you go through the application to buy and will be in other documents we send to you.

### What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that they have cover for loss or damage to their Buildings, Contents and Pedal Cycles caused by events such as fire, storm, flood, theft, vandalism, escape of water and subsidence. The level and type of protection provided will depend on the cover that you select, and we will show this on your other documents.



### What is insured?

#### Buildings (if selected)

- ✓ Up to £750,000 cover as standard
- ✓ Trace and Access: The cost of replacing any parts of the building that were removed to help get to escaping water, up to £2,500
- ✓ Accidental damage: e.g. Damage caused by drilling through pipes
- ✓ Alternative Accommodation: For you and your pets, in case you can't live in your home while it is being repaired after an insured event, up to £25,000
- ✓ Door locks and keys: Replacement if your keys are lost or stolen
- ✓ Property Owner's Liability up to £2,000,000

#### Contents (excluding Pedal Cycles)

- ✓ Up to £75,000 cover as standard
- ✓ Accidental damage: e.g. Spilling red wine on your carpet
- ✓ Alternative Accommodation: For you and your pets, in case you can't live in your home while it is being repaired after an insured event, up to £15,000
- ✓ Door locks and keys: Replacement if your keys are lost or stolen
- ✓ Money in the Home up to £500
- ✓ Contents outside but within the boundaries of your home up to up to £1,000
- ✓ Frozen and chilled foods: Unlimited cover for food spoiled by a fridge or freezer failure
- ✓ Theft of contents from your outbuilding or garage up to £5,000
- ✓ Personal Liability up to £2,000,000
- ✓ Employers' Liability up to £5,000,000
- ✓ Tenant's Liability up to £10,000

#### Pedal Cycles

- ✓ Cover for your pedal cycle(s) up to £25,000 (max £10,000 any one pedal cycle) anywhere in the British Isles
- ✓ Cover includes temporary overseas travel outside the British Isles within Europe up to 30 consecutive days any one trip
- ✓ Up to £100 for taxi in the event of damage, and the pedal cycle could not be repaired at the breakdown scene
- ✓ Replacement pedal cycle hire for a maximum of 10 days up to £25 per day
- ✓ Non-recoverable race fee costs in the event of injury up to £250 for one event per period of insurance
- ✓ Public Liability up to £2,000,000
- ✓ Personal Accident for:
  - Loss of limb £5,000
  - Total loss of sight in both eyes £5,000
  - Death £10,000
  - Physiotherapy £350
  - Dental costs £350

only one benefit will be paid in any one period of insurance



### What is not insured?

- ✗ Damage caused by any paying guest or tenant
- ✗ Electrical and mechanical breakdown, wear and tear (damage that naturally and inevitably occurs because of normal wear or ageing) or any damage caused gradually
- ✗ Maintenance and routine decoration
- ✗ Damage caused by the failure, wear and tear or lack of grouting or sealant
- ✗ Reduction in value
- ✗ Poor workmanship or materials
- ✗ Deliberate damage
- ✗ Individual valuables over £2,500, unless they are specified on your policy (Contents & Personal possessions)
- ✗ Money in the Home unless force and violence has been used
- ✗ Damage caused by pets
- ✗ Any Personal Accident or Personal Injury claims which occur gradually or are solely due to psychological or mental problems

#### Occupier's and Personal Liabilities

- ✗ Damage to property belonging to or held in trust by you or in your custody or control
- ✗ Animals except domestic pets
- ✗ Legal liability arising from you owning, keeping or using any vehicles (other than caravans and trailers while they are not being towed)

#### Pedal Cycles and cycle accessories

- ✗ Theft of your pedal cycle if you have not complied with our security conditions
- ✗ Theft or loss whilst in the care of a carrier responsible for transporting your goods
- ✗ Theft of any pedal cycle left for more than 18 consecutive hours away from your insured location
- ✗ If you submit your claim more than 28 days after the loss
- ✗ Damage to cycle accessories unless the pedal cycle was damaged in the same accident
- ✗ Any consequential losses
- ✗ We will not reimburse you for taxi fares if you cannot provide a receipt or you have a puncture, or you are within 1 mile of your intended destination
- ✗ Race fee cancellation costs:
  - unless you can provide a medical report within 72 hours to justify your claim
  - if the event itself is cancelled
- ✗ Legal Liability in USA or Canada
- ✗ Legal Liability for any member of your family aged under 16
- ✗ Punitive, exemplary or aggravated damages
- ✗ Anyone being carried on the pedal cycle other than you



## What is insured? (continued)

### Additional Covers

- ✓ Personal Possessions limit as agreed for portable items that you take out of your home, like laptops and mobiles
- ✓ Theft from unattended motor vehicles up to £500
- ✓ Money away from your home up to £500
- ✓ Family Legal Protection: Up to £50,000 cover for:
  - Employment Disputes
  - Contract Disputes
  - Personal Injury
  - Clinical Negligence
  - Property Protection
  - Tax Protection
  - Jury Service & Court Attendance
  - Legal Defence
  - Identity Theft
- ✓ Helpline services are available 24 hours a day, seven days a week for Legal Advice, Tax Advice, Health and Medical Information, Identity Theft and Counselling



## What is not insured? (continued)

- ✗ Under the Personal Accident section, we will not pay:
  - any medical costs (other than physiotherapy or dental costs with written advice from a medical practitioner)
  - any physiotherapy or dental costs incurred more than three months after the accident
  - for any cosmetic, elective or aesthetic dental treatment
  - if you were under the effects of drugs or alcohol or if your death occurs more than 30 days after the accident

### Personal possessions

- ✗ Loss of or damage to sports or camping equipment whilst in use or to vehicles or watercraft
- ✗ Items taken by Customs or other officials
- ✗ Loss or damage by any paying guest or tenant
- ✗ Theft by deception
- ✗ Any loss in value of money or shortages caused by a mistake
- ✗ Any electrical or electronic equipment used for business purposes
- ✗ Property more specifically insured by another policy

### Family Legal Protection

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date cover began
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Any Employment dispute claims relating to an employer's disciplinary and internal grievance procedures or settlement agreements while you're still employed
- ✗ Legal defence claims relating to you owning, possessing or driving a motor vehicle
- ✗ Contract disputes arising from any loan, mortgage, pension, investment or borrowing
- ✗ Any Tax Protection claims relating to criminal investigations
- ✗ Where you use your own lawyer, any costs above what we would have paid our preferred lawyers – currently £100 per hour (this amount may vary from time to time)



## Are there any restrictions on cover?

- ! Any excess payable: Please refer to your policy schedule, for full details of the excesses that apply to your policy
- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest



## Where am I covered?

- Contents temporarily away from the Home: You are covered in England, Scotland, Wales and Northern Ireland.
- Personal Possessions: You are covered in England, Scotland, Wales and Northern Ireland for the policy term, and outside of these countries for up to 60 days per policy year.
- Pedal Cycles: You are covered in England, Scotland, Wales and Northern Ireland for the policy term, and outside of these countries for up to 30 days per trip whilst anywhere in Europe. There is no cover for Liability in the USA or Canada.
- Family Legal Protection: The UK, Channel Islands and Isle of Man, extending to include certain specified European countries for Contract Disputes (other than disputes arising from buying or selling your principal home or renting if a tenant) and Personal Injury.



## What are my obligations?

- Check any documents are correct and ensure all information given to us is accurate to the best of your knowledge.
- Update us if there are changes to the information provided.
- In the event of a claim, you must inform us as soon as possible, and you must give us any information and help we need.



## When and how do I pay?

You have an option to pay annually, by credit or debit card, or monthly on direct debit via a premium credit facility with a charge.



## When does the cover start and end?

Your cover will take effect on the date stated in your schedule and finish on the end date stated on your schedule. We will send a renewal invitation approximately three weeks before the end of your policy.



## How do I cancel the contract?

You can cancel at any time by writing in – we will let you know of any conditions that apply before you buy.