

Summary of cover limits

Pedal Cover

Below are the same covers across Single Trip and Annual Multi Trip; these form the 'core coverage' as per any travel policy. We have highlighted the significant coverage differences in red for the Sprint level of cover. The limits increase and the excesses decrease as you move up the tiers. These are a summary of covers and limits for all our policies, you will still need to read the terms and conditions of the specific policy wordings for complete coverage.

Core Coverage

| | SPRINT Limit / Excess | STANDARD Limit / Excess | ULTRA Limit / Excess |
|---|---------------------------------|-----------------------------------|--------------------------------|
| Cancellation | | | |
| If you are unable to go on your trip | £1,000 / £100 | £2,500 / £75 | £5,000 / £50 |
| If you are unable to take part in the activity | No Cover | £2,500 / £75 | £5,000 / £50 |
| If your scheduled airline fails before you leave home | £750 / £0 | £1,000 / £0 | £1,500 / £0 |
| Trip Disruption | | | |
| If you are delayed | £100 / £0 | £100 / £0 | £200 / £0 |
| If you miss your departure or onward connection | £500 / £100 | £750 / £75 | £1,000 / £50 |
| If you decide to abandon your travel plans | £1000 / £100 | £2,500 / £75 | £5,000 / £50 |
| If your scheduled airline fails while you are away | £750 / £0 | £1,000 / £0 | £1,500 / £0 |
| If a natural disaster occurs during your trip | £500 / £100 | £750 / £75 | £1,000 / £0 |
| If you need additional pet care due to a delay on your return journey | No Cover | £250 / £0 | £250 / £0 |
| Medical & Curtailment | | | |
| If you need emergency medical treatment abroad | £5m / £100 | £7.5m / £75 | £10m / £50 |
| If you need to be brought home | £200,000 / £100 | £200,000 / £75 | £200,000 / £50 |
| If you are buried or cremated abroad | £3,000 / £100 | £4,000 / £75 | £5,000 / £50 |
| If you are admitted to a public hospital | £500 / £0 | £750 / £0 | £750 / £0 |
| If you need dental & physiotherapy treatment after you have returned home | No Cover | £250 / £75 | £500 / £50 |
| If you are taken ill or injured in your home country | £2,000 / £100 | £2,000 / £75 | £2,000 / £50 |
| If you have to cut short your trip | £1,000 / £100 | £2,500 / £75 | £5,000 / £50 |
| Possessions | | | |
| If your checked-in baggage is delayed | £200 / £0 | £300 / £0 | £450 / £0 |
| If your valuables are lost, stolen or accidentally damaged | £300 / £100 | £400 / £75 | £500 / £50 |
| If your other possessions are lost, stolen or accidentally damaged | £1,500 / £100 | £2,000 / £75 | £3,000 / £50 |
| If your cash or event tickets are lost or stolen | £300 / £100 | £300 / £75 | £300 / £50 |
| If you need emergency travel documents | £300 / £100 | £300 / £75 | £300 / £50 |
| Legal & Personal Accident | | | |
| If you need legal advice | £25,000 / £0 | £25,000 / £0 | £25,000 / £0 |
| If you are killed, injured or disabled following an accident | £5,000 / £0 | £10,000 / £0 | £15,000 / £0 |
| If you are held legally liable for injury or damage | £2m / £100 | £2m / £75 | £2m / £50 |

Bicycle Covers

Pedal Cover

Annual Policies

We do not cover bicycles on annual policies. However, we include the covers listed below under 'Annual Covers' as standard on our annual policies. These benefits are tied to the core coverage tier chosen above. There is no additional premium payable on annual for these covers, and they cannot be removed. It covers everyone listed under the policy, up to the same limits

| Annual Covers | Sprint | Standard | Ultra | Excess |
|--|--------|----------|--------|--------|
| If you cannot use your bicycle for more than 24 hours | £150 | £300 | £500 | Nil |
| If you need to collect your bicycle after you have returned home | £150 | £250 | £350 | Nil |
| If you need roadside recovery | £100 | £150 | £200 | Nil |
| If you are unable to participate on the day of an event | £250 | £500 | £1,000 | Nil |

Single Trip Policies

Single Trip travel does not include the bike coverages as standard. You will need to add this to your policy and pay the additional premium. The bike tier does not need to match the core coverage cover tier. i.e. you can have an Ultra Travel policy with a Bronze bike package or a Sprint policy with a Gold bike package. This cover needs to be added to each traveller individually. Only a Single trip policy has insurance for the bike itself. Annual does not.

| Cover | Bronze | Silver | Gold | Excess |
|--|--------|--------|--------|---------------|
| If your bicycle is lost, stolen or damaged (single trip policies only) | £1,500 | £3,000 | £5,000 | As Per Policy |
| If you cannot use your bicycle for more than 24 hours | £150 | £300 | £500 | Nil |
| If you need to collect your bicycle after you have returned home | £150 | £250 | £350 | Nil |
| If you need roadside recovery | £100 | £150 | £200 | Nil |
| If you are unable to participate on the day of an event | £250 | £500 | £1,000 | Nil |

Other Covers

Gadgets

We don't include Gadget cover as standard. If you want the coverage, you need to choose the level and add it. Gadgets are defined in the policy wording and include items such as mobile phones, laptops and cameras and also covers GPS cycling computers and GoPros. If you add the cover it covers everyone listed on the policy. The limits are per named traveller.

| Cover | Level 1 | Level 2 | Excess |
|--|---------|---------|--------|
| If your gadgets are lost, stolen or accidentally damaged | £1,000 | £2,000 | £50 |
| Unauthorised calls and data usage | £750 | £1,000 | £50 |

Wintersport Cover

Core cover (medical, cancellation etc.) for skiing and winter sports is included, so long as you chose the suitable Sports Pack. This optional benefit extends additional benefits to equipment, ski pass and issues with the resort. If selected, this covers everyone on the policy and the limits are per named traveller.

| Cover | Limit | Excess |
|---|--------|---------------|
| If you or your hired ski equipment is lost, stolen or damaged | £1,000 | As per policy |
| If your ski equipment is delayed over 24 hours | £500 | Nil |
| If you are unable to use your pre-paid ski pack | £500 | As per policy |
| If your ski resort is closed | £1,000 | Nil |
| If an avalanche occurs | £1,000 | Nil |

Denial of Boarding

The Denial of Boarding optional cover covers instances where you are abroad and cannot board your return flight due to having or being suspected of having an infectious disease. It's primarily intended for COVID. It covers everyone listed on the policy for the cost of additional accommodation and alternative transport home. The limits are per named traveller.

| Cover | Limit | Excess |
|--|-------|--------|
| If you were denied boarding on your return leg flight due to an infectious disease, inc. COVID | £560 | Nil |