

Travel Insurance

Insurance Product Information Document

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Product: Pedal Cover Travel Insurance

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

This is travel insurance, available on a single or annual multi-trip basis, with optional sections of cover. It covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; lost or stolen travel documents and legal expenses.



What is insured?

- ✓ **Cancelling / cutting short your journey** - Up to £5,000 in total for lost pre-paid travel and accommodation costs.
- ✓ **Emergency medical expenses** - Up to £10 million in total for treatment, repatriation (yourself and cycle), dental and funeral costs incurred if taken ill or injured on your trip.
- ✓ **Hospital benefit** - Up to £500 in total if you are confined to hospital during your trip.
- ✓ **Personal accident** - Up to £20,000 compensation if you lose your sight or limb, or are unable to ever work again and up to £10,000 compensation (£5,000 if aged 17 and under) if you die following an accident on your journey.
- ✓ **Delayed departure** - Up to £250 benefit in total after a major delay to outbound or return transport at the departure point. Alternatively up to £5,000 in total if you abandon your journey on the outbound leg only.
- ✓ **Missed departure** - Up to £600 in total for UK & European destinations (up to £1,000 in total for worldwide destinations) for extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport.
- ✓ **Personal effects** - Up to £5,000 in total for items lost, stolen or damaged on your journey. Up to £250 for emergency baggage purchases and up to £500 cycle hire if either are delayed on the outward journey. Also up to £200 cycle transportation to your next destination if damaged and unusable.
- ✓ **Gadget cover** - Up to £2,000 in total for up to 5 gadgets items lost, stolen or damaged on your journey, subject to the appropriate single item limits.
- ✓ **Personal money and travel documents** - Up to £500 in total for money, travellers cheques, travel tickets, passports and visas lost stolen or damaged on your journey. Also up to £250 travel costs to obtain temporary documents on your journey.
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (limited to £100,000 for journey accommodation claims) if not owned by you, a family member or friend.
- ✓ ***Winter sports** - Up to £350 in total for ski equipment lost, stolen or damaged on your journey; up to £300 to hire alternative equipment if yours is delayed or damaged; up to £200 for loss of use of ski pack; up to £300 if you cannot ski at your resort because the piste is closed and up to £300 for travel costs if your resort is affected by an avalanche or landslide.

* Winter sports cover only applies to annual multi-trip policies where up to 17 days cover is provided during the policy year.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless the appropriate premium has been paid or we have agreed otherwise.
- ✗ Taking part in activities on a professional basis.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Claims arising from your use or abuse of solvents or drugs (unless medically prescribed), or the effects of alcohol.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Emergency medical expenses and Cancelling / cutting short your trip sections and where selected the Winter sports section.
- ✗ Claims for loss, theft or damage to bicycles.



Are there any restrictions on cover?

- ! Claims relating to existing medical conditions may be excluded.
- ! The policy has an age limit and certain levels of cover may be restricted according to the age of the insured person.
Single trip policy - You must be aged 85 years or under at the date your policy was purchased.
Annual multi-trip policy - You must be aged 75 or under on the start date of your policy.
- ! **Annual multi-trip policy** - There is a limit on the length of trips that can be covered. This can be either 30, 60, 90 or 120 days (depending on the premium you pay).
- ! Trips must not be longer than the period of insurance.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.
- ! All trips must start and end in your home country.
- ! Trips which have already begun before your policy start date cannot be covered.



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 validation certificate.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



When and how do I pay?

Cover can be purchased from Pedal Cover on a single trip or annual multi-trip basis.

For single trip cover

Cover must be paid in full at the start of your policy using either a credit or a debit card.

For annual multi-trip cover

Cover can be paid in full (as described above) alternatively, Pedal Cover can offer the option to pay by loan agreement (otherwise known as premium finance), with a small charge.

All cover will end if payment is incomplete or rejected, or if the policy is cancelled.



When does the cover start and end?

For single trip cover

Cancellation cover begins from the issue date shown on your booking invoice or validation certificate (as applicable) and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

For annual multi-trip cover

Cancellation cover begins on the start date shown on your booking invoice or validation certificate (as applicable) or the date you booked your journey, whichever is the later and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

Annual multi-trip policies do not auto-renew. Pedal Cover will send you a renewal invitation approximately 3 weeks prior to the end of your policy.

Cover ends when you return home or at the end of the period of cover as shown on your booking invoice or validation certificate (as applicable), whichever is earlier.



How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, contact Pedal Cover by phoning: **+44 (0)800 121 4424** or emailing: enquiries@pedalcover.co.uk

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.