

Bicycle Legal Expenses Insurance

Insurance Product Information Document

Company: Company: Jointly administered by Arc Legal Assistance Ltd (305958) & Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). All are registered in the United Kingdom and authorised and regulated by the Financial Conduct Authority. Royal & Sun Alliance plc are also regulated by the Prudential Regulation Authority.

Product: Towergate Bicycle LEI

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

What is this type of Insurance?

This policy is designed to cover the cost of professional fees charged by a solicitor following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and not specifically excluded.



What is Insured?

Personal Injury

- ✓ Pursuing a civil legal action against a third party following a road accident or collision involving the insured bicycle where their negligence has led to your death or bodily injury.

Uninsured Loss Recovery

- ✓ Costs to recover uninsured losses incurred by you following a road accident or collision involving the insured bicycle.

Pothole Damage

- ✓ Costs to pursue the relevant local authority for damage caused to an insured bicycle on a public highway as a consequence of a pothole.



What is not Insured?

- ✗ Any Personal Injury claims arising from a stress or psychology related condition, or any injury or illness not caused by a sudden or specific incident.
- ✗ Claims where there are no prospects of success.
- ✗ Claims where we consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
- ✗ Claims that arose before the commencement of this insurance.
- ✗ Claims where there is an allegation that you were in control of the insured bicycle whilst under the influence of alcohol or drugs.
- ✗ Any claim where your bicycle insurer is entitled to repudiate your bicycle policy or refuses settlement of your claim.
- ✗ Any claim arising out of the use of an insured bicycle by you for racing, rallies, trials, off-roading or competitions of any kinds.



Are there any restrictions on cover?

- ! The maximum amount payable per claim is £50,000.
- ! The maximum amount payable per period of insurance is £50,000.
- ! Where it may cost us more to handle a claim than the amount in dispute we may at our option pay to you the amount in dispute which will then constitute the end of the claim under the policy.



Where am I Covered?

- ✓ The United Kingdom (meaning England, Scotland, Northern Ireland, Wales), Channel Islands and Isle of Man.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must notify us during the period of insurance and within 30 days of any circumstances which may give rise to a claim.



When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.