



Cycle Insurance

Our Theft Cover Explained



www.assetsure.com

ASSETSURE
CYCLE INSURANCE

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We know for most cyclists that theft of their cycle is a major concern especially with over 325,000 cycles being stolen in the United Kingdom each year. With this in mind you'll want to make sure you're properly insured against Theft. At Assetsure, we believe in complete transparency so the following sections explain the Theft cover we provide for your cycle both at home and away from the home. Depending on the value of your cycle, you will need a certain type of lock; details of these are also included. Any questions, you can always give us a call on 0208 0033 190 and we'll be pleased to help.

Theft from Home

Your cycle is covered against theft from your home providing you can comply with at least one of the following conditions

1. the Cycle and accessories are under Your personal supervision; or
2. the Cycle and accessories are contained within Your private dwelling and the normal security protections are fully operative and in force and the theft is a direct result of violent and forcible entry to or exit from the premises by the thieves; or
3. the Cycle and Accessories are contained within a lockable outbuilding or garage which is within the boundaries of Your private dwelling and the normal security protections are fully operative and in force and the theft is a direct result of violent and forcible entry to or exit from the outbuilding or garage by the thieves; or
4. the Cycle and Accessories are contained within a lockable shed or secure gated car park within the boundaries of Your private dwelling which is privately accessed by residents and their guests only and the normal security protections are fully operative and in force and the theft is a direct result of violent and forcible entry to or exit from the shed or car park by the thieves; or
5. the Cycle and Accessories are contained within a holiday home, guest house, boarding house, motel or hotel in which You are resident and the normal security protections are fully operative and in force and the theft is a direct result of violent and forcible entry to or exit from the premises by the thieves; or
6. the Cycle and Accessories are contained within a self-contained lockable private room within a hall of residence and the normal security protections are fully operative and in force and the theft is a direct result of violent and forcible entry to or exit from the room by the thieves; or
7. the Cycle is secured through the frame by an Approved Lock to an Immovable Object.

For further clarification, here are a couple of definitions for you:

Accessories

Equipment added and fixed to the Cycle in addition to the manufacturer's original specification, including trailers and passenger carrying trailers as specified in the Schedule.

Immovable Object

Any of the following:

1. a solid object fixed onto or into brick, stone, concrete or metal and which cannot be undone or removed with or lifted under or over the Cycle; or

2. a securely fixed purpose built motor vehicle roof rack or Cycle rack; or
3. an official Cycle rack at a railway station and supplied by the railway station specifically for the purpose of securing Cycle(s) in an area of the station which is within the jurisdiction of the British Transport Police Authority.

Theft Away from Home

Theft away from your Home is covered providing you can comply with at least **one** of the following conditions.

1. the Cycle and Accessories are under Your personal supervision; or
2. the Cycle is stolen from the transition area of an organised competitive triathlon or biathlon in which you are participating; or
3. the Cycle is secured through the frame by an Approved Lock to an Immovable Object; or
4. the Cycle is secured through the frame by an Approved Lock to an official cycle rack provided by the railway station; or
5. the Cycle is clearly labelled and stored in a designated Cycle storage carriage of a train, or in the custody and control of the rail network operator or their agents; or
6. the Cycle is adequately and professionally packed and stowed in the hold of an aircraft or boat, or in the custody and control of an airport or seaport operator or their agents.

Please see the Theft from Home tab for situations where you cycle is kept at a holiday home, guest house, boarding house, motel or hotel or within a lockable room at a hall of residence

Theft from Car

We will cover Theft of your cycle from a car providing both the following conditions are met

1. the Cycle is completely contained within a motor vehicle and the motor vehicle is fully locked with all security protections in force and the theft is a direct result of violent and forcible entry to the motor vehicle by the thieves
2. Cycle is secured through the frame by an Approved Lock to a securely fixed purpose built motor vehicle roof rack or cycle rack.