

Cycle Insurance

Guide to Theft Cover and the Locks we require you to have

ASSETSURE

A Good Quality Lock

Depending on the value of your cycle we require it to be protected with a certain standard of lock. A lock's suitability is one that at the time of purchase by you appeared on the Master Locksmiths Association (MLA) 'Sold Secure' list of cycle locks list.

You can find out which locks are on the list here soldsecure.com/search

Sold secure apply a rating to each lock: they approve; Gold, Silver & Bronze. The value of your cycle determines the rating of lock we will require you to use.



Bob Andrews
Managing Director

IMPORTANT NOTE

PLEASE READ THIS DOCUMENT CAREFULLY AND ENSURE THAT IT MEETS YOUR REQUIREMENTS. IF YOU HAVE ANY QUERY PLEASE CONTACT ASSETSURE. PLEASE KEEP THIS POLICY IN A SAFE PLACE YOU MAY NEED TO REFER TO IT IF YOU MAKE A CLAIM.

A Good Quality Approved Lock

There are approximately 500,000 cycle thefts a year in the United Kingdom and your Assetsure cycle insurance policy covers you against theft both at and away from your home. However in common with most insurance policies, there are certain terms and conditions that must be observed for this cover to be in force.

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Sold secure apply a rating to each lock: they approve; Gold, Silver & Bronze. The value of your cycle determines the rating of lock we will require you to use. The thresholds are as follows;

Value of Cycle	Sold Secure Rating
Bicycles, inclusive of any fixed accessories, that have an insured value of less than £1,500	Bronze
Bicycles, inclusive of any fixed accessories that have an insured value of between £1,501 - £2,500	Silver
Bicycles, inclusive of any fixed accessories, that have an insured value exceeding £2,500	Gold

Buying your lock

Any good quality cycle shop should be able to assist you with the purchase of a lock or stockists can easily be found online.

Leaving your cycle unattended

Away from your Home

This is the time when your cycle is most likely to be stolen and in order for Theft cover to be operative under your policy we require you to take certain precautions to guard against your cycle being stolen.

We will not cover theft away from the home unless.

- i. the cycle and accessories are under your personal supervision; or
- ii. the cycle is stolen from the transition area of an organised competitive triathlon or biathlon transition area in which you are participating; or
- iii. the cycle is secured through the frame by an approved lock to an immovable object; or
- iv. the cycle is secured through the frame by an approved lock to an official cycle rack provided by the railway station; or
- v. 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
- vi. 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.

Travelling with your cycle by vehicle.

We will not cover theft from a motor vehicle unless:

- i. 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; or
- ii. the cycle is secured through the frame by an approved lock to a securely fixed purpose built motor vehicle roof rack or cycle rack.

Theft from your Home

Surprisingly, theft from the home is quite common especially if the cycle is kept in an outbuilding such as a shed or a garage.

We define your home as follows:

- i. your private dwelling built of brick, stone or concrete and roofed with slates or tiles; or
- ii. a lockable outbuilding or garage built of brick, stone, concrete and roofed with slates, tiles, corrugated steel, asbestos or multi-layered with modern materials which is attached to or within the boundaries of your private dwelling and is privately accessed; or
- iii. a lockable wooden or metal shed within the boundaries of your private dwelling which is

- privately accessed by residents and their guests only; or
- iv. a secure gated car park within the boundaries of your private dwelling which is privately accessed by residents and their guests only; or
- v. any temporary residence such as your holiday home, a guest house, boarding house, motel or hotel in which you are resident for up to 28 consecutive days; or
- vi. any self-contained lockable private room within the halls of residence in which you normally reside; or
- vii. a communal hallway within the halls of residence in which you normally reside; or
- viii. any other specific location which has been referred to and agreed by us in writing.

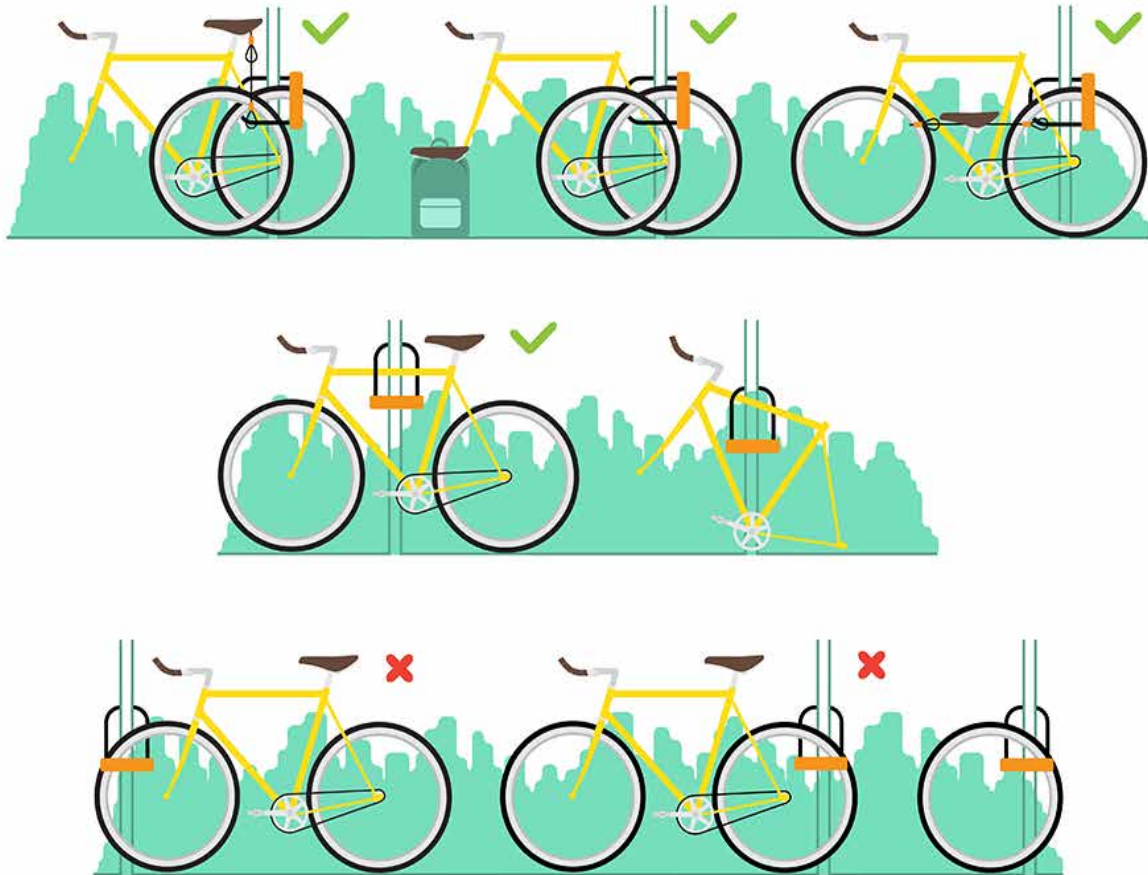
We will only cover Theft from your home if;

- i. the cycle and accessories are under your personal supervision; or
- ii. 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
- iii. 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
- iv. 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 cycle is secured through the frame by an Approved Lock to an Immovable Object; or
- v. 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
- vi. 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
- vii. the cycle is secured through the frame by an approved lock to an immovable object.

SOLD SECURE LOCKS IMPORTANT

Many Sold Secure rated locks are supplied with an additional cable which is designed to secure the wheels or accessories. This additional cable is not part of the "Approved Lock". To comply with our policy conditions the Cycle has to be secured with the "Approved Lock" through the frame.



How to Secure Your Bicycle

The above pictures help to demonstrate how You should lock your Bicycle to an immovable object.

Sometimes, your lock manufacturer may suggest an alternative way of using their lock to secure your cycle, but to ensure that your cover is operative, please only follow the instructions found in this guide and replicated in your policy wording.

This document is a guide only, for full details of terms and conditions please refer to our Key facts and policy document. These are available on request. If you have any questions about the information contained in this guide or require any assistance please telephone our office on: 0208 0033 190

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