

It is a condition of your insurance policy to confirm that the appropriate lock was in use in the unfortunate event of your bike being stolen. Details are provided in your Policy Wording. Our policy also has specific electrically assisted pedal cycle (e-bike) model specifications.

Shown below are our e-bike model specifications and our lock requirements, for all bikes insured with cycleGuard, based on the bikes value. Bikes must be secured through the frame, to an immovable object and with the appropriate lock.

Lock requirements

Bicycles up to and including the value of £1,499

We will accept ANY specifically designed bicycle, motor scooter or motorcycle lock for bicycles up to and including the value of £1,499.



Approved Lock

Bicycles valued at £1,500 and up to and including the value of £2,999

We will accept ANY specifically designed bicycle, motor scooter or motorcycle lock which has been tested and approved to Sold Secure Bronze rating or above.



Sold Secure Bronze rating

Bicycles valued at £3,000 and up to and including the value of £4,999

We will accept ANY specifically designed bicycle, motor scooter or motorcycle lock which has been tested and approved Sold Secure Silver rating or above.



Sold Secure Silver rating

Bicycles valued at £5,000 or above

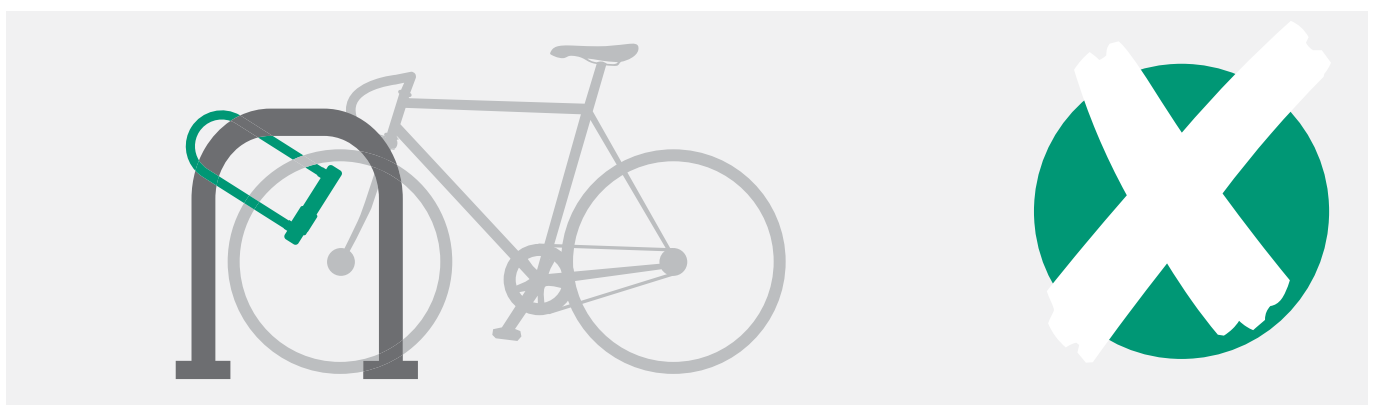
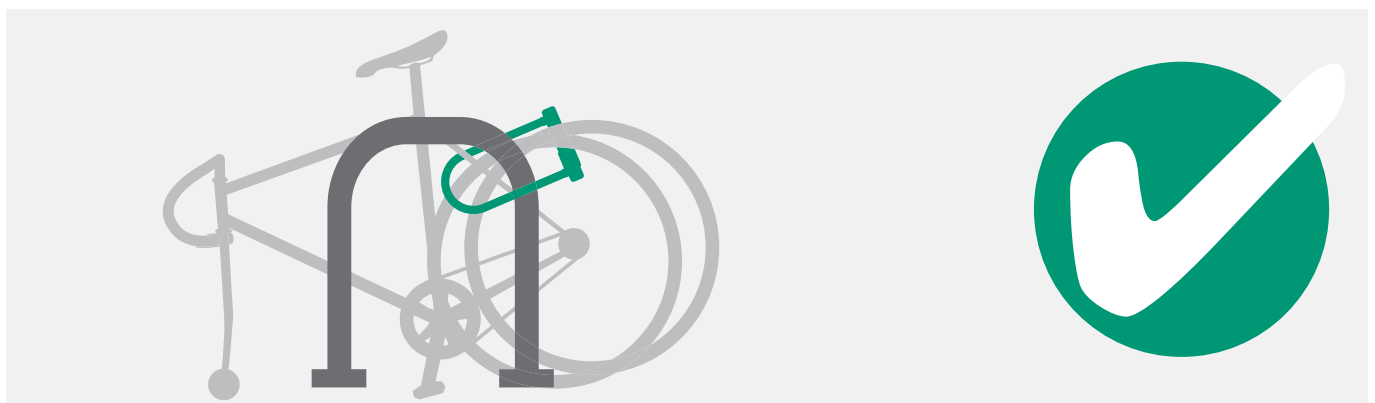
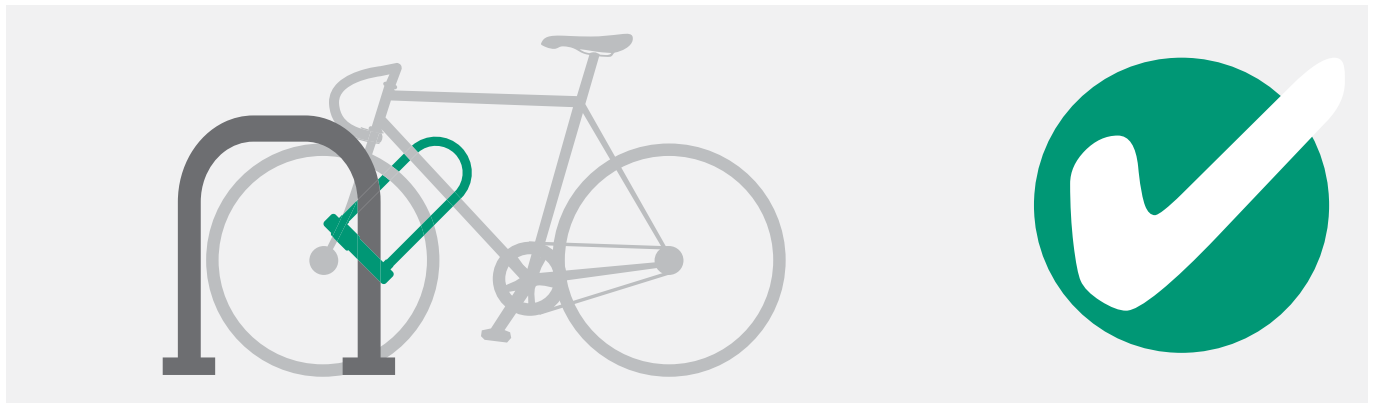
We will accept ANY specifically designed bicycle, motor scooter or motorcycle lock which has been tested and approved to Sold Secure Gold rating.



Sold Secure Gold rating

Best Lock Position

Make sure your bike is locked to an immovable object and through the frame of the bike.



Methods

1. Lock the bike frame and wheels together.
2. Securing the quick release front wheel alongside the frame and rear wheel.

e-bike requirements

✓ e-bike models

Models that we can cover:

cycleGuard will only cover the following types of e-bikes. e-bikes are Electrically Assisted Pedal Cycles (EAPC) and must meet all of the following requirements:

- Any electrically assisted pedal cycle that must still be powered by human pedalling and is only being assisted by electrically-motored power.
- Does not require any key or ignition switch.
- Has a motor with a maximum continuous rated power of 250W.
- Has a motor with a cut-off, when unassisted, at 3.7mph.
- Has a motor with a cut-off, when assisting whilst being pedalled, at 15.5mph.
- Must not be subject to the Road Traffic Act.

We can only cover an EAPC if it is being ridden by someone aged 14 or over.

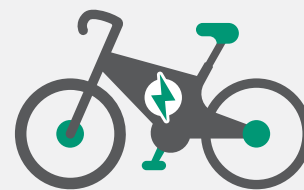


Examples of models that we can not cover (not an exhaustive list):

✗ Speed e-bike or Speed Pedelec

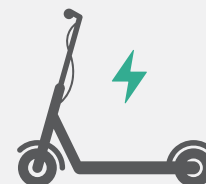
More powerful than your standard e-bikes and have electrically-assisted speeds beyond 15.5mph and often up to 28mph.

Require a CBT or full license to ride



✗ Electric Scooters

Can travel without the use of pedals.



✗ Electric Mopeds & Motor Scooters

Can travel, assisted, at more than 28mph and unassisted at more than 3.7mph. Usually requires a key or ignition switch.

Require a CBT or full license to ride



✗ Electric Motorbikes

Can travel, assisted, at more than 28mph and unassisted at more than 3.7mph. Usually requires a key or ignition switch.

Require a CBT or full license to ride

