

Cycle Rescue Insurance

cycleGuard
Serious cycle insurance

Insurance Product Information Document

Company: Thistle Insurance Services Limited Product: cycleGuard Rescue

cycleGuard is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Lloyd's Broker. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance policy provides emergency roadside recovery for cyclists.



What is insured?

✓ If you are unable to complete your cycling journey, within the United Kingdom, due to a cycling accident, vandalism or irreparable breakdown of your bike, cycleGuard Rescue will ensure you and your bicycle are transported to one of the nearest following destinations:

- the nearest suitable bicycle repair shop
- the nearest appropriate railway station
- the nearest car rental agency; or
- your home or alternative overnight accommodation, if either is nearer.



What is not insured?

- ✗ If you are outside of the United Kingdom
- ✗ If you are within a quarter of a mile of your home
- ✗ If the incident occurs whilst you are racing or competing



Are there any restrictions in cover?

- ! Any incident where the bicycle is found to be un-roadworthy or is not being used as per its design or the manufacturers specifications
- ! More than 3 claims in any one period of insurance, to an overall maximum of £1500

For full details please refer to the policy wording



Where am I covered?

✓ Cover applies anywhere in the United Kingdom.



What are my obligations?

You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible.



When and how do I pay?

You can pay your premium with a one-off payment or in monthly instalments.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule. Your Insurance contract will last for 12 months unless your policy is cancelled prior to this date.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then please tell us within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter, you may terminate this insurance at any time. If you cancel the policy prior to the renewal date, you will receive a pro rata return of premium provided that no claim has been made or is pending during the current Period of Insurance. You can contact us on 0333 004 3444.