

Company: The National Farmers Union Mutual Insurance Society Limited.
Registered in the United Kingdom. Authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority (No 117664).

Product: NFU Mutual Bespoke Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Cycling Protection extension – to cover losses relating to your cycling activities, including amateur competitions and personal accident benefit.



What is insured?

- ✓ Cycle accessories, including bike trailers, cycling luggage carriers and specialist cycling clothing whilst being used for competition purposes
- ✓ Alternative cycle hire up to £100
- ✓ Removal of excess on all pedal cycle claims
- ✓ Death due to a cycling accident, £50,000
- ✓ Permanent total disablement due to a cycling accident, £25,000
- ✓ Loss of limb, sight, hearing or speech due to a cycling accident, £25,000
- ✓ Hospitalisation benefit – £25 a day, up to £1,000 per incident and policy period
- ✓ Dental treatment due to a cycling accident, maximum of £1,000 in total for all incidents during the policy period.



What is not insured?

- ✗ Riding on a professional basis or for business use
- ✗ Loss or damage to any pedal cycle or accessories while not being used for its intended purpose
- ✗ Personal accident benefits to members of the family who are under the age of 16 or over the age of 75.



Are there any restrictions on cover?

- ! Loss or damage caused by theft of the pedal cycle unless it's in a locked building or locked to a secure object
- ! Death or disablement occurring more than 104 weeks after the cycling accident which caused it
- ! Injury caused or contributed to by your use of alcohol or drugs
- ! Hire costs which you cannot provide evidence for
- ! Cover for damage to pedal cycles whilst engaged in amateur competition outside the territorial limits is limited to 60 days per policy period.



Where am I covered?

- ✓ Worldwide.



What are my obligations?

- Maintain the pedal cycle and its accessories in good condition, and take care to prevent any accidents, injury or damage
- Meet any security and valuation requirements that apply to the policy
- Notify us of any changes to your personal circumstances as outlined in the policy wording
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by Direct Debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



When does the cover start and end?

Your policy will normally run for a period of 12 months. This insurance cover will run from the start or renewal of your home insurance, as stated in your policy schedule. The policy is renewable each year.



How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.