

The purpose of this information document is to give you an overview of the main coverages and exclusions of your insurance policy. This document is not customized to your specific needs and the information contained herein is not exhaustive. For further information concerning your insurance and your obligations, please consult the documentation, your policy and any other relating document.

What is this type of insurance?

This is an insurance to cover your bike. It is intended for natural persons aged 18 or over, individuals, companies or self-employed persons domiciled in Netherlands. We insure bikes and accessories up to a maximum of €10,000. At the end of the insurance year that your bike has reached the full 5 years of age, we will assess whether we can offer you a suitable insurance proposal after we have evaluated your bike.



What is insured?

Theft, material damage and assistance guarantees are only granted if expressly mentioned in the policy schedule.

GUARANTEES:

- ✓ Theft guarantee: Covers the insured bike and its bike related accessories against theft, for so far the accessories are permanently installed on the bike and their values are specifically included within the insured limit.
- Optional - Material damage guarantee: covers damage caused by external elements (such as vandalism, natural elements, fire, animals, etc.) but also accidental damage to your bike and its accessories, for so far the accessories are permanently installed on the bike and their values are specifically included within the insured limit.
- ✓ Assistance guarantee:
 - ✓ Roadside assistance and towing.
 - ✓ Replacing a bike.
 - ✓ Assistance in the event of theft of the bike in Netherlands.
 - ✓ Flat tire assistance.
 - ✓ Assistance in the event of loss of keys to the padlock or a locked padlock.
 - ✓ Assistance to the Insured during a transfer.

INSURED AMOUNTS:

- ✓ Theft guarantee: the insured value of the bike (the original purchase price, subject to depreciation); plus the purchase price of the fixed bike accessories (that have been specifically included in the insurance).
- Optional - Material damage guarantee:
 - If economically justifiable, we will pay for the repair in full, after deduction of the excess.
 - If repair is not possible, we will reimburse the amount of damage to the insured bicycle after deduction of the excess. The amount of the damage is equal to the value specified in the policy schedule, excluding any additional administrative or delivery costs.



What is not insured?

The complete list of exclusions can be found in the general terms and conditions, here are a few examples:

THEFT GUARANTEE:

- ✗ Any damage other than that caused to the bike and its original fixed accessories.
- ✗ Theft when the bike was in a place accessible to the public or in a common room and was not attached to a fixed point by the frame with an agreed lock.
- ✗ Wheels, and tires if they are stolen separately.
- ✗ Theft of accessories that are not specifically included in the insured limit, or portable accessories that are easily removable from the bike (such as bicycle computer and/or navigation equipment).
- ✗ In case of theft and total loss, no excess is applied.

MATERIAL DAMAGE GUARANTEE:

- ✗ Aesthetic or wear and tear damage to the bike.
- ✗ Damage to accessories not original or not permanently attached to the bike and not included within the insured limit.
- ✗ Damage to objects or persons other than the Insured bike.
- ✗ Damage resulting from wear and tear or a purely technical defect.
- ✗ In the case of repairable material damage, an excess of 35€ per claim is applied.

ASSISTANCE GUARANTEE:

- ✗ Events occurring in excluded countries.
- ✗ Immobilization of the bike for maintenance work.
- ✗ Repetitive downtime resulting from a lack of bicycle maintenance.
- ✗ Customs duties.
- ✗ Meals and drink costs.
- ✗ The damage results from a case of gross negligence on the part of the insured person.
- ✗ Losses resulting from a natural disaster.



Are there any restrictions on cover?

Coverage restrictions are defined in the general terms and conditions. Here are a few examples:

- ! Coverage applies only if you take all possible measures to limit the extent of the damage.
- ! You are not insured if you carry out technical modifications to the bike which would increase the (assistance) speed of the bike.



Where am I covered?

- ✓ For theft and material damage guarantees: The bike is covered in the European Union, in the United Kingdom of Great Britain, the Principalities of Andorra and Monaco, the Vatican City, Iceland, Liechtenstein, Norway, San Marino and Switzerland.
- ✓ For the assistance guarantee: The Netherlands and up to 20 kilometres around its borders.



What are my obligations?

- You must use an agreed lock, either ABUS (security 10 or more), [AXA Hiplok, Kryptonite, Linka (with chain), Master Lock, texlock, Trelock] if it is a VdS approved lock of class A+ or B+, or FUB (category 2 wheels or higher) approved, or approved by Sold Secure Silver (or Gold) or by approved ART category 2 (or higher), or Onguard and SRA Locks.
- You must provide us with the exact information and circumstances at the time of the conclusion of the insurance contract.
- You must inform us of any changes that occur during the term of the insurance contract that affect the items and statements mentioned in the policy.
- You must notify us of any claim to the insurance intermediary as soon as possible and no later than 8 days from the time it becomes known to the insurance intermediary. In the event of a claim, the user must take all necessary measures to limit the extent of the claim.
- You must report the theft of the bike to the police or judicial authorities within 24 hours of becoming aware of the claim. A copy of the report will be requested at the time the damage is reported.
- If it is possible to repair your bike, you must go to a repair shop and provide us with an estimate of the damage before the repair is carried out.
- You must pay the premium(s) due.



When and how do I pay?

You must pay your premium, the policy costs and insurance tax on the premium due date. In case of renewal, you will receive an invitation from your insurer to pay.



When does the cover start and end?

The start date and duration of the insurance shall be stated in the policy schedule. The insurance starts at the hour specified in the policy and ends each time at 00:00 on the main expiry date. The insurance contract shall run for one year and shall be tacitly renewed each year.

We insure the bike for a maximum of 5 years after the initial purchase. If you have purchased a second-hand bike, we insure the bike until 5 years after the first owner has purchased it. At the end of the insurance year in which your bike reaches 5 years old we will assess whether we can offer you a suitable insurance proposal after we have appraised your bike. In case the risk of theft or total loss during the first year disappears, the premium remains acquired for the insurer for the remaining term of the insured period.



How do I cancel the contract?

- You can cancel the insurance contract in full on the main due date. To do so, you must notify us in writing at least 2 months before the expiry date.
- You can cancel the insurance contract if we make changes to the rates or amend the general terms and conditions. In this case, we will apply the statutory provisions and applicable notice periods. If this applies to you, we will let you know.
- You may cancel the insurance contract within 14 calendar days of receiving the policy schedule and general terms and conditions without charge or penalty. Cancellation takes effect immediately after notification. You will receive a full refund of the premium paid as long as you have not made a claim and do not intend to make a claim.
- You may cancel the insurance contract after it has been tacitly renewed on the principal due date. The insurance contract then terminates 1 month after the day of notification. If you cancels the insurance contract after the renewal because you are no longer the owner of the insured bike, the insurance contract ends automatically with immediate effect at the moment of transfer of the insured bike, unless the risk already passes to the transferee before the transfer. In that case, this insurance contract ends automatically at the moment of transfer of risk.

Insurer for theft and material damage: Nationale-Nederlanden Schadeverzekering Maatschappij SA, insurance company incorporated under Dutch law, authorized to insure Belgian risks, an insurance undertaking registered under code number 2925. Registered office: Prinses Beatrixlaan 35, 2595 AK 'S-Gravenhage, the Netherlands – commercial register number 27023707, under the supervision of De Nederlandsche Bank.

Insurer for assistance: Europ Assistance N.V., a limited liability company, incorporated under French law, having its registered office at 1, Promenade de la Bonnette, 92230 Gennevilliers, France, registered in the commercial and companies register of Nanterre under number 451 366 405 and approved by the French supervisory authority (ACPR – 4 place de Budapest, CS 92459, 75436 Paris Cedex 09, France) under number 4021295.