

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 France. We insure bikes up to a maximum of €10,000 and up to 3 years after the first sale.



### 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 all original fixed accessories of the bike (max. €100) against theft.
- **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 all original fixed accessories (max. €100).
- ✓ **Assistance guarantee:**
  - ✓ Roadside assistance and towing
  - ✓ Replacing a bike
  - ✓ Assistance in the event of theft of the bike in France
  - ✓ 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 AMOUNT:

- ✓ **Theft guarantee:** : the purchase value of the bike and its original fixed accessories (max. €100) minus the contractual excess.
- **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 bike after application 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 excess of 10% of the total insured value with a minimum of 50€ and a maximum of 200€ per claim.
- ✗ Personal injury, civil liability, in particular the one of the drivers in case of damage to third parties.
- ✗ Damage occurred if you take all possible measures to limit the extent of the damage or if you make technical modifications to the bike contrary to the manufacturer's recommendations.
- ✗ Persons not resident in France.



### Are there any restrictions on cover?

**The full list of exclusions is defined in the general terms and conditions. Here are a few examples:**

#### THEFT GUARANTEE:

- ! Any damage other than the one 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, tyres and batteries if stolen separately.
- ! Stolen accessories that are not fixed or original.

#### MATERIAL DAMAGE GUARANTEE:

- ! Aesthetic or wear and tear damage to the bike.
- ! Damage to accessories.
- ! Damage resulting from wear and tear or a purely technical defect.



### ASSISTANCE GUARANTEE:

- ! Events occurring outside the countries listed in the contract.
- ! Immobilisation of the bike for maintenance operations.
- ! Repetitive immobilisation of the bike.
- ! 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.



### 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:** In France and 20 km outside the borders of France.



### What are my obligations?

- You must use an agreed lock, either ABUS BORDO (security 10 or more), ART (category 2 or more), FUB (category 2 wheels or more), or Sold Secure Silver (or Gold).
- 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 and report to us any new circumstances arising during the course of the insurance contract which affect the items and statements mentioned in the policy.
- You must report any claim to the insurance intermediary as soon as possible and at the latest within 8 days of becoming aware of it. 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 48 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 on the dates specified in the contract.



### When and how do I pay?

You pay the premium annually. You will receive an invitation to pay the annual premium from your insurer when the contract is renewed.



### When does the cover start and end?

The start date and duration of the insurance are indicated in the policy schedule. The insurance begins at the time indicated in the policy schedule and ends on the main expiry date, i.e. one year later, unless terminated by one of the parties in the cases and under the conditions set out in the contract, at 00:00 hours.

The contract is concluded for a period of one year and is tacitly renewed for a period of one year with a maximum duration of 3 years. You may cancel the insurance contract within 14 calendar days of receiving the policy, general terms and conditions and policy schedule without charge or penalty. Cancellation takes effect immediately after notification. If the insurance contract has already started, you will be required to pay the premium for the period started.



### How do I cancel the contract?

- You can cancel the insurance contract in full on the annual due date. To do so, you must notify us in writing at least 2 months before the main expiry date by registered letter, by bailiff's writ or by handing in the letter of cancellation against receipt.
- 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.
- You can also cancel the insurance contract after a claim. You have 1 (one) month from the date of payment or refusal to pay compensation. The insurance contract will then end 1 month after your registered letter has been sent in accordance with article R 113-10 of the Insurance Code.
- You can cancel your policy at any time without charge or penalty after one year from the date you first purchase the policy. Cancellation takes effect one month after the insurance intermediary has received notification of cancellation by letter or any other durable medium. In this case, you are only required to pay the part of the premium corresponding to the period during which the risk was covered, this period being calculated from the effective date to the cancellation date.
- If the insured bike was stolen or destroyed without your fault. The insurance contract will be cancelled as soon as you notify us in writing that the bike has been irrevocably stolen or destroyed.

**Insurer for material damage:** Nationale-Nederlanden Schadeverzekering Maatschappij SA, société de droit néerlandais, habilitée à assurer les risques français, entreprise d'assurances inscrite sous le numéro de code 2925. Siège de la société : Prinses Beatrixlaan 35, 2595 AK 'S-Gravenhage, Pays-Bas - numéro de registre du commerce 27023707, sous le contrôle de la Nederlandsche Bank, autorisée à fournir des services de distribution d'assurance en assurance en France sur la base de la liberté de prestation de services

**Insurer for the assistance:** EUROP ASSISTANCE NV, a public limited non-life insurance company under French law, with its registered office at 1, Promenade de la Bonnette, 92230 Gennevilliers, France, entered in the Nanterre Trade and Companies Register 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