Bike insurance

This document provides a brief overview of the key types of cover and exclusions of Cyclis Bike Lease's bike insurance. It is not personalised and the information it contains is not exhaustive. The insurance covers Cyclis Bike Lease against the theft of or material damage to the insured bike.

WHAT IS INSURED?

The lease bike and the accessories, attachments and parts listed on the purchase invoice (see schedule), worldwide.

Theft cover

- Theft of a bike that has been properly secured by the frame to a fixed attachment point* using an ART-certified lock (category 2 or higher)*.
- Theft from a closed, covered and locked private space such as a dwelling or other personal space, accessible only to the cyclist and his/her family members, for example a garage, basement, storage room or garden shed.
- Theft from private communal areas, such as a shared garage or storage room in an apartment building, where the bike is locked but not secured to a fixed attachment point. Even without visible signs of burglary, theft from private communal areas remains covered, provided that the bike is locked.

**By fixed attachment point, we mean a sturdy and immovable element made of brick, stone, metal or wood, securely anchored to a solid wall or the ground, from which the bike cannot be detached, even by lifting.*

Material damage cover

- Damage due to accident, transport, vandalism or attempted theft.
- Damage after recovery of a stolen bike (provided the conditions regarding theft are met).
- Damage due to fire or natural forces.

Civil liability

- Only for bikes covered by the Compulsory Motor Vehicle Liability Insurance Act.

WHAT IS NOT INSURED?

- Physical injury to the cyclist.
- Damage to/theft of accessories, attachments and bike parts not listed in the lease contract (see schedule).
- Damage to/theft of accessories, attachments and bike parts only (see schedule).
- Damage to non-approved bikes.
- Intentional damage.
- Damage caused by intoxication or drunkenness.
- Damage during paid transport or rental, unless it is supplementary to the lessee's main activity.
- Damage if the bike is rented out by the end user or lessee.
- Superficial/aesthetic damage without other covered damage.
- Damage due to construction or material defects, wear and tear or poor maintenance or while racing.

RESTRICTIONS

- There is no excess for theft or material damage payable by the cyclist.

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CYCLIST'S OBLIGATIONS

- Inform Cyclis Bike Lease of any changes to the use or characteristics of the bike.
- If the lock and/or key is lost, report this immediately and request a new lock/key from the manufacturer or bike dealer.
- Take measures to prevent damage or aggravation of existing damage.
- Report damage within eight days, including all relevant information.
- If the bike is stolen, provide evidence that all keys to the lock and the battery were still available (at least by means of photos).

REPLACEMENT BIKE

A replacement bike may be requested from the third day after submission of the claim, subject to availability.

- The bike will be delivered and collected, together with an ART2 lock and pannier. This service is free of charge with valid insurance.
- There are five types of replacement bikes: e-bikes, speed bikes, gravel bikes, race bikes and cargo bikes. The assigned replacement bike will be of the type that is closest to the lease bike.
- The cyclist may use the replacement bike for a maximum of 38 days.

ACCESSORIES, ATTACHMENTS AND BIKE PARTS

- Accessories and attachments* are insured if mentioned on the purchase invoice or lease agreement.
- Bike parts* are always insured, even if they are not specified on the purchase invoice or lease agreement.

**See the schedule for a breakdown by category and specific terms.*

DISCOUNT IN THE EVENT OF THEFT AND TOTAL LOSS

In the event of theft or write-off, the lease contract will end. A discount will be applied to the new lease contract, based on the list price and the number of months already invoiced.

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SCHEDULE

WHAT IS INSURED?	MATERIAL DAMAGE (falls, collisions)	THEFT (of all part of the bike)
ACCESSORIES specified on the purchase invoice or lease agreement: • bike bell • bike light • light mudguard • luggage rack • bike computer/ navigation device • bike lock and keys • fixed display	**Insured if the bike/parts are also damaged** <u>Specific provisions:</u> The fixed display is also insured even if not specified on the purchase invoice + even if no damage to the bike/parts	**Insured in the case of complete theft of the bike** <u>Specific provisions:</u> The fixed display is also insured even if not specified on the purchase invoice + even if the bike is not stolen
ATTACHMENTS specified on the purchase invoice or lease agreement: • bike pump • pannier • child seat • water bottle cage • bike tools • helmet • charger battery • non-fixed accessories	**Insured if the bike/parts are also damaged** <u>Specific provisions:</u> Battery charger also insured if not specified on the purchase invoice	**Insured in the case of complete theft of the bike**
BIKE PARTS even if they are not specified on the purchase invoice or lease agreement: • frame • wheels • gears • handlebars • saddle • pedals/crankset • tyres • electric bike battery	**Always insured** <u>Specific provisions:</u> • Irreparable damage to the wheels of race bikes, gravel bikes or mountain bikes: the cost of replacing with an equivalent wheel set is covered. • The battery of an electric bike is insured, even if the battery alone is dropped. • Tyres are insured if there is damage to the bike or other bike parts	**Insured in the case of complete theft of the bike** <u>Specific provisions:</u> • Theft of the saddle alone is always insured. • Theft of the battery alone is also insured provided there is clear theft-related damage to the bike/frame

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