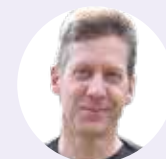


CYCLOPEDIA

Knowhow

Making sense of commonly misunderstood subjects



DAN JOYCE

While Dan's bikes are covered worldwide, he hasn't left Yorkshire in more than a year...

Cycle insurance

What's the best way to insure a couple of bikes worth £1,500?

It depends what you want to be covered for and how much you're prepared to pay for that. More comprehensive cover costs more. The cheapest result from a price comparison website will be far more limited than a dearer quote from a cycle insurance specialist.

To find out what you're really getting for the price quoted, you'll have to click through to the insurer's website and read the small print that relates to bikes. By default, most home contents policies don't include bikes above a certain value (some don't include them at all!), or only include them in certain locations and for certain uses. Adding the 'extra' bike cover you need, if the policy allows it, will raise the cost.

WHAT BIKE VALUE IS INCLUDED?

Bikes worth £1,500 won't be covered by most home contents policies unless you specifically add them. Make sure that the maximum value for any single bike *and* the total value for all your bikes is sufficient; a thief breaking into your bike store won't stop at one. You may only need to set a maximum bike value, with the all-bikes limit being 'total valuables'. Or you may need to name and provide an individual value for each bike. If it's not spelled out, ask.

WHERE ARE THE BIKES INSURED?

As a bare minimum, you'll probably want the bike to be covered against theft or damage



when: it's in your immediate custody; it's in a locked building; it's securely locked to an immovable object. With some policies, and subject to the same limitations, your bike will also be insured when it's abroad for a certain number of days per year.

Check the small print against where you plan to keep your bike(s). Is your bike covered in a communal hallway? In your car? In a wooden shed? Again: if it's not spelled out, ask. I've got some padlocked metal bike bunkers – and confirmation from my insurer that the bikes inside them are covered by the policy.

WHAT CYCLING IS COVERED?

Most policies cover utility and recreational cycling but *exclude* racing (i.e. competitive cycling with a number on your bike or back) and business use (cycling for work, such as couriering, as opposed to cycling to and from work). Sportives may or may not be included. Specialist insurers are often the best bet for cycle cover that includes racing and business use. Since their policies cover higher value bikes and have fewer exemptions, they can work well for non-competitive cyclists too. ●

Pedal Cover & Yellow Jersey

As a Cycling UK member you can save 10% (and 15% off at renewal) on a home insurance policy with excellent bike cover from cycle specialist Pedal Cover. Visit the website pedalcuk.co.uk for details.

You can also save money on cycle-specific insurance from Yellow Jersey. Cycling UK members get £50 off on an annual cycle insurance policy, 15% off short-term cycle policies, and 30% off at renewal. For more on Yellow Jersey policies, visit yjck.co.uk.

Pedal Cover and Yellow Jersey donate 10% from your premium to Cycling UK. This helps us continue our charitable and campaigning work.

Contents policy checkpoints

Look beyond the price and consider what the policy covers.



Bikes included?



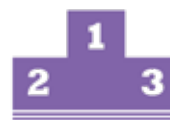
How about e-bikes?



Default max value?



Where is it insured?



What types of cycling?

Other insurance

Cycling UK membership provides £10m third-party liability insurance and cycling-related legal assistance. cyclinguk.org/insurance