



Loss of Deposits

We will indemnify an Insured Person, less the Excess stated in the Schedule, for loss of entry fee, travel and accommodation expenses paid in advance by the Insured Person and for the loss of deposit for which the Insured Person is legally liable and which are not recoverable from any other source, consequent upon the cancellation of travel occurring between the date of payment of those expenses and the date of commencement of the Insured Travel caused only by:

1. The Unexpected Death, Injury or Sickness, of an Insured Person;
2. The Unexpected Death, Serious Injury or Sickness of any Relative of an Insured Person who is under the age of seventy five (75) years.

EXCLUSIONS

We will not pay for any claims as a result of:

1. Childbirth, pregnancy or the complications thereof;
2. Engaging in or taking part in or training for any professional sports of any kind;
3. Any business or financial contractual obligations of the Insured Person or any other person;
4. Any change of plans or disinclination of the Insured Person or any other person to travel;
5. The Insured Person traveling against the advice of a medical practitioner or when the Insured Person is unfit to undertake the journey;
6. Loss of value or use to Frequent Flyer, Flybuy or other award points on similar reward point systems;
7. A medical condition for which any person has sought medical treatment or advice in the sixty (60) days prior to cover commencing;
8. Death of a relative with a known short life span as a consequence of a Sickness;
9. Expenses recoverable from the carrier.

DEFINITIONS

UNEXPECTED DEATH means death which occurs fortuitously and does not include the death of a terminally ill person unless the death is caused by any other reason.

INJURY OR SICKNESS is one which requires treatment by a medical practitioner and for which the medical practitioner certifies the Insured Person or the other persons referred to as unfit to travel or continue with the original journey.

RELATIVE means the Insured Person's spouse, parent, parent-in-law, grandparent, step-parent, child, step-child, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, fiancé, fiancée, half-brother or half-sister.

INSURED TRAVEL means The Great Escapade 29th March 2008 - 10th April 2008 and direct travel to and from the event not exceeding 2 days.

EXCESS The definition of Excess is amended to include the monetary amount stated in the Schedule which you may be required to pay towards the cost of a claim.

Cyclecover General Property cover with the following endorsements:

General Property

We will indemnify an Insured Person for loss or damage to Insured Property less the Excess stated in the Schedule. The loss or damage must occur during the Period of Insurance and whilst the Insured Person is engaged on Insured Travel.

EXCLUSIONS

We will not pay for any claims as a result of:

1. Loss of cash
2. Loss, theft or misplacement not reported within twenty four (24) hours to the police. All such reports must be verified by a written statement from that authority.
3. Loss or damage to unaccompanied baggage and personal effects
4. Theft or attempted theft of personal computers, cameras and equipment, mobile phones, PDA's, electronic organisers, palm pilots and other hand held computers:
 - a) where the theft or attempted theft occurs whilst such equipment is unattended unless securely locked inside a building or securely locked out of sight in a motor vehicle
 - b) whilst carried in or on any aircraft, train, bus or coach unless they accompany an Insured Person as personal cabin baggage.
5. Loss or damage occurring through confiscation by quarantine, airline regulations or by order of any Government or Public Authority
6. Any item which is recoverable by an Insured Person from any source to the extent to which they are so recoverable. e.g. Airline tour operators, other domestic travel insurance or household contents insurance policies.
7. Loss or damage to sporting equipment whilst in use or play

DEFINITIONS

INSURED PROPERTY means baggage and other personal effects (other than household furniture) that accompany an Insured Person whilst engaged on Insured Travel including your bicycle, tickets, credit cards and passports. We will not pay more than \$500 for any One Article. This limit does not apply to bicycles.

One Article is described as one item (including its attached or unattached accessories) or a set or pair of items such as earrings, golf clubs, camera equipment etc.

INSURED TRAVEL means The Great Escapade 29th March 2008 - 10th April 2008 and direct travel to and from the event not exceeding 2 days.

Please note this is an overview of the cover provided. All claims will be settled based on the terms and conditions of the policy wording