

Cyclecover Gold

Cyclecover Gold is the ultimate bicycle insurance package. Your bicycles are covered anywhere in Australia and New Zealand anytime of the year and up to 100 days worldwide. There is no need to list bicycles on the policy as they are automatically covered up to the sum insured with no limit per bike or on the number of bikes! Cover includes theft, accidental damage and crash damage. Cover whilst racing is also automatically included!

Cyclecover Essentials

Cyclecover Essentials is a new product designed for cyclists with lower value bicycles. Cyclecover Essentials also covers your bicycles anywhere in Australia & New Zealand and anywhere in the world up to 90 days. Bicycles are limited to \$2,500 per claim and up to \$5,000 anyone period of insurance for all bicycle claims. Cover includes theft, accidental damage and crash damage. Racing cover is excluded.

Product

Both Cyclecover Gold and Cyclecover Essentials are based on a household policy with an extension for bicycles. We truly believe this is the most cost effective way for cyclists to obtain the cover they need for their bicycles. Both products are underwritten by Allianz Insurance Limited.

Do Cyclecover offer a bicycle only insurance product?

No, Cyclecover does not offer a "stand-alone" bicycle insurance product. Many years ago Cyclecover offered the first "bicycle only" insurance product which has now evolved into Cyclecover Gold. We truly believe that packaging your bicycle insurance into Cyclecover Gold offers the best protection for you and your bicycle.

Who are Cyclecover?

Cyclecover specialise in providing insurance products to the Cycling Industry. Our staff have a combined experience of over 30 years in the bicycle trade along with over 70 years in insurance the insurance industry. For 10 years Cyclecover has been providing insurance products to the industry and currently arrange insurance for well over 100,000 cyclists on an annual basis

Who is the actual insurer of this product? Is this important?

Cyclecover Bicycle Insurance products are underwritten by Allianz Insurance Limited. Cyclecover has negotiated a special distribution arrangement with Allianz so this product is exclusive to Cyclecover. It is extremely important to ensure your insurance products are underwritten by stable, financially sound and reputable insurers.

Who pays in the event of a claim and what is the claim process?

Allianz manage and pay all claims. Cyclecover assist you through the claim process.

Claim forms can be easily downloaded from our website.

What is General Advice?

Cyclecover offers General Product Advice in relation to bicycle insurance products. General Advice is advice that has been prepared without considering your objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation or needs. If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement (PDS) we will have attached the PDS for your review. You should consider the PDS prior to making the decision to purchase this product.

	Cyclecover Essentials	Cyclecover Gold
Insurer	Allianz	Allianz
Product Type	Insured Events	Accidental Damage
Policy Wording	Click here to view	Click here to view
Basic Excess	\$250	\$250
Minimum Sum Insured	\$20,000	\$35,000
Monthly Payments	✓	✓
Bicycles		
Theft	✓	✓
Accidental Damage	✓	✓
Crash Damage	✓	✓
Racing Damage	✗	✓
Geographical Limits	Australia & New Zealand	Australia & New Zealand
Worldwide Cover	Up to 90 days	Up to 100 days
Limit per bicycle	Up to \$2,500 per claim limited to \$5,000 any one period of insurance.	No limit per bicycle. Bicycles are covered up to the contents sum insured.
Basic Bicycle Excess	\$250	\$250
Racing Excess	N/A	\$500
Personal Liability	\$20,000,000	\$20,000,000
New for Old Replacement i.e no depreciation	✓	✓
Damage to wheels and tyres	✓	✓
No Locking Conditions	✓	✓
Modifications covered	✓	✓
Accessories covered	✓	✓
No valuation prior to cover	✓	✓
APRA Approved, A rated insurer	✓	✓
Cycling Promotion Fund Support	✓	✓



www.cyclecover.com.au

Tel: 1300 733 055

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"When riding back home I know my bicycles are protected anywhere in Australia and New Zealand with Cyclecover Home & Contents Insurance.

They even offer me a 90 day worldwide cover including damage whilst riding and even when racing! Cyclecover are the leaders in Cycle Insurance. They know insurance and they love cycling! I would recommend their services to all fellow Aussie Cyclists."

Brad McGee