

**What is Cyclecover Gold?**

Cyclecover Gold is the ultimate solution for your bicycle insurance requirements. Your bicycles are covered anywhere in Australia and New Zealand anytime of the year and up to 90 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 now automatically included!

Cyclecover Gold is a home and contents insurance policy specifically designed for cyclists. We believe this is the most cost effective way of insuring your bicycles whilst providing the best cover available. Being a full accidental loss or damage policy, Cyclecover Gold also provides superior cover on your building and/or contents. We truly believe that packaging your bicycle insurance into Cyclecover Gold offers the best protection for cyclists.

**What are my bicycles covered against?**

Bicycles are automatically covered under this policy with no limit per bicycle or number of bicycles

Bicycle Limit: ..... No Limit  
 Limit on the number of bikes: ..... No Limit  
 Australia & New Zealand: ..... 365 Days a year  
 Worldwide: ..... 90 Days (no limit on value)  
 Theft Cover: ..... Yes  
 Accidental Damage: ..... Yes  
 Damage Whilst in Use: ..... Yes  
 Crash Damage: ..... Yes  
 Damage in Transit: ..... Yes  
 Racing Cover: ..... Yes  
 Bicycle Accessories: ..... Yes covered up to \$1,000 unless specified

**What is the minimum sum insured?**

\$35,000

**Is personal liability covered?**

Yes up to \$30,000,000

**Can I pay monthly?**

Yes you can pay monthly via direct debit from a bank account or credit card.

**Does 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 insures well over 100,000 cyclists on an annual basis

**Who is the actual insurer of this product?**

**Is this important?**

Cyclecover Gold is underwritten by QBE Insurance Limited. Cyclecover has negotiated a special distribution arrangement with QBE 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?**

QBE manage and pay all claims. Cyclecover assist you through the claim process. Claim forms can be easily downloaded from our website.

**How does Cyclecover Gold compare to other bicycle insurance products?**

Benefits	Cyclecover Gold	Standard Bicycle Only Products	Standard Home Contents Products
No \$ limit per bicycle	✓	✗	✗
No limit on the number of bicycles	✓	✗	✗
Covers Accidental Damage	✓	Limited cover available	✗
Covers Damage whilst riding	✓	Limited cover available	✗
Racing Damage automatically included	✓	✗	✗
Theft covered	✓	Limited cover available	Limited cover available
Damage to wheels and tyres covered	✓	✗	✗
No locking conditions away from home	✓	✗	✗
Automatic worldwide cover	✓	✗	✗
Full replacement cover	✓	✗	✗
Modifications covered	✓	✗	✗
Accessories covered	✓	✗	✗
\$30,000,000 Personal Liability cover	✓	✗	✗
No Valuation prior to cover	✓	✗	✗
Cycling Promotion Fund supporters	✓	✗	✗



[www.cyclecover.com.au](http://www.cyclecover.com.au)

Tel: 1300 733 055

[info@cyclecover.com.au](mailto:info@cyclecover.com.au)

*"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**