



**cyclecover** Insurance for the Cycling World

RETAILERS • IMPORTERS • HIRE & TOUR OPERATORS • RIDERS

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## CYCLECOVER "GOLD" HOME & CONTENTS POLICY

### POLICY BENEFITS

#### OVERVIEW

Insurer:	QBE Insurance (Australia) Limited
Policy Type:	High Quality Accidental Loss or Damage
Minimum Sum Insured:	Contents: \$35,000
<b>Special Policy Benefits:</b>	<b>This policy automatically covers temporary removal of your contents anywhere in Australia &amp; New Zealand and for up to 90 days elsewhere around the world. This includes Laptops, Mobile Phones, Jewellery, Luggage etc.</b>
Bicycle Cover:	<b>Bicycles are automatically covered under this policy with no limit per bicycle or number of bicycles</b> 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 Damage in Transit: Yes Racing Cover: Yes (Optional)
Bicycle Conditions:	Nil
Suitable for:	All Bicycle Riders Riders who would like cover for all their contents away from the home Riders who want to cover their contents for Accidental Damage
Bicycle Accessories:	Bicycle Accessories are covered. This includes spare wheels, HRM's, Computers, Pumps, Glasses, Helmets etc.
Liability Cover:	\$20,000,000
Monthly Payment Option:	Yes
Excess Options:	\$0, \$100, \$250, \$500

## OTHER POLICY BENEFITS

- Temporary removal of contents anywhere in Australia and New Zealand and in rest of world up to 90 days. Theft is covered under this benefit. Cash is covered under temporary removal (up to standard sub – limit).
- Full replacement cost as new without contribution for age, wear and tear.
- \$20 million legal liability cover worldwide.
- No penalty imposed on claim settlements for underinsurance.
- Domestic Workers Compensation available in all applicable States and Territories.
- Unspecified jewellery – up to \$5,000 per item. Aggregate limit for these items is 25% of unspecified contents sum insured. (Jewellery may be insured for higher amounts if specified).
- Office or surgical equipment at home – no sub limit applies.
- Tools and equipment of trade used for earning income (other than office or surgical) – up to \$5,000 in total.
- Works of Art, Pictures, Tapestries, Rugs – no sub limit applies.
- Property of visitors and domestic employees who are temporarily living with you – up to \$5,000.
- Cash and negotiables – up to \$1,000.
- Spoilage of frozen food – no sub limit applies.
- Cover for removal of contents to new residence anywhere in Australia, by road – restricted transit cover is provided.
- Storm damage to walls, gates and fences is included – no restrictions on age or materials.
- Compulsory Third Party gap cover in applicable States and Territories.
- Subsidence / landslide arising from storm or escaping liquid if within 72 hours of the insured event.
- Fusion of electric motors is covered up to 15 years old – no depreciation until 10 years and insured contribution does not exceed 80%.
- Photographic, musical equipment, computer equipment (non – business use) – no sub-limit applies.

- Veterinary costs for your domestic cat or dog if injured in a road accident or by fire, lightning or earthquake – up to \$500.
- Illegal use of Financial Transaction Card or cheque – up to \$5,000 limit.
- There are no sub – limits for mobile phones or portable electronic equipment (non – business use).
- Replacement of home locks or keys if lost, damaged or stolen – no-sub limit applies.
- Theft or destruction of Trees, Shrubs and Plants, except from storm damage – no sub-limit applies.
- Security firm attendance costs reimbursed up to \$1,250 following a burglary or attempted burglary in response to your monitored alarm.
- Accessories/spare parts of motor vehicles and caravans not attached up to \$1,000.
- Temporary accommodation where the home is rendered uninhabitable by an insured event – up to the greater of \$10,000 or 20% of the sum insured for your home and contents.
- Taxation audit expenses for accountant fees if personal taxation affairs are audited by the ATO – up to \$5,000.

