

## **CYCLECOVER GOLD HOME CONTENTS INSURANCE**

### **THE MOST COMMONLY ASKED QUESTIONS**

#### **How do I obtain a quote?**

Simply complete the Quotation Request form found on the website. Same day response offered.

#### **Is my Bicycle covered whilst in use?**

Yes all bicycles are covered for damage whilst in use including accidents where you are at fault. Racing cover is optional.

#### **How much does it cost?**

This varies based on the suburb you live in, security, claims history etc. However our premiums are extremely competitive when you consider the coverage we are providing. You may find our quote is similar or only slightly higher than your current policy. When you take into account the additional cover we are providing for your bicycles and other contents outside the home our policy is cheap in comparison. Premiums start at \$300.

#### **Do I need to insure my contents with Cyclecover to insure my bicycles?**

Yes. Unfortunately "Bicycle Only" insurance is not available in Australia. Coverage in conjunction with a household contents policy is the only way Cyclecover can insure your bicycles.

#### **What if I am happy with my current contents insurance?**

We often come across riders who are extremely happy with their current insurance. We understand this. Once a quote is provided and riders consider the benefits of Cyclecover Gold Home Contents Insurance most are happy to change. Changing insurers is not a stressful task and can be completed over the phone. Even if you have a list of specified items or valuables this can be handled with ease.

Unfortunately most insurers don't cater for cyclists. Its not uncommon to be charged high rates to list bicycles on a policy then be given locking restrictions and no cover for damage whilst in use. Cyclecover automatically cover all bicycles with no limit per bicycle or no limit on the number of bicycles. We include full cover for theft and accidental damage including damage whilst in use.

**What are the 2 types of Household contents policies available?**

Generally insurers offer two types of Household Contents Insurance

Defined Events - Covers fire, theft, water damage etc. Generally no automatic cover outside the home or accidental damage cover

Accidental Loss or Damage - Covers the above along with automatic cover outside the home and cover for accidental damage. If you crash your bicycle you are covered. If you drop a mobile phone or laptop on the ground you are covered. If you spill red wine on the carpet or accidentally knock the plasma TV over you are covered. This is the coverage Cyclecover Gold Home Contents Insurance offers.

**Why is Cyclecover Gold policy suited to Cyclists?**

Cyclecover Gold is best suited to cyclists as there are no restrictions on bicycles. A \$30,000 Bicycle would be covered anywhere in Australia & New Zealand any time of the year and worldwide up to 90 days. We will cover bicycles up to their full value overseas!

**Can I insure the building with Cyclecover?**

Yes we can also insure the buildings. The buildings are also covered for Accidental Damage.

**Do Cyclecover offer monthly payments?**

Yes Cyclecover offer monthly payments. This can be deducted from a Credit card or Bank Account. A once off fee of \$22 is charged with the first payment for this service.

**How quickly can I obtain cover?**

Cyclecover can issue cover immediately upon receipt of payment. Payment can be sent via mail or transacted over the phone. If you prefer to pay monthly we collect your account details and place cover immediately. Cover can be arranged over the phone in under 5 minutes.

**Can I contact QBE directly for a quote?**

Cyclecover have a special scheme arrangement with QBE. We offer special cover and premiums not available direct through QBE or another Broker. Cyclecover do not offer this product through other brokers just direct to Cyclists.

**How do I contact cyclecover?**

PH: 1300 733 055      FAX: 03 9889 9144      EMAIL: [cyclecover@cib.biz](mailto:cyclecover@cib.biz)

