



Liberty
General Insurance™

LIBERTY BICYCLE PROTECT PLUS

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Standard home and contents insurance may not cover Your bicycle when you're on the road. That's why our 'Liberty Bicycle Protect Plus' product is an essential piece of kit for every cyclist. Our bicycle insurance cover contains as many features as possible that a bicycle enthusiast, whether riding road, mountains or commuting, would find useful.

Liberty Bicycle Protect Plus helps provide protection in the event your bicycle is vandalized, damaged or stolen, or if you fall off your bicycle and hurt yourself or a third party.

KEY FEATURES

- a) **Long Term Policy:** Option to buy a single policy with longer duration of 2 / 3 years
- b) **Attractive Covers:** Roadside Assistance, Loss of Personal Belongings, Personal Accident Protection, Public Liability Protection
- c) **Customizable Multi-Section Policy:** Design your own policy with covers that meet your needs
- d) **Competitive Policy:** Various sectional discounts available along with long term policy discount

ENTRY AGE

Minimum entry age is 18 years and maximum 70 years

WHAT DOES THE POLICY COVER?

Your bicycle is an investment like any other. We want to help keep you riding and understand that the insurance you choose for your bicycle needs to suit the way you ride. You have an opportunity to prepare your own bicycle insurance policy depending upon your specific needs by opting the risk covers from the various sections given below.

SECTION	COVERAGE
SECTION I	LOSS OF OR DAMAGE TO THE INSURED BICYCLE
OPTIONAL COVERS AVAILABLE UNDER SECTION I	I] Burglary and/or housebreaking or Theft Cover Option a) Upto 75% of the sum insured Option b) Upto 100% of the sum insured II] Cover for Rallies III] Loss of Personal Belongings Cover IV] Usage for Hire or Reward Cover V] Roadside Assistance Cover VI] Extension of Geographical Cover
SECTION II	PERSONAL ACCIDENT COVER
SECTION II (A): ACCIDENTAL BENEFIT(S)	Accidental Death Permanent Total Disability Permanent Partial Disability Temporary Total Disability
SECTION II (B): INBUILT VALUE ADDED COVERS	Child Education Benefit Cost of Transporting Mortal Remains Cost of Performance of Funeral Ceremony
SECTION III	PUBLIC LIABILITY

Note:

- a) Section I shall be compulsory. Cover provided will only be for the sections and optional covers opted by you and mentioned in the policy schedule
- b) On opting for coverage under Section II, Accidental Death is a mandatory cover. You have the option to choose amongst the other Accidental benefits.

WHAT DOES EACH SECTION IN THE POLICY COVER?

SECTION I: LOSS OF OR DAMAGE TO THE INSURED BICYCLE

Loss or damage to the insured Bicycle and /or it's Accessories whilst thereon caused by

- i. Accident due to external means
- ii. Fire lightning or external explosion
- iii. Earthquake, flood, storm, landslide, rockslide
- iv. Riot and strike;

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced;

1. For all rubber/ nylon/ plastic parts, tyres, tubes and batteries - 50%
2. For fibre glass components - 30%
3. For all parts made of glass - Nil
4. For painting: 50% on the material cost of total painting charges.

The Sum Insured of the bicycle (and accessories, if any, fitted to the bicycle) will be determined on the basis of the manufacturer's listed selling price of the brand and model of the bicycle proposed for insurance at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss /Constructive Total Loss claims only:

AGE OF THE BICYCLE	% OF DEPRECIATION FOR FIXING SUM INSURED
NOT EXCEEDING 6 MONTHS	5%
EXCEEDING 6 MONTHS BUT NOT EXCEEDING 1 YEAR	15%
EXCEEDING 1 YEAR BUT NOT EXCEEDING 2 YEARS	30%
EXCEEDING 2 YEARS BUT NOT EXCEEDING 3 YEARS	50%

Sum Insured of bicycles beyond 3 years of age and of obsolete models of the bicycles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the Insured.

The first 5% of the claim value or INR 500/- (whichever is higher) shall be borne by the Insured in respect of each and every claim arising under Section I of the policy during the period of insurance.

OPTIONAL COVERS UNDER SECTION I

I] BURGLARY AND / OR HOUSEBREAKING OR THEFT COVER

Our liability under Section I of the policy will be extended on payment of additional premium, to cover loss or damage by burglary and / or housebreaking or theft to the bicycle insured hereunder and /or it's accessories whilst thereon,

- a) Upto 75% of the Sum Insured as stated in the policy schedule, or
- b) Upto 100% of the Sum Insured as stated in the policy schedule

SPECIAL CONDITIONS:

- a) Loss of or damage to accessories by burglary and /or housebreaking or theft will not be covered unless such insured bicycle is stolen at the same time.
- b) Loss due to burglary and/or housebreaking or theft will not be covered unless it has been reported to the police within 24 hours of becoming aware of the theft and a written police report being obtained in that regard.
- c) Loss of or damage to tyres and tubes will not be covered unless the insured bicycle is stolen or damaged at the same time in which case our liability shall be limited to 50% of the cost of replacement.
- d) The first 5% of the claim value or INR 500/- (whichever is higher) shall be borne by you in respect of each and every claim arising under burglary and /or housebreaking or theft cover of the policy during the period of insurance.

II] COVER FOR RALLIES

The coverage under Section I of the policy may be extended to include use of the insured bicycle in a particular rally, organized by any recognized organization, specifically endorsed in the policy, on payment of additional premium as applicable.

NOTE:

- i. The compulsory deductible for Section I: Loss or Damage to the insured bicycle inclusive of any optional covers will become INR 2000 or 10% of the claim value (whichever is higher) in respect of each and every claim arising for the entire duration of this optional cover only.
- ii. This extension does not cover either the rider and / or the passengers carried in the bicycle or the promoters of the event.
- iii. This extension does not apply to speed tests, dexterity trials, hill climbs or motor racing (whether organized separately or included in the course of a rally).

Rally extensions may be further extended to include speed tests, dexterity trials, hill climbs or bicycle racing (whether organized separately or included in the course of a rally) on payment of additional premium, but with the exclusion of any cover in respect of either the owner-rider, rider and / or passengers carried in the bicycle or the promoters of the event.

III] LOSS OF PERSONAL BELONGINGS COVER

Loss or damage to your personal belongings caused by perils mentioned under Section I of the policy while they are on the insured bicycle or being worn while driving the insured bicycle, at the time of loss or damage to the insured bicycle, will be covered on payment of additional premium.

"Personal belongings for purpose of this coverage would mean the articles or other items of personal nature which are likely to be used, carried or worn by the Insured at the time of cycling such as cycling helmets, specialist cycling clothing including gloves, footwear, knee and elbow guard, backpacks, cycling bottles & items of similar nature, but excludes money, securities, cheques, bank drafts, credit or debit cards, jewelry, lens, glasses, travel tickets, watches, valuables, manuscripts, painting and items of similar nature. Any goods or samples in connection with any business or trade are not covered."

Special Condition:

- (a) For any claim to become payable under this optional cover, it should be admissible under Section I "Own Damage" of the policy.
- (b) A police report must be submitted to Us for claims due to theft, burglary or housebreaking.

The first INR 200 of each and every claim shall be borne by you under this cover during the period of insurance.

IV] USAGE FOR HIRE OR REWARD COVER

Our liability under Section I of the policy may be further extended to include insured bicycle being used for hire or reward as specifically mentioned in the policy schedule, on payment of additional premium as applicable.

The compulsory deductible for Section I: Loss or damage to the insured bicycle inclusive of any optional covers will become INR 1000 or 10% of the claim value (whichever is higher) in respect of each and every claim arising in the policy during the period of insurance.

Subject to the terms, conditions, exceptions and limitations of the Policy.

V] ROADSIDE ASSISTANCE COVER

Roadside assistance for the services mentioned below will be provided, in case of breakdown of the insured bicycle upon your request, with a maximum of four claims related to any one or more of the below listed emergency assistance services during the policy year through the authorized vendor.

S. No	Featured Benefits	Inclusion
1	Breakdown support over phone	Yes
2	Minor repair (onsite only)	Upto 50 Kms
3	Flat Tyre Support	Upto 50 Kms
4	Transfer / Towing due to major breakdowns	Upto 25 Kms
5	Alternative transport assistance to the nearest safe location for the passengers of the bicycle (Taxi fare for the journey shall be borne by customer and shall be payable directly to the provider on spot)	Yes

Special Conditions:

- a) All additional expenses regarding replacement of a part and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.
- b) This assistance service shall get initiated based on specific request by You.

Territorial Scope: The territorial scope of the Emergency and Additional Assistance services provided will be within a radius (in kms) (as mentioned in above given coverage table) from the place of breakdown to nearest applicable vendor or cities within the republic of india excluding islands for the coverage limit mentioned under each service.

Cost of services beyond coverage limits as mentioned against each service shall be borne by you.

VI] EXTENSION OF GEOGRAPHICAL AREA

The Geographical Area covered under Section I of the Policy may be extended to include the Geographical Areas specifically endorsed in the Policy, for a period not exceeding 12 months, on payment of additional premium.

Special Conditions:

1. Such geographical extensions, provide coverage only under Section I: Loss or Damage to the Insured Bicycle of the Policy but excludes coverage under any of the Optional Covers opted for under Section I of the Policy.
2. Such geographical extensions, specifically excludes cover for damage to the insured bicycle during air passage/ sea voyage for the purpose of ferrying the bicycle to the extended Geographical Area.

SECTION II – PERSONAL ACCIDENT COVER

Our Personal Accident cover gives complete protection against sudden, unforeseen and involuntary event beyond the control of the person insured, caused by external, visible and violent means that might lead to death or bodily injury of the person whilst riding, mounting into/dismounting from the insured bicycle. If the accident leads to the untimely death of the person, the policy will provide complete financial security to the person's family members (nominee). The policy also covers eventualities where the person insured sustains accidental injuries which cause disability (of permanent or temporary nature). In such cases the policy will compensate a fixed percentage of Sum Insured depending upon the type of impairment.

Our Personal Accident cover comes with inbuilt value added covers of:

Child Education Benefit
Cost of Transportation of Mortal Remains
Cost of Performance of Death Ceremony

What is not covered specifically under Personal Accident cover?

1. Death or disability resulting directly or indirectly caused by, contributed to or aggravated or prolonged by child birth or from pregnancy excluding ectopic pregnancy .
2. Any pre-existing condition/ disability / accidental injury.
3. Any intentional self-injury, suicide or attempted suicide; mental or nervous disorders; any loss whilst under the influence of liquor or drugs or other intoxicants.
4. Any claim directly or indirectly, caused by venereal disease, AIDS or insanity

SECTION III – PUBLIC LIABILITY

Our Public Liability section covers you in respect of your legal liability to pay compensation for:

- a) Accidental death of or bodily injury to any person other than a member of your family or a person in your service or being conveyed on any of the bicycle insured hereunder or

- b) Damage to any property not belonging to you or in your custody or control or any member of your Family or not being conveyed on any such insured bicycle.
- c) All sums that you may become legally liable to pay as litigation expenses (defence costs if incurred with our prior written consent and, if ordered, claimant's costs) in the event of accident caused by or happening through or in connection with the insured bicycle.

All policies will have a compulsory excess of INR 1000 for each and every claim under Section III of this Policy. The Insured shall bear this compulsory excess which is applicable to both property damage claims and death/bodily injury claims inclusive of defence costs arising out of any one accident.

WHAT DOES THE POLICY NOT COVER?

- 1. Any loss or Damage and /or liability caused sustained or incurred whilst the bicycle is being used for hire or reward, racing, rally or pace making, or outside India, unless expressly stated to the contrary elsewhere in the Policy.
- 2. Consequential loss, depreciation, wear and tear, mechanical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured bicycle.
- 3. Damage to tyres and tubes unless the insured bicycle is damaged at the same time
- 4. Any loss or damage and /or liability caused by or resulting from poor or faulty design, workmanship or use of faulty materials
- 5. Any loss or damage and /or liability caused sustained or incurred whilst the bicycle is in transit by road rail inland- waterway lift elevator or air
- 6. Any accidental loss or damage suffered whilst you or any person driving with your knowledge and consent is under the influence of intoxicating liquor or drugs.
- 7. Claims arising out of any contractual liability
- 8. Any loss or damage arising from you committing any breach of law with criminal intent
- 9. Loss / damage due to war, civil war, mutiny, nuclear perils, etc.

FAST, FAIR AND HASSLE FREE CLAIM PROCEDURE

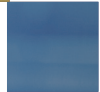
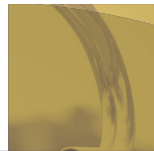
Enjoy hassle free claim settlement process with Liberty General Insurance Limited. Comprehensive support through our dedicated and experienced claims team aims to deliver fast and fair claim services for settlement of your claims.

TERMS & CONDITIONS

Disclaimer: The above mentioned information is only indicative in nature. For details of coverage and exclusions, please refer to the policy wordings available on our website.

Liability of the Company does not commence until the Company has accepted the proposal and full premium has been paid.

Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Ten Lakh (10,00,000) Rupees.





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