

What insurance are we offering?

Cycling UK has arranged insurance for clubroom effects and trophies. Cover is given under a policy taken out by Cycling UK with Hiscox Insurance Company Limited, policy number 1693613. The policy has a maximum liability of £50,000 in respect of each loss. A copy of the insurance policy is available on request.

Cycling UK believes that the insurance provided meets the needs of Cycling UK Member Groups and affiliated bodies. We have **not** assessed individual needs for insurance and you will **not** receive advice or recommendations from us about your insurance needs.

Cycling UK arrange this cover via Butterworth Spengler Insurance Group, who are authorised and regulated by the Financial Conduct Authority. You may check this and obtain further information by visiting the [Financial Services Register](#).

Summary of the insurance provided

Insurance is provided for:

- cups and trophies; and
- club room effects (such as tables, chairs, tea urns, and the like).

Cover is given against accidental loss or damage due to:

- fire;
- lightning;
- explosion;
- aircraft and other aerial devices or articles dropped by them;
- riot, civil commotion, strikers, locked out workers or persons taking part in labour

disturbances;

- malicious persons other than thieves;
- earthquake;
- storm or flood;
- escape of water from any tank, apparatus or pipe;
- falling trees;
- impact; or
- escape of fuel from any fixed oil heating installation.

Cover is also provided against loss or destruction of or damage caused by:

- theft or attempted theft; or
- theft involving violence or threat of violence.

Exclusions

Cover **is not** available for loss or damage **unless** items are in the personal possession of the Member Group or affiliated body **or** in a securely locked building.

Cover **is not** available for loss of or damage to tortoiseshell, glass or other brittle substances **other than** by fire or theft.

Cover **is not** available for:

- for any one cup or trophy worth in excess of £5,000; or
- any cup or trophy unless details have been provided in writing to Cycling UK; or
- loss of or damage to clubroom effects at any one location in excess of £2,000.

Geographic cover

Cover is provided for items normally kept at premises within Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands or in transit and whilst temporarily removed anywhere in the European Union for up to 90 consecutive days.

What to do if there is loss or damage

If you suffer loss or damage and wish to make a claim, you should telephone Cycling UK Head Office on 01483 238300 for a claim form to complete. Fill in the form with as much information as possible and return it together with any supporting information.

What to do if you have a complaint

If you wish to make a complaint about any aspect of the insurance provided to you, please speak to us at the Cycling UK Head Office on 01483 238300. If you remain dissatisfied, you should make a complaint using Cycling UK's Complaints Procedure. Details are on the Cycling UK website at www.cyclinguk.org.

Peace of mind

Hiscox Insurance Group is covered by the Financial Services Compensation Scheme. If they were unable to meet their obligations to you under the Cycling UK policy, you may be entitled to compensation from the scheme.