

Security Requirements

Theft of cycles is the most common cause of claims and, whilst insurance cover will provide protection it is vital that you ensure that you take suitable precautions to prevent theft.

Certain parts of the CycleSure policy make reference to security conditions that should be followed to ensure that cover is not compromised and we would recommend that you read them carefully.

These conditions are summarised below.

Theft from **your home** will not be covered unless:

- i. Where the **cycle** is contained within the main residence: the normal security protections of the residence are fully operative and in force and the theft is a direct result of violent and forcible entry to or exit from the premises by the thieves; or
- ii. Where the **cycle** is contained within any shed, garage or outbuilding at **your home**: the building is locked overnight and the theft is a direct result of violent and forcible entry to or exit from the premises by the thieves; or
- iii. Where the **cycle** is contained within a communal hallway: the **cycle** is secured through the frame by an **approved lock** to an **immovable object** within the building

Theft away from **your home** will not be covered unless:

- i. the **cycle** is secured through the frame by an **approved lock** to an **immovable object** or, if left at a railway station the **cycle** is locked to an official cycle rack provided by the railway station through the frame using an **approved lock**; and
- ii. the **cycle** was not left **abandoned** by **you**.

Theft from a motor vehicle will not be covered unless:

- i. the **cycle** is completely out of sight or secured through the frame by an **approved lock** to a purpose built rack fully fitted to the vehicle; and
- iii. the vehicle was fully locked with all security protections in force and the theft is a direct result of violent and forcible entry to the vehicle by the thieves; and
- iv. the **cycle** is not left in or on the vehicle between the hours of 9pm and 7am unless the vehicle is in a secure car park and in the event of a claim **we** will only pay if the theft is a direct result of violent and forcible entry to or exit from the secure car park by the thieves.