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.