
Pedal Cycle Insurance Policy Wordings

- **Highlights**
- **Scope**
- **Exclusion**

Highlights

Covers loss or damage to pedal cycle and liability to third party

Scope

Section I- Loss or Damage

Indemnify the Insured against loss or damage to any pedal cycle caused by

- a. by accidental external means
- b. by fire external explosion or lightning or burglary, housebreaking, larceny or theft, accidental external means or by malicious act.

Section II- Liability to Third Party

Indemnify the Insured against all sums including claimant's costs and expenses, which the insured shall become legally liable to pay in respect of:

- a. Death of or bodily Injury to any person
- b. Damage to property

Exclusion

Section I

Company shall not be liable to make any payment under the Section in respect of: -

- a. Consequential loss depreciation wear and tear mechanical breakdowns failure or breakages nor for damage caused by overloading or strain nor for loss or damage to accessories by burglary, housebreaking, theft or larceny unless pedal cycle is stolen at the same time.
- b. Loss of or damage to tyres, unless the pedal cycle is stolen or damaged at the same time when the liability of the Company shall be limited to 50% of the cost of replacement.
- c. This first Rupees Twenty Five of any amount payable in respect of a claim for loss or damage by external means or by malicious act.

Section II

Company shall not be liable to make any payment under this Section in respect of

- a. Death injury or damage caused or arising beyond the limits of any carriageway or thorough fare in connection with
 - i. the bringing of the load to the pedal cycle for loading thereon
 - ii. the taking away of the load from pedal cycle after unloading there from by any person other than the rider of the pedal cycle.
- b. Death of or bodily injury to any member of the Insured's or the rider's household or to any person in the employment of the Insured or the rider arising out of and in the course of such employment.
- c. Death of or bodily injury to any person riding or mounting on or dismounting from the Pedal Cycle.
- d. Damage to property belonging to the Insured or the rider or held in trust by or in the custody or control of the Insured or the rider or a member of the Insured or rider's household on being conveyed by the pedal cycle.
- e. Any liability assumed by the insured or the rider by agreement unless such liability would have attached to the Insured or the rider even in the absence of such agreement.