

Sport and Leisure Bike Insurance

Combined Product Disclosure Statement
and Financial Services Guide
(including policy wording)



This Combined Product Disclosure Statement and Financial Services Guide, incorporating the policy wording, was prepared on 25 June 2019.

Real Insurance is a trading name of The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 AFSL No. 241 436 of Level 12, 465 Victoria Ave Chatswood NSW 2067. This insurance is issued by Hollard.

This insurance is administered by Velosure Pty Ltd ABN 81 151 706 697 (AR No. 410026) of Level 12, 465 Victoria Ave Chatswood NSW 2067 who is an Authorised Representative of Hollard.

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Part A - Product Disclosure Statement including Policy Terms and Conditions

This Product Disclosure Statement (PDS) was prepared on 25 June 2019 and tells you about this insurance to help you decide if the cover is right for you. Any advice provided is general only and does not take into account your individual circumstances. You should carefully read the PDS, and any other documentation we send you, such as your **Insurance Certificate** and keep them in a safe place for future reference. When you enter into the policy you confirm and warrant that you have read (or will read before the end of the cooling off period) the policy documents we provided to you.

We may need to update this PDS from time to time if certain changes occur, where required and permitted by law. We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes (you can get a paper copy free of charge by calling us).

Our commitment to you

We understand the risks you face as a cyclist, whether you're on a training ride, participating in a race, commuting to work, or just storing your bike overnight. That's because we're cycling enthusiasts, just like you. We've put our collective cycling experiences and understanding together to create a unique product tailored for cyclists and we back it up with service that only a specialist bicycle insurer can provide.

Things you should do before purchasing this insurance

Read this booklet

Before you decide to purchase a Realbike Insurance **policy**, you should read this booklet from cover to cover. As with all insurance policies, there are limits to the cover provided and there are also exclusions, including general exclusions that apply to all cover under this insurance (see Pages 23-24) and specific exclusions that relate to certain **loss events** (see Pages 13-17). Certain words, printed in **bold lettering**, also have defined meanings you need to understand (see Pages 33-37).

A summary of your cover

The following is a summary of your Realbike Insurance cover.

Protection for you and your bicycle

Realbike Insurance provides cover anywhere in Australia and New Zealand for some of the most common risks faced by cyclists, such as theft, **crashes** and accidental damage.

Your bicycle cover

Realbike Insurance covers you for loss or damage to your **bicycle** arising from the following perils:

- theft
- damage caused by attempted theft
- unintentional **impact** damage
- **crashing** including while participating in a **cycling event** or **cycling race**
- loss or damage in transit
- **malicious damage**

Levels of cover

Realbike Insurance offers two different levels of cover through our Realbike Sport and Realbike Leisure policies. Eligibility for these policies is determined by the value of your **bicycle**. The Realbike Sport policy includes the following additional cover (which is not included under a Realbike Leisure policy):

- **Personal Accident cover** – Provides benefits in the event you suffer a personal injury while riding the **bicycle**. See Pages 18-19 for more details on this cover.
- **Road Hazard** cover – Provides cover for damage caused to your bike from impacts with **road hazards**
- **Roof Rack** cover – Theft and damage cover is extended for when your **bicycle** is being transported on a motor vehicle bicycle rack.
- **Worldwide cover extension** – You can request the geographic limits of your policy to be extended to

cover your bicycle when you take it overseas. See details on Page 9.

Optional cover (Realbike Sport only)

If you have purchased a RealBike Sport policy, you can extend your policy to include cover for:

- **custom parts** and **accessories** (such as **bicycle computers**) fitted to your **bicycle**;
- custom racing wheels and/or additional wheel-sets; and
- bicycle travel cases.

If you add any of these items to your policy they will be shown on your **Insurance Certificate**. Your policy does not cover **custom parts** or **accessories** that are not listed on your **Insurance Certificate**. The cover provided for these items is restricted to loss or damage when they are either attached to, or being used in conjunction with your **bicycle** at the time of a **loss event** which is covered by this policy. There is no cover under this policy for these items unless the **bicycle** is stolen or damaged in the same **loss event**.

Types of bicycles we cover

The term bicycle means different things to different people, but for the purpose of this insurance, we regard a bicycle as being any cycle, tricycle or tandem powered by human pedalling.

This includes:

- road bikes;
- mountain bikes;
- track bikes;
- BMX; and
- recumbent bicycles

We cover a bicycle based on its standard specification as supplied by the manufacturer. Non-standard components, **custom parts, accessories**, modifications and other extras are not covered by the policy unless you have told us about them and we have agreed to insure them and listed them on your **Insurance Certificate**. Where your **bicycle** is assembled from a collection of **custom parts**, you are required to tell us about all these components otherwise they will not be covered by your policy.

Risks and restrictions on your cover

Your policy will not operate until you have paid your premium or provided us with valid, authorised bank account details from which to collect the premium or premium instalments. If your premium is dishonoured by your financial institution, this policy will not operate and you will not be covered in the event of a claim.

You may not claim under this policy unless you have complied with the policy's proof of ownership and condition verification requirement. This policy condition is set out in detail on Page 11. In the event that you fail to comply with this condition, we will cancel your policy from inception and you will not have cover. Any premium paid, up to a maximum amount of \$50, will be retained by us to offset our policy administration expenses.

There are specific bicycle security conditions with which you must comply, including the use an **approved lock**. Failure to comply with these security conditions will result in a claim for the theft of your **bicycle** being denied.

If you do not comply with your Duty of Disclosure or fail to adhere to the conditions set out in this **policy** we may refuse to pay a claim or reduce our claim payment to you. Coverage is limited to the included or selected cover options, **sums insured** (including sub-limits) and **bicycle** printed on your **Insurance Certificate**.

This policy will not cover bicycles;

- used to earn an income, such as but not limited to, delivering goods, parcels, packages or other types of courier service;
- owned or ridden by **professional cyclists** or **sponsored cyclists**;
- used for carrying passengers; or
- being used by or in the care of a person under 18 years of age.

Geographical Limit and Worldwide Cover Extension

The **bicycle** must be in Australia at the time you apply for this insurance and when a policy is issued.

This policy only covers claims arising from **loss events** and losses that occur during the **period of insurance** and within the **geographical limit**. Your **bicycle** is not covered while it is outside the **geographic limit** or while it is in transit to or from destinations outside the **geographic limit**. We may extend your policy to cover your **bicycle** if you take it beyond the **geographical limit**, for a period not exceeding 90 days in aggregate during any continuous 12 month period, provided that you have advised us beforehand, and we have agreed in writing to extend your cover to provide the 'Worldwide cover extension'. You may be required to pay an additional premium for this cover.

If you cancel your policy within 120 days of the policy start date after using it for overseas cover, we will charge you a cancellation fee equivalent to 50% of your annual premium. In the event that your travel arises in the first 120 days of insurance for the insured **bicycle**, you will be required to pay at least 50% of the annual premium on the policy in advance.

Other important matters

Your Duty of Disclosure

Before or at the time you enter into a contract of general insurance with us, you have a duty, under the Insurance Contracts Act 1984, to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.

When you first enter into a **policy** with us, you will be asked questions relevant to your **policy**. In answering questions, you must;

- answer all questions giving honest and complete answers;
- tell us everything that you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matters:

- that diminish the risk to be undertaken by us;
- that are of common knowledge;
- that we know or, in the ordinary course of our business, ought to know; or
- for which compliance with your duty is waived by us.

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Your cover is subject to your proof of ownership and condition verification obligation

You may not claim under this policy unless you have complied with the policy's proof of ownership and condition verification requirement. This obligation must be completed within 14 days of you buying this policy. In the event that this condition is not complied with, we will cancel your policy from inception and you will not have cover. Any premium paid, up to a maximum amount of \$50, will be retained by us to offset our policy administration expenses.

To satisfy this condition, you must provide us with;

1. two (2) digital images showing the whole **bicycle** (left and right hand side images), and
2. one (1) digital image of the **bicycle's** serial number.

Each photograph must be taken in good light, be clearly focused and include within the image, your policy number clearly written on a piece of paper. For cameras with a resolution less than 5 megapixels, the image files for each photograph must be un-resized off the camera. For cameras with a higher resolution, we require a minimum file size of 1Mb.

Alternatively and provided you purchased your **bicycle** new less than 30 days prior to purchasing this insurance, you need only provide us with;

1. the **bicycle's** serial number; and
2. a clear copy of the purchase receipt showing the purchase date and providing full details of the **bicycle** and all **custom parts** and **accessories** listed on the **Insurance Certificate**.

What happens if you are underinsured?

If you underinsure your **bicycle** and make a claim, your claim settlement may be reduced by us to reflect this. You are considered to be underinsured if the **sum insured** at the time of the loss is less than 80% of the **market value** of the **bicycle** (or **depreciated value** in the case of bicycles over 2 years old). (See Pages 30-31 for underinsurance calculations).

Your insurance premium

When you buy your insurance we will tell you the premium you must pay and note it on your **Insurance Certificate**. In determining your premium, we consider factors such as the value of the insured **bicycle**, any listed **custom parts** or **accessories**, the **sum insured**, where the **bicycle** is kept and any relevant claims experience. Your premium includes our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) for your insurance. These are set out on your **Insurance Certificate**.

Your annual premium is due and payable on the day we issue your policy. You have the option, subject to our agreement, to pay your premium in 12 monthly instalments. If you elect to pay your premium by instalments, we may add a policy administration fee to your policy. This amount will be shown separately on your **Insurance Certificate**.

Cooling off period

We offer a 14-day “Cooling off” period. If you decide that this policy isn’t right for you and you have not exercised your rights under this policy, (which includes submitting a claim), you may request cancellation within 14 days of the start or renewal of this policy and you will receive from us a full refund of any premium paid.

Your cover

Your Realbike Insurance covers your **bicycle** (including **custom parts** and **accessories**) for the following **loss events** shown as 'selected' or 'included' on your **Insurance Certificate**.

Insured Loss Event	Exclusions (see also General exclusions on page 9)
<p>If "Damage Cover" is shown as 'selected' or 'included' on your Insurance Certificate, you are covered for:</p> <p>Accidental damage to your bicycle and custom parts and accessories as qualified below:</p> <p>We will cover your bicycle and custom parts and accessories for damage caused by fire, storm, impact or a crash.</p> <p>The cover provided under this section also applies while you are training for or participating in a cycling event.</p>	<p>You are not covered for:</p> <p>Scratching or denting or any cosmetic damage that does not impair the function and performance of the bicycle or custom part or accessory.</p> <p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none">• misuse or abuse;• any process of cleaning, repairing or altering your bicycle or custom part or accessory;• wear and tear, fading, gradual deterioration;• rust or oxidation, rot, mildew, mould, corrosion;• mechanical, electrical or electronic breakdown;• structural or latent defects or flaws;• manufacturing or assembly defects;• faulty design, materials or workmanship;

Insured Loss Event	Exclusions (see also General exclusions on page 9)
<p>Malicious damage caused to your bicycle.</p>	<ul style="list-style-type: none"> • crushing, cracking or deformation arising from tightening and/or clamping; • deformation and/or warping of carbon rims associated with braking and/or overheating. • motor vehicle exhaust heat. <p>Damage arising from or caused whilst your bicycle is mounted or being transported on a motor vehicle mounted bicycle rack, unless "Bicycle Rack" cover is shown as "selected" or "included" on your Insurance Certificate</p> <p>Damage arising from or caused by impact or collision with a road hazard unless;</p> <ul style="list-style-type: none"> - "Road Hazard Cover" is shown as "selected" or "included" on your Insurance Certificate, or - the impact or contact directly results in a crash. <p>Damage arising from the use of the bicycle in a cycling race unless the "Racing Cover" option is shown as "selected" or "included" on your Insurance Certificate.</p> <p>Damage to or loss of a custom part or accessory unless it is damaged or lost in the same loss event causing damage to or loss of your bicycle.</p> <p>Malicious damage caused by you or a person acting with your express or implied consent.</p>

Insured Loss Event	Exclusions (see also General exclusions on page 9)
<p>If “Theft from home” is shown as ‘selected’ or ‘included’ on your Insurance Certificate, you are covered for:</p> <p>Theft of your bicycle from your home.</p>	<p>You are not covered for the following:</p> <p>Theft of your bicycle from your home;</p> <ul style="list-style-type: none"> • where you have failed to comply with the security conditions detailed on Pages 20-22 of this PDS. • by someone who lives at your home, or is at the site with your consent or the consent of someone who lives in your home (including your tenants). • if your home has been unoccupied for longer than sixty (60) consecutive days, unless you have told us about this beforehand and we have agreed in writing to provide cover while you were away. • without clear visible evidence of forcible entry to your home or forcible removal of the bicycle. • unless you have reported the theft to the police and provided us a copy of the police report. <p>Theft of a custom part or accessory unless it is stolen together with the bicycle in the same loss event.</p>

Insured Loss Event	Exclusions (see also General exclusions on Pages 23-24)
<p>If "Theft away from home" is shown as 'selected' or 'included' on your Insurance Certificate, you are covered for:</p> <p>Theft of your bicycle away from your home (including theft of your bicycle from a vehicle).</p>	<p>You are not covered for the following:</p> <p>Theft of your bicycle;</p> <ul style="list-style-type: none"> • where you or the person who you have entrusted your bicycle to has failed to comply with the security conditions detailed on Pages 20-22 of this PDS. • by someone who was using your bicycle with your implied or express consent. • unless you have reported the theft to the police and provided us a copy of the police report. <p>Theft of a custom part or accessory unless it is stolen together with the bicycle in the same loss event.</p> <p>Theft of your bicycle from a bicycle rack fitted to a motor vehicle unless 'Bicycle Rack' cover is shown as 'selected' or 'included' on your Insurance Certificate.</p>

Insured Loss Event	Exclusions (see also General exclusions on Pages 23-24)
<p>If "Transit Cover" is shown as 'selected' or 'included' on your Insurance Certificate, you are covered for:</p> <p>Loss or damage to your bicycle which occurs while it is in the care of or being transported to and from destinations within the geographical limit by a commercial passenger carrier (air, rail, sea or road) as part of your checked baggage for each journey or journey segment.</p>	<p>You are not covered for the following:</p> <p>Loss or damage sustained;</p> <ul style="list-style-type: none"> • in transit, unless the bicycle is securely packaged in a container designed for the transportation of bicycles. The bicycle container must enclose the entire bicycle; • while the bicycle is in the care of or during transportation by a commercial delivery or freight company. • while in transit to or from places outside the geographic limit unless; <ul style="list-style-type: none"> - you have notified us and added the "Worldwide cover extension" to your cover, and - we have agreed in writing (shown on your Insurance Certificate) to extend cover for this risk, and - you have paid any additional premium that may be applicable.

Additional benefits

Additional benefits	Our Exclusions – You are not covered for the following: (see also General exclusions on Pages 23-24)
<p>This cover applies exclusively to the person noted as the insured on the Insurance Certificate.</p> <p>If “Personal Accident Cover” is shown as ‘selected’ or ‘included’ on your Insurance Certificate, you are covered for:</p> <ul style="list-style-type: none"> • death, or • permanent and total loss of sight of an eye, or • the amputation of a hand, or more than one thumb or finger, or • the permanent loss of all function or the use of a limb, <p>caused directly and solely by a crash whilst you are riding the bicycle.</p> <p>We will pay:</p>	<p>Our payment is subject to the person claiming under this additional benefit obtaining medical attention for the injury from a registered medical practitioner and undergoing any medical examination we may reasonably request.</p> <p>You are not covered for:</p> <ul style="list-style-type: none"> • death, permanent and total loss of a thumb, finger, toe or the use of a limb, hand or foot or the permanent and total loss of sight of an eye occurring more than 1 year after the date of the loss event; or • suicide or self-inflicted injury. • any expense that may be claimed wholly or partly through Medicare (e.g. doctor’s fees) is not claimable under this policy, or • any expense that you have not claimed but which you are entitled to claim whether fully or partly under a private health insurance policy, if you hold such insurance, or • any excess or co-payment attributable to a claim made under a private health insurance policy.

Additional benefits	Our Exclusions – You are not covered for the following: (see also General exclusions on Pages 23-24)
<ul style="list-style-type: none"> • the Personal Accident sum insured noted your Insurance Certificate for claims involving; <ul style="list-style-type: none"> - your death, or - the permanent and total loss of sight in one eye or both of your eyes, or - the permanent and total loss of the use of one or more, limbs, hands or feet; • A maximum of 20% of the Personal Accident sum insured noted on your Insurance Certificate for the permanent and total loss of use of one or more thumbs, fingers or toes. <p>If you are injured as a result of a crash whilst riding your bicycle, we will also pay your reasonable costs, up to a maximum of \$1,000 in the aggregate over the period of insurance, for non-Medicare medical expenses (incurred within 12 months of the injury) after any reimbursement from a private health insurance policy. Examples of non-Medicare medical expenses include ambulance, physiotherapy and dentistry.</p>	<p>We will not pay more than the Personal Accident sum insured noted on your Insurance Certificate for any single loss event regardless of the number of body parts or organs involved.</p>

Security conditions

The following security conditions apply to this policy. If you fail to comply with these security conditions we may reduce or deny any claim you make in respect of theft or any attempted theft.

Your bicycle's location	Security arrangements
While at your home	<ul style="list-style-type: none"> • You must ensure that when your bicycle is kept inside your home, that your home is securely locked whenever it is unoccupied. • If your bicycle is left in a garage or storage area attached to your home which can be directly accessed via an external door and/or window, these doors and/or windows must be locked. We will not pay any claim for theft of your bicycle if either the bicycle itself is not locked by an approved lock to an immovable object or, if any external door and/or window is not locked (or securely latched if the window is not lockable) at the time of the theft/attempted theft. • If your bicycle is left in an outbuilding on your property (such as a garage or a shed not attached to your home), it must be fully enclosed (i.e. with walls and a roof). The walls and doors must be of robust and secure construction and the doors and windows must be securely locked. The bicycle must not be visible from the outside. For the sake of clarity, D.I.Y assembly garden sheds are not regarded as robust and secure constructions under this policy.

Your bicycle's location	Security arrangements
	<ul style="list-style-type: none"> Under all other circumstances, if your bicycle is left outside anywhere on your site, it must at all times be securely locked through the frame of your bicycle to an immovable object by an approved lock.
While parked or kept in or on any common property or any publically accessible area in a building.	<p>The bicycle must be securely locked through the frame of the bicycle to an immovable object by an approved lock.</p> <p>If you are storing your bicycle for more than 24 consecutive hours on common property or public property that is not at the address noted on your Insurance Certificate, your bicycle is not covered for theft or damage caused by attempted theft, unless you have advised us and we have agreed in writing to extend cover.</p>
Away from your home	<p>If your bicycle is left unattended while away from your home it must be securely locked through the frame of the bicycle to an immovable object by an approved lock.</p> <p>Unattended means whenever your entire bicycle is out of your direct line of sight or more than five (5) metres away from you.</p>

Your bicycle's location	Security arrangements
While being transported	<p>If your bicycle is left unattended during daylight hours while it is in, or attached to, any motor vehicle including while it is in transit, it must be:</p> <ul style="list-style-type: none"> • kept inside a securely locked vehicle; or • locked and secured to a properly fixed bicycle rack via the lockable security provision of the bicycle rack; or • locked through the frame of the bicycle to a properly fixed vehicle bicycle rack with an approved lock; or • locked inside an enclosed boot. <p>If your bicycle is left unattended outside of daylight hours while it is in, or attached to, any motor vehicle including while it is in transit, it must be:</p> <ul style="list-style-type: none"> • securely locked through the frame of the bicycle with an approved lock to a properly fitted and secured vehicle bicycle rack; or • locked inside an enclosed boot; or <p>If your bicycle is visible from the outside of your vehicle, you must securely lock your bicycle through the frame using an approved lock to a secure point within your vehicle (i.e. child restraint anchor point, door handle etc.).</p> <p>Note: Theft from a bicycle rack is only covered if Bicycle Rack cover is shown as "included" or "selected" on your Insurance Certificate notwithstanding you meeting the above security conditions.</p>

General exclusions

Unless otherwise stated on your Insurance Certificate, this insurance does not cover:

- Loss or damage to, or theft of:
 - tyres, wheels, **accessories, custom parts** or removable parts, unless the **bicycle** is stolen or damaged in the same **loss event**.
 - any riding gear/apparel like helmets, shoes, riding clothes, backpacks or their contents, etc.
- Theft or damage caused by attempted theft if you have not complied with the security conditions detailed on Pages 20-22 of this PDS;
- Loss, damage or theft caused:
 - by a deliberate action by you or anyone who you have entrusted your **bicycle** to;
 - by your **bicycle** or **custom part** or **accessory** being driven over by a motor vehicle other than if this occurs during, or as a direct result of a **crash**;
 - by the **bicycle** being used for hire, reward, courier services or the carriage of paying passengers;
 - by war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or an act of terrorism;
 - by pollution or chemical contamination or corrosion (whether caused accidentally by chemical agents or not);
 - while your **bicycle** is outside the **geographic limit** unless you have advised us beforehand and selected the 'Worldwide cover extension' to your cover and we have agreed in writing to extend your cover.
 - by electronic or mechanical derangement of electronic equipment, data, virus, electronic malfunction or processing error;

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- by any modification of your **bicycle** from the manufacturer's specifications unless you have advised us and we have agreed to extend cover in writing;
 - by your **bicycle** being left **abandoned**.
 - Any legal liability for damage to another person's property or injury to another person;
 - The cost of repairing pre-existing or old damage, faulty workmanship, or incomplete repairs which were carried out prior to a **loss event**;
 - Any repairs carried out to your **bicycle** without our consent. If you have carried out repairs you will be responsible for any additional cost over the normal amount that would have been incurred by us;
 - Depreciation of your **bicycle**;
 - Any consequential loss or loss of profit. This includes but is not limited to; loss of manufacturer warranty, **bicycle** fitting, etc.;
 - Your liability under contract;
 - Any amount more than the relevant **sum insured** as shown on your **Insurance Certificate**;
 - A **bicycle** that is used or owned by professional or **sponsored** cyclists;
 - If you or someone else riding, or who has responsibility for the safe keeping of the **bicycle** is under the age of 18 years.

Making a claim

What happens if you need to make a claim?

We understand that it can be very stressful if you need to make a claim. Our claims team is here to help you with advice and assistance when you need it most.

If a **loss event** occurs that is likely to result in a claim, the following checklist will help you ensure that you have done everything you need to do so that your claim can be assessed quickly. Not all may be applicable to your claim.

First you should:

- do what you can to **prevent** any further loss, damage or cost;
- report the incident or loss to the police if the **event** involves theft, attempted theft or malicious damage;
- if possible, provide photographs of the **accident/** incident scene and of the **bicycle** at the scene including any observable damage;
- report the incident to us as soon as possible by calling us on 1300 277 002.

You must never, without our consent:

- approve any repairs or arrange replacements;
- dispose of any damaged property.

These actions may result in us reducing or denying your claim.

We will require you to;

- provide us with proof of ownership and value regarding any claimed loss or damage of your **bicycle** or **custom part** or **accessory**;
- provide us with proof, in the **event** of a theft or an attempted theft claim, that you complied with the policy's security conditions (as detailed on Pages 20-22). Proof includes, but is not limited to, providing us with;

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- confirmation of the lock's make and model, and/or
 - the lock's key or the remains of the lock, and/or
 - evidence of forcible and violent entry or removal of the **bicycle**;
 - help us manage the claim, which may include us inspecting your bicycle or asking you questions, or you providing written statements to us under oath;
 - make your damaged **bicycle** or **custom part** or **accessory** available to us for inspection by us or another representative nominated by us;
 - keep the **bicycle** or **custom part** or **accessory** that has been damaged and allow us to inspect it or assess repair costs;
 - allow us to take possession of damaged property that is the subject of a claim and retain that property if your claim or any part thereof is settled on a total loss basis;
 - help us as we work to exercise, for our benefit, your legal right of recovery against any other party;
 - tell us about any other insurance that may be relevant to the claim.
 - Answer all questions honestly and completely and provide us with any information a reasonable person under the circumstances would expect us to want to know. We may refuse payment of your claim and/or cancel your policy if you or any person who is acting with your express or implied consent, misrepresents, deliberately omits, avoids providing or falsifies any information provided to us in relation to a claim;

We may reduce or deny your claim in the event that you fail to meet or comply with the above claim requirements.

How your claim is settled

If we accept a claim for a **bicycle** or **custom part** or **accessory** covered under this **policy** we will at our discretion:

- repair it ;or
- replace it; or
- pay you the amount that it would have cost us to repair or replace it.

If we elect to repair or replace your **bicycle** or **custom part** or **accessory** our liability will be limited to the cost required to repair or replace it as near as possible to its appearance and condition immediately prior to the claimed loss or damage, less any applicable **excess**.

If we elect to repair your **bicycle** or **custom part** or **accessory** or, alternatively cash settle part of, or your entire claim, our settlement will be calculated as follows:

For a **bicycle** or **custom part** or **accessory** purchased brand new by you that is;

- less than 2 years old at the time of a claim, the most we will pay for any repair or cash settlement will be the lesser of;
 - our **replacement cost**, or
 - the new recommended retail price, or
 - your **sum insured**,less any applicable **excess**.
- more than 2 years old at the time of a claim, the most we will pay for any repair or cash settlement will be the lesser of;
 - our **replacement cost**, or
 - the **depreciated** value, or
 - your **sum insured**,less any applicable **excess**.

For a **bicycle** or **custom part** or **accessory** purchased second hand (used) by you, the most we will pay;

- in the event of a **total loss** of a **bicycle** or **custom part** or **accessory**, is the lesser of;
 - our **replacement cost** for an item of equivalent age, standard and condition, or
 - its **depreciated** value, or
 - its **market value**, or
 - your **sum insured**,less any applicable **excess**.
- in the event of a **partial loss** of a **bicycle** or **custom part** or **accessory**, is the lesser of;
 - our purchase cost for an item of equivalent age, standard and condition, or
 - a percentage of the **depreciated** value, or
 - its **market value**, or
 - your **sum insured**,less any applicable **excess**.

Note¹: The percentage will be calculated by dividing the recommended retail price of a new equivalent item (replacing the damaged item) by the current recommended retail price of an equivalent complete new bicycle (inclusive of any specified **custom parts**, where applicable).

We will never pay more than any relevant limit specified in this document or any relevant **sum insured** printed on your **Insurance Certificate**, less any applicable **excess**.

You may have to contribute towards the cost of repairing or replacing tyres, chains, clusters, chain rings, bearings, seals, shock absorbers, forks or other items that have been affected by wear and tear or rust and corrosion. The amount that you are required to contribute will be determined by the amount of wear and tear or rust and corrosion that is evident at the time of a claim.

We will only pay the cost of repair or replacement of those parts of your **bicycle** that were damaged or stolen under the **insured event**. We do not cover any additional costs to;

- replace or restore undamaged parts of your **bicycle** to create a uniform appearance, or
- cosmetically alter a replaced part to create a uniform appearance.

Preferred repairer

In the event of a claim where we choose to repair your **bicycle** we will advise you of our preferred repairer to undertake repairs to your **bicycle**. Please note we reserve the right in all instances to have repairs undertaken at a repairer of our final choice.

Replacement parts

If any part of your **bicycle** requiring repair or replacement is not available in Australia at the time of your claim, the most we will pay in relation to any such part will be the lesser of the manufacturer's most recent Australian price list or the list price of the closest equivalent part available in Australia.

If your bicycle is a total loss

If there has been a **total loss** claim paid, your **bicycle** or other claimed **custom parts** or **accessories** will become our property and we will keep the proceeds of any salvage sold. No premium refund is due if you have paid your premium annually. If you are paying your premium monthly, we will deduct the balance of the uncollected yearly premium from your claim settlement.

You will need to contact us if you want to apply for new insurance cover for a replacement **bicycle**.

If your bicycle is a partial loss

If you have a **partial loss** claim on your **bicycle** or **custom parts** or **accessories**, the claimed item/s will become our property and we will keep the proceeds of any salvage sold. Your policy remains active during and after the claim being processed and your premium obligations remain unchanged.

Your Excess

Each claim made for your **bicycle** under this insurance will be subject to an **excess**. Your **excess** is the amount that a claim is paid. Excesses selected for your policy will be clearly documented on your Insurance Certificate.

In the event of **accidental damage** a fixed excess of \$250 will apply to each loss event. For a loss event occurring outside the geographical limit a fixed excess of \$500 will apply.

In the event of **Theft** a fixed excess of \$350 will apply to each loss event. For a loss event occurring outside the geographical limit a fixed excess of \$700 apply.

At our option, your **excess** will be:

- paid by you to us when we request it; or
- deducted from the amount we pay you.

Underinsurance

If you underinsure your **bicycle** or **custom part** or **accessory** and make a claim, your claim settlement may be reduced by us to reflect this. You are considered to be underinsured if;

- for a bicycle or custom part or accessory less than 2 years old, the sum insured at the time of the loss is less than 80% of its **replacement cost**, or
- for a bicycle or custom part or accessory more than 2 years old, the sum insured at the time of the loss is less than 80% of its **depreciated** value.

Under these circumstances, any amount payable by us will be adjusted to the “insured percentage” of the **bicycle** or **custom part** or **accessory**, less any applicable **excess**. The “insured percentage” will be calculated as follows:

- For a **bicycle** or **custom part** or **accessory** less than 2 years old; by dividing the **sum insured** for the relevant **bicycle** or **custom part** or **accessory** by its **replacement cost**,

Example:

- Bicycle **replacement cost** = \$5,000
- Total **sum insured** = \$3,000
- Insured percentage = $\$3,000 \div \$5,000 = 60\%$

- For a **bicycle** or **custom part** or **accessory** more than 2 years old; by dividing the **sum insured** for the relevant **bicycle** or **custom part** or **accessory** by its **depreciated** value.

Example:

- Recommended retail price when new = \$8,000
- Age of **bicycle** = 2½ Years
- Depreciated value = \$8,000 - \$1,600
(20% for 1st year)
= \$6,400 - \$640 (10% for 2nd year)
= \$5,760 - \$576 (10% for part of 3rd year)
= \$5,184
- Total **sum insured** = \$4,000
- Insured percentage = $\$4,000 \div \$5,184 = 77,1\%$

Personal accident claims

We must be notified as soon as is reasonably practical of any **crash** that may cause disablement to, or has resulted in the death of the insured person.

We will require you to:

- obtain and follow medical advice from a qualified medical practitioner;
- provide a certificate from a qualified medical practitioner confirming the nature and extent of the injury and disability or the time, cause and place of death;
- undergo any medical examination requested and arranged by us;
- provide us with copies of any non-Medicare medical invoices in support of any expenses claim submitted.

Goods and Services Tax (GST)

Any claim payments made under this insurance will be based on GST inclusive costs, up to the relevant sum insured or maximum amount that we pay. However, if you are or would be entitled to claim any input tax credit for the repair or replacement of insured property, we will reduce any claim under this insurance by the amount of such input tax credit.

Words with special meaning

Where the words listed below (including their plural forms) are used in this document they have the following meaning:

abandoned means the **bicycle** being left **unattended** at a location other than your **home** for more than 24 consecutive hours.

accessory means an item of equipment listed on the **Insurance Certificate** as an accessory.

approved lock means a keyed armoured cable lock, or a keyed chain lock set or a keyed D-lock, which is less than 2 years old when you first enter into this insurance and is listed on the 'Approved Locks' download page at <http://www.realinsurance.com.au/product-disclosure-statements> and for which you are able to provide a least one key in the event of a theft claim.

bicycle means a bicycle (or tricycle or tandem bicycle) powered by human pedalling as identified by photographs provided to us in compliance with your proof of ownership obligation under this policy and which is shown on your **Insurance Certificate**. For the purposes of this policy this definition includes electric 'pedal assist' bicycles not exceeding 300watts but excludes bicycles fitted with an internal combustion engine or other source of powered assistance. For the sake of clarity, the bicycle is understood to include a standard set of components necessary to render the bicycle functional (i.e. frame, wheels, handle bars, saddle, group-set, etc.).

bicycle computer means a purpose built computer mounted to your **bicycle** to measure and/or track GPS coordinates, speed, distance, heart rate etc. It does not include personal computers, tablets, smart phones, heart rate transmitters, or wrist worn devices that may be used in conjunction with cycling.

common property means an area (e.g. stairs, driveways, car parks, shared lockup facilities and the like) within a Strata or Company Title complex which may be accessed by persons unknown to you or who do not reside with you.

custom part means a part fitted to your **bicycle** that replaces a manufacturer supplied part on your **bicycle** or which you have specifically selected in lieu of a manufacturer supplied part and is listed on your **Insurance Certificate**.

crash means a collision of the **bicycle** with another object whilst it is being ridden or, a fall caused by the rider losing control of the **bicycle** whilst it is being ridden.

cycling event means an untimed cycling event organised by a third party for which participants are required to register.

cycling race means a timed cycling competition organised by a third party for which participants are required to register.

daylight hours means the time between sunrise and sunset at the location where the **bicycle** is at the time of a **loss event**.

depreciated value means the recommended retail price of an item when first purchased (new) reduced by 20% after the 1st year and then reduced by a further 10% for each year (or part thereof) thereafter measured from its first purchase date (as a brand new item).

excess means the first amount you must pay when a claim is accepted under this policy.

geographical limit means the Commonwealth of Australia and New Zealand.

home means the fully enclosed building (or share of a building) defined by permanent walls and a roof, owned or leased by you for domestic dwelling purposes and is located at the address noted on your **Insurance Certificate**.

immovable object means any solid object made of steel or concrete (having a minimum diameter or cross section measurement of 40mm measured at the narrowest section) or wood (having a minimum diameter or cross section measurement of 200mm measured at the narrowest section), which;

-
- is fixed in or onto concrete or stone, and
 - is not capable of being undone or removed (without the use of specialized cutting or security tools) with the **bicycle** still attached, and
 - the **bicycle** cannot be maneuvered over or under while the lock is secured.

impact means the action of an object striking your **bicycle** other than;

- as a result of a collision or **crash** while cycling, or
- as a result of an action by you or someone known to you, or
- if it occurs at your **home**.

Insurance Certificate means the latest Insurance Certificate we send you.

loss event means a single incident resulting in a claim under this policy. See Pages 13-17 for **loss events** covered by this policy.

malicious damage means damage caused by attempted theft or, a wrongful act motivated by malice, vindictiveness or spite with the intention of damaging the bicycle.

market value means our best estimated price that a buyer would pay and a seller would accept for an item in an open and competitive market for a **bicycle** or **custom part** or **accessory** of similar make, model, quality, material, condition, function, type and age.

partial loss means a loss that is not a **total loss**.

period of insurance means the period during which this policy is current. The period of insurance is stated on your **Insurance Certificate**. If this policy is cancelled, the **period of insurance** ceases when the cancellation becomes effective.

policy means this document together with the **Insurance Certificate** and any applicable endorsements and any Supplementary Product Disclosure Statements of which you have been notified.

professional cyclist means a rider who rides or races bicycles as their primary source of income.

replacement cost means the lowest amount at which we are able to purchase the same item or an item of similar make, model, type, function, quality and material.

road hazard means any;

- kerb, gutter, drain, speed hump, fixed or temporary traffic control object, permanent or temporary road barrier, or
- unexpected road surface defect, object, material or chemical,

that is in the path of the **bicycle** whilst you are cycling.

securely locked means:

- the **bicycle** is locked by an **approved lock** through the frame of the **bicycle** to an **immovable object**; or
- the building at your **home** in which the **bicycle** is left, while **unoccupied**, has
 - all external doors locked, and
 - all external windows securely latched and locked (where locks are fitted to the latching mechanism), and
 - any security devices (such as an alarm system) are set to active.

site means the land at the address on the **Insurance Certificate** on which your **home** is located and includes the yard or garden situated within the legal boundaries of that land. It does not include the nature strip outside your **home** or any area that is common property within a multi-residency property.

sponsored bicycle means a **bicycle** where;

- a party other than you has contributed (either directly or by way of a discount) towards more than 50% of the recommended retail price of the **bicycle**, or
- the **bicycle** has been provided to you under a loan or deferred payment arrangement.

sponsored cyclist means a cyclist who;

- receives direct or indirect financial support or assistance (excluding clothing and apparel) in excess of \$2,000 (measured over any consecutive 12 month period) from a another party (excluding a family member) in order to participate, train or otherwise engage in cycling or attend **cycling events** or compete in **cycling races**, or
- has entered into and is subject to a cycling sponsorship agreement (written or verbal) with a third party, regardless of whether financial transactions have actually arisen under the agreement.

sum insured is the amount shown on your **Insurance Certificate** for each section of cover and/or each specified item covered by the policy. The most we will pay (inclusive of taxes) for a **loss event**, will be the relevant **sum insured** less the applicable **excess**, less any other amount we are entitled to recover under this policy.

total loss means the loss of your entire **bicycle**, or damage to your **bicycle** or a **custom part** or an **accessory** which we determine at our sole discretion to be uneconomical to repair.

unattended means whenever your entire **bicycle** is out of your direct line of sight or more than five (5) metres away from you.

unoccupied means that neither you, nor any other person (with your consent) is present in your **home**.

we, our or us means Velosure Pty Ltd in its capacity as administrator and agent for The Hollard Insurance Company Pty Ltd

you, your means the person or persons named on the **Insurance Certificate** as the insured.

Your ongoing responsibilities

Keep your bicycle in good condition and always protect it

You must maintain your **bicycle** in a good state of repair and condition. You must also make reasonable efforts to protect your **bicycle** from loss or damage. If you make a claim and knew about something that could have caused loss or damage to your **bicycle**, and you did not make reasonable efforts to avoid it before the loss or damage occurred, then your claim may not be paid.

Keep proof of ownership and value

When you make a claim for loss, damage or theft we will require proof that you owned the **bicycle** or **custom part** or **accessory** and of its value or your claim may not be paid. The easiest way to do this is by keeping receipts, invoices, bank or credit card statements or contracts of sale documents for the **bicycle** and all **custom parts** and **accessories** covered under this policy.

Ensure that your premiums are always paid

You are responsible for ensuring that your premiums are paid or your cover could be put at risk. If any monthly premium installment remains unpaid for more than 14 days, any claim you make may not be paid. If your premium remains unpaid for more than 30 days, we may cancel your policy without notification. If you change your bank account or credit card details you must contact us and tell us the new details. Please call us if you are ever unsure about your premiums.

Tell us if you change your bicycle

If you sell your **bicycle** or **custom part** or **accessory** and replace it with a **bicycle** or **custom part** or **accessory** of similar type and value during the **period of insurance** we will automatically cover the replacement **bicycle** from the date of purchase, provided that:

- you tell us within 14 days of buying the replacement **bicycle** or **custom part** or **accessory** and we agree in writing to cover it; and
- you pay any additional premium that may be payable; and
- you comply with the **policy's** proof of ownership and condition verification requirement in respect of a replaced item.

Meeting other obligations

You will need to meet other obligations of the policy, such as the security requirements and claims conditions, or we may reduce or refuse to pay a claim and/or cancel the policy.

Our obligations to you

Renewing your insurance

We will send you a renewal notice at least 14 days before your insurance expires. This notice outlines our renewing terms for your insurance or if we are not offering renewal, we will advise you. Unless you notify us in writing to the contrary, your cover will be automatically renewed for the following year.

Cancelling your insurance

You may cancel the policy at any time by giving us notice in writing of your intention to do so. The cancellation will be effective at the time the notice of cancellation is received by us. We will only accept notices of cancellation given in writing by you via email, mail or fax. We will not accept cancellation requests by telephone.

If you have paid an annual premium, we will refund any premium you have paid, less an amount that covers the period for which you were insured. There is no refund if you have been paying monthly and no refund of any policy/administration fee (as shown on your **Insurance Certificate**).

We can cancel your insurance to the extent permitted by law. For example, if you do not comply with the policy terms and conditions, fail to pay your premium, make a fraudulent claim, induce or coerce someone else to behave fraudulently or if you did not comply with your Duty of Disclosure or knowingly misrepresented information when you entered into this insurance. If we cancel your policy we will send you a cancellation letter to the address shown on your **Insurance Certificate**.

How we resolve your complaints

We welcome every opportunity to resolve any concerns you may have with our products or service.

1. Let us know about your concern

If you have a complaint concerning the financial product or services provided to you, please contact us and we will do our best to resolve them.

Phone: 1300 277 002

Email: bike@realinsurance.com.au

When you make your complaint please provide as much information as possible. our aim is to resolve all complaints as soon as possible, however where we can't resolve your concern immediately we will try to resolve it within 15 business days.

2. Escalate your complaint to our Internal Dispute Resolution Team

If we haven't responded to your complaint within 15 business days, or if you're not satisfied with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist by contacting Our Internal Dispute Resolution Committee.

Mail: Real Bike Insurance

Internal Dispute Resolution Committee

PO Box 199 Chatswood NSW 2057

Phone: 1300 277 002

Email: bike@insurance.com.au

The Dispute Resolution Specialist will provide in writing our final decision within 15 business days of your complaint being escalated, unless they've requested an extension from you and you've agreed to give us more time.

3. Seek an external review of Our decision

If You are not satisfied with Our response or if We've taken more than 45 days to respond to You from the date You first made Your complaint You may lodge a complaint with the Australian Financial Complaints Authority (AFCA) at:

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne, Victoria 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

The AFCA service is provided to You free of charge. A decision by AFCA is binding on Us but is not binding on You. You have the right to seek further legal assistance.

Financial Claims Scheme

Hollard is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Hollard are met within a stable, efficient and competitive financial system.

The protection provided under the Financial Claims Scheme legislation applies in relation to Hollard and the policy. If Hollard were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at www.fcs.gov.au or the APRA hotline on 1300 558 849.

Hollard is exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

General Insurance Code of Practice

Hollard is an Australian insurance company and is a signatory to the General Insurance Code of Practice.

The objectives of this Code are:

- to promote better, more informed relations between insurers and their customers;
- to improve consumer confidence in the general insurance industry;
- to provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- to commit insurers and the professionals they rely upon to higher standards of customer service.

You can obtain a copy of the Code from the Insurance Council of Australia website www.codeofpractice.com.au or by phoning (02) 9253 5100.

How we protect your privacy

We value your privacy. Our Privacy Policy, available at www.velosure.com.au or by calling us, sets out how we protect your personal information. We collect, store and use your personal information to provide you with, and inform you about, insurance and insurance-related services. To do this we may communicate your personal information to our service providers. This will always be done as permitted by the relevant privacy legislation.

If you wish to stop receiving information about new insurance and insurance related services you can call us or email us at privacy@velosure.com.au.

Please note that telephone conversations may be recorded for evidentiary, contractual, training and quality control purposes. You also have a right to access and correct your personal information held by us.

If you would like a copy of Hollard's privacy policy please phone 1300 277 002.

How to contact us

Our Realbike Insurance team is available to answer questions you may have about this insurance or to help you update or change your cover.

Visit www.realinsurance.com.au/bike

Call 1300 277 002 during office hours

Email bike@realinsurance.com.au

Write to PO Box 199, Chatswood, NSW 2057

Part B - Financial Services Guide (FSG)

Velosure Pty Ltd (ABN 81 151 706 697), (Authorised Representative No. 410026) and The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (AFSL 241436) are responsible for this FSG as it relates to the financial services provided by them. This FSG provides you with information about the financial services that they provide in relation to Realbike Insurance (to help you decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.

In this FSG references to:

- Hollard means The Hollard Insurance Company Pty Ltd
- Velosure means Velosure Pty Ltd
- “we”, “us” or “our” collectively refers to Hollard and Velosure
- “you” and “your” means the applicant for a Realbike Insurance policy and, if a policy is issued, the insured.

Realbike Insurance is promoted, issued and administered by Velosure, and insured by Hollard. Full details about these companies are given at the start of this booklet (Page 2). The Realbike Insurance PDS including the Policy Terms and Conditions is set out in Part A of this booklet. The Realbike Insurance PDS contains information on the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. Before you acquire the product, you should read the PDS carefully and use it to decide whether to purchase the product.

About Hollard and Velosure:

Hollard is the insurer of this bicycle Insurance. Velosure has been appointed by Hollard as an Authorised Representative and is authorised to deal in and provide general advice on behalf of Hollard regarding certain

general insurance products issued by Hollard, including Realbike Insurance. On behalf of Hollard, Velosure administers Realbike Insurance and determines whether a Realbike Insurance policy can be issued to you by Hollard. Velosure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel Realbike Insurance policies on behalf of Hollard as if it were Hollard. Velosure's authority is subject to the limits of authority agreed with Hollard. Velosure does not act for you.

Important information you should know

In providing the above services, we have not and will not consider whether Realbike Insurance is appropriate for your personal objectives, financial situation or needs as we do not provide such services to you. Therefore, you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before buying Realbike Insurance. You need to read the PDS including the Policy Terms and Conditions (Part A of this booklet) to determine if the product is right for you. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

Remuneration

Hollard as the issuer is paid the premium for this Realbike Insurance policy if you purchase it. This amount is agreed with you before the product is purchased. Velosure may be compensated for the services provided by them by receiving a portion of the underwriting profit, if any. Their compensation is included in the total amount you pay.

Our staff receive an annual salary that may include bonuses based on performance criteria (which can include sales performance) and the achievement of company goals.

You may request particulars about the above remuneration or other benefits from us. However, the request must be made within a reasonable time frame after you have been given this document and before the relevant financial service has been provided to you. Please refer to the last page of the PDS for our contact details.

Compensation Arrangements

Please see the Financial Claims Scheme section on Page 42 of the PDS (Part A of the document) for information on Hollard's compensation arrangements.

How we resolve your complaints

We will do our best to work with you to resolve any complaints you may have in relation to the financial services provided by us. For information on how we resolve your complaints please refer to Page 41 of the PDS (Part A of this document).

Your Privacy

We are committed to ensuring the privacy and security of your personal information.

We adhere to the Privacy terms set out in the 'How we protect your privacy' clause on Page 43 of the PDS (Part A of this document).

How to contact us

If you have any questions or need to update or change your cover you can contact us. Please refer to the last page of the PDS (Part A of this document) for our contact details.

Authorised for issue

This FSG was prepared on 25 June 2019 by Velosure (as it relates to the financial services provided by them) and Hollard has authorised the distribution of this FSG by the other parties who are its Authorised Representatives.

CONTACT US

PO Box 199

Chatswood NSW 2057

1300 277 002 during office hours

bike@realinsurance.com.au

realinsurance.com.au

