

**Bicycle Insurance Terms and Conditions
DFT UGC**

Table of contents

	Page
General and Special Terms and Conditions	2
General Terms and Conditions	
Article 1. What do we mean by the following terms	2
Article 2. What is the insurance based on?	2
Article 3. When does the insurance start and how long is the cooling-off period?	3
Article 4. What is the term of the insurance and when can you cancel the insurance?	3
Article 5. Who can change the insurance?	3
Article 6. Which changes should you report to us immediately?	3
Article 7. When can we change the insurance?	3
Article 8. When can we cancel the insurance?	3
Article 9. When does the insurance end?	3
Article 10. When is your premium refunded?	4
Article 11. When should the premium be paid?	4
Article 12. What are your obligations?	5
Article 13. How do we assess the loss/damage?	5
Article 14. When do we pay compensation?	5
Article 15. Which time limit applies?	5
Article 16. What happens if the loss/damage is also insured under another insurance?	5
Article 17. In which countries are you insured?	6
Article 18. When do we not pay compensation?	6
Article 19. How do we deal with loss/damage caused by terrorism?	6
Article 20. What do we do in the case of fraud?	6
Article 21. What should you do if you have a complaint about us?	6
Article 22. Which law governs the insurance?	7
Article 23. How do we deal with your personal data?	7
Special Terms and Conditions	
Article 24. What is covered under the insurance?	8
Article 25. Which excess applies?	8
Article 26. What compensation are you entitled to for a bicycle, e-bike, racing bicycle and ATB?	8
Article 27. Recovery assistance	9
Article 28. Accidents	11
Article 29. Breakdown assistance	12



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General and Special Terms and Conditions

These policy conditions comprise General Terms and Conditions and Special Terms and Conditions. The General Terms and Conditions apply to all insurance cover. The Special Terms and Conditions apply to specific insurance cover. Your policy schedule sets out what is covered by your insurance.

General Terms and Conditions

Article 1. What do we mean by the following terms?

The following terms are used frequently in these Terms and Conditions. This is why we explain them.

- 1. Policyholder**
The person who took out the insurance.
- 2. Insured party**
 - a. the owner of the bicycle;
 - b. a person using the bicycle with your permission.
- 3. You**
The insured party or the policyholder.
- 4. We, us, our**
One Underwriting B.V., part of Aon, is registered with AFM under number 12009128, has its statutory office in Amsterdam and is registered with the Dutch Chamber of Commerce under number 33109041.
- 5. Loss/damage event**
An incident or series of incidents related to each other that have a single cause and which result in loss/damage to persons and/or property. Loss/damage is only insured if the loss/damage event occurs suddenly during the term of the insurance.
- 6. Expert**
An expert person who is registered with NIVRE (Dutch Institute of Loss Adjusters) or approved by us. He/she shall objectively examine the loss/damage and determine the cause of the loss/damage event and the extent of the loss/damage. He/she shall draw up a report of his/her findings.
- 7. Premium**
The amount you pay for the insurance.
- 8. Compensation**
The amount that we pay for a loss/damage event.
- 9. External cause of loss/damage**
An unforeseen, sudden and unexpected loss/damage event, where the cause is external to the bicycle.
- 10. Fraud**
Causing intentional harm to another party by, for example:
 - a. not giving an honest account of what happened;
 - b. providing false information or withholding information in an insurance application or a claim for compensation;
 - c. wrongly claiming loss/damage.
- 11. Bicycle**
The type of bicycle described in the policy schedule.
- 12. Accessories**
The additional components attached to the bicycle and shown on the purchase receipt, which price is included in the insured amount.
- 13. Insured amount**
The amount stated in the policy schedule:
 - a. the listed value of a new bicycle (up to 1 year old) at the time of purchase;
 - b. or the purchase price of a second-hand bicycle;
 - c. or the value appraised by the bicycle dealer.
- 14. Total loss**
If the repair costs exceed 80% of the compensation referred to in Article 26.
- 15. Theft**
Removing the bicycle without permission or removing components or accessories from the bicycle, where the bicycle, bicycle components or bicycle accessories are not recovered within 48 hours.



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16. Lock

An ART approved lock (of category 2 or higher), which brand and key number have been provided to us.

17. Standard bicycle keys

The keys supplied by the lock manufacturer for the lock.

18. Battery

The standard battery supplied with the new bicycle and the battery charger for the pedal support.

19. In writing

By post, fax or e-mail. We will send any messages to you to the most recent (e-mail) address we have.

Article 2. What is the insurance based on?

1. The data you provided to us.
2. The policy is based on the answers you provided to us.
3. The General Terms and Conditions and the Special Terms and Conditions and any additional agreements (clauses) that we make with you when we issue the policy.

If you have not provided us with the correct data, this may have consequences for your compensation and/or the continuation of the insurance. If necessary, we will adjust your premium and/or the conditions or end your insurance prematurely.

Article 3. When does the insurance start and how long is the cooling-off period?

1. The insurance starts on the commencement date as set out in your policy schedule.
2. This is never before the date on which the insurance was taken out.
3. You can change your mind within 14 days of receipt of the 1st policy schedule. In that case, the insurance was never in effect. No costs are charged for the cancellation of the insurance. In that case, you are not required to pay any premium.

Article 4. What is the term of the insurance and when can you cancel the insurance?

The term of the insurance is stated in the policy schedule. You may cancel the insurance:

1. As of the next principle premium due date stated in the policy schedule.
2. Daily, from the date the insurance is renewed.
3. Within 30 days of the notification referred to in Article 7. In that case, the insurance ends on the date that the change takes effect. You will receive a refund of the premium already paid for the remaining term of the insurance, less an administration fee.

You are not entitled to cancel the insurance in the first year if:

- a. we lower the premium or offer better conditions;
 - b. the change is the result of statutory regulations.
4. After the notification of loss/damage. Up to 2 months after we have informed you of our final position regarding the loss/damage.

Article 5. Who can change the insurance?

You may submit a request to change the insurance at any time. We will then assess this request.

Article 6. Which changes should you report to us immediately?

1. If you or your dependants have no further interest in the bicycle, for example due to sale, theft or total loss.
2. When changing your payment account, e-mail, address or postal address.

Article 7. When can we change the insurance?

1. We can change the premium and/or conditions at any time we choose. You will receive advance notice of this. If you do not make use of your rights referred to in Article 4.3 then you agree to this change.
2. Indexation: The principal premium due date may be annually adjusted by us. This adjustment is in accordance with the latest consumer price index. This price index is issued by Statistics Netherlands (CBS).

Article 8. When can we cancel the insurance?

1. If you fail to pay the full premium and additional costs.
2. If you have provided incorrect information to us when taking out the insurance or upon loss/damage, or if there is any (attempted) fraud, deception or deceit.
3. If there is (attempted) fraud, deception or deceit concerning the loss/damage or when taking out the insurance.
4. After the notification of loss/damage. Up to 2 months after we have taken a final position and have notified you of this.
5. If you report above average loss/damage. In that case, we will attempt to find a solution together with you and make agreements for the future. If this does not lead to an improvement in our opinion or if you do not want to cooperate with this, then this may result in the cancellation of the insurance. In that case, we will notify you in writing 2 months beforehand.
6. If there is a breach of trust.
7. If the loss/damage occurred because you were under the influence of alcohol, when cycling is forbidden by law.
8. If the loss/damage occurred because you were under the influence of drugs or medication.
9. If you refuse to cooperate with a blood test or other examination to determine the level or use referred to in Articles 6.7 and 6.8.
10. If you fail to meet your obligations under this agreement.

Article 9. When does the insurance end?

1. If you no longer permanently reside in the Netherlands.
2. Upon your death, if your dependants have no further interest in the bicycle.
3. When selling the bicycle.
4. In the event of total loss or theft of the bicycle.

Article 10. When is your premium refunded?

When you cancel the insurance you will receive a refund of the premium already paid for the remaining term of the insurance. We will deduct the administration fee from this. You will not be refunded premium if there is (attempted) fraud, deception or deceit concerning the loss/damage or when taking out the insurance.

Article 11. When should the premium be paid?

1. **You always pay the premium in advance.**
2. **Initial premium.**

Initial premium is the premium you are required to pay from the commencement date of the insurance until the first premium due date.

 - a. What happens if you fail to pay the initial premium within 14 days of it being due? In that case, there is no insurance cover from the commencement date of the insurance. We are not obliged to send you a payment reminder.
 - b. If we decide to collect the initial premium then all additional costs are for your account. If we have not yet cancelled the insurance, we will restore cover 1 day after receipt of all outstanding amounts. Damage that occurred during the period that the cover was null and void is not insured.
3. **Subsequent premium.**

Subsequent premium is the premium you are required to pay after the initial premium on the premium renewal date, including the premium related to interim changes.

 - a. You are required to pay us the subsequent premium no later than the 30th day after it is due.
 - b. If we are forced to collect the subsequent premium by legal means or by another external procedure, then all additional costs are for your account.
 - c. If you refuse to pay the subsequent premium or additional costs, you are not covered for loss/damage which occurs from this time.
 - d. What happens if you fail to pay the subsequent premium or additional costs on time? In that case, you have no cover for loss/damage that occurs from the 15th day after we sent a payment reminder and payment has not been received.
 - d. You remain liable to pay the subsequent premium and additional costs. If we have not yet cancelled the insurance, we will restore cover 1 day after receipt of all outstanding amounts. Damage that occurred during the period that the cover was null and void is not insured.

Article 12. What are your obligations?

1. In the event of a loss/damage event:

Please telephone your insurance agent or us as soon as possible. The telephone number of the insurance agent is in the policy schedule.

You are obliged:

- a. to report the loss/damage to us as soon as possible;
- b. limit the loss/damage as much as possible;
- c. follow the instructions given by us and/or our claims assessor;
- d. provide your full cooperation;
- e. provide all information on time so that we can assess the loss/damage;
- f. in the case of theft, you should send us:
 1. a copy of the report to the police;
 2. the original bicycle keys for the lock, of which at least 1 key must show signs of use. The risk of sending us the original bicycle keys is for your account.
If the racing bike or ATB was not locked (with at least a 2 star lock) to a fixed object, such as a tree, lamppost, bicycle rack or a solid object in a (locked) room then you must show that there was direct supervision;
 3. the purchase receipt.

You are obliged to

report the (theft) loss/damage to your insurance agent or us within 8 days, together with a description.

You must notify us immediately if the insured object is recovered.

- g. do not make a commitment, provide a statement or perform an act that could damage our interests;
 - h. consult with us first before you have the loss/damage repaired or destroy and/or relinquish the remnants;
 - i. demonstrate or justify the loss/damage;
 - j. send us an itemised invoice of the repairs;
 - k. notify us if the loss/damage is also covered by another insurance or recoverable from another party.
- 2. Duty of care**
You should take all precautions to prevent loss or damage, including by carefully retaining the original bicycle keys and not leaving the keys unattended in clothing, bag, wardrobe, etc.
- 3. Lock and standard bicycle keys**
You should immediately report any replacement of the lock and/or loss of the standard bicycle keys to us. Duplicate bicycle keys may only be made by the manufacturer of the lock.

Article 13. How do we assess the loss/damage?

We assess the loss/damage based on the information we receive from you, the insurance agent or a claims assessor who has been appointed by us and by applying these terms and conditions.

Article 14. When do we pay compensation?

Once we have received all the necessary information, we will determine whether you are entitled to compensation. If this is the case, we will pay the compensation within 10 (business) days.

Article 15. Which time limit applies?

The statutory rules concerning the lapse of time apply. If we reject your request for compensation in writing, you must respond within 3 years. Otherwise, your loss/damage is not reconsidered.

Article 16. What happens if the loss/damage is also insured under another insurance?

We do not pay compensation for loss/damage that is covered or recoverable in accordance with the law or under another insurance if you were not insured with us. However, we will pay compensation for loss/damage that exceeds the amount insured elsewhere, but only up to the maximum amount insured by us.



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Article 17. In which countries are you insured?

1. The bicycle is insured worldwide.
2. The recovery assistance is only valid in (geographical) Europe, Russia to the Urals and in Turkey to the Bosphorus.
3. Accident coverage is insured worldwide.
4. The breakdown assistance is only valid in the Netherlands.

Article 18. When do we not pay compensation?

1. In the event the loss/damage is caused and/or exacerbated:
 - a. with your permission and/or the permission of another interested party;
 - b. by intent and/or deliberate or non-deliberate recklessness;
 - c. and/or by the deliberate or non-deliberate fault of you and/or another interested party;
2. by acts of war, such as armed conflict, civil war, rebellion, civil unrest, riots and mutiny;
3. by nuclear reactions;
4. by an earthquake or other natural disaster;
5. by an earth tremor, for example caused by gas extraction;
6. by (an attempt to commit) fraud;
7. because you were under the influence of alcohol to such a degree that cycling is forbidden by law;
8. because you were under the influence of drugs or medicine;
9. by wear and tear, inherent defect, inadequate maintenance and decrease in value;
10. while participating in competitions or competition training;
11. use during hiring out;

In addition, we do not pay compensation for loss/damage:

12. if you refuse to cooperate with a blood test or other examination to determine the level of use referred to in Articles 18.7 and 18.8;
13. to tyres, bell, skirt guards, cables, straps and loss/damage caused by scratches, unless other damage was caused to the bicycle during the same loss/damage event;
14. the insured object is used for business purposes, unless this has been agreed with us;
15. if the bicycle or e-bike were not locked using the lock specified to us in the case of theft;
16. in the event the theft of a racing bike or ATB, where:
 - a. this was left without direct supervision and was not locked (with at least a 2 star lock) to a fixed object, such as a tree, lamppost, bicycle rack or a solid object in a (locked) room;
 - b. this was visibly left in a motor vehicle and there were no signs of forced entry of the motor vehicle;
 - c. this was left on a bicycle carrier or roof rack without adequate precautions to prevent theft;
17. if you are unable to provide the purchase receipt or valuation report;
18. if the battery was not new when the bicycle insurance was taken out;
19. if the functionality of the battery is not affected by the damage and repair is not necessary for the proper functioning of the battery;
20. if you fail to comply with your obligations and thereby harm our interests.

Article 19. How do we deal with loss/damage caused by terrorism?

We reimburse loss/damage according to the Claims Settlement Protocol of Nederlandse Herverzekingsmaatschappij voor Terrorisemeschaden N.V. (NHT). This states that we can limit the compensation in the case of terrorism or malevolent contamination. You can find the full text of this protocol at www.terrorisneverzeker.nl.

Article 20. What do we do in the case of fraud?

We conclude an insurance with each other based on trust. Unfortunately, this trust is sometimes abused and this can adversely affect us and other insured parties. We therefore make every effort to detect and investigate fraud. In the event of fraud, we can:

1. not reimburse any loss/damage;
2. reclaim an amount we paid you for loss/damage;
3. charge you additional costs incurred;
4. terminate the insurance;
5. report this fraud to the police and to the Stichting Centraal Informatie Systeem (CIS Foundation). This allows us to warn other insurers of fraudsters.



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Article 21. What should you do if you have a complaint about us?

If you are not satisfied with the services provided by Aon or the insurance company, you can submit your complaints and / or suggestions to the management of Aon, Admiraliteitskade 62, 3063 ED Rotterdam, Postbus 518, 3000 AM Rotterdam. You can also report the complaint via our website: www.aon.nl.

After receiving your complaint we will contact you as soon as possible but in any case within two weeks. With complaints about the service provided by the insurance company, you can of course approach the management of the insurance company directly. If desired, you can request contact details from Aon.

Experience shows that most complaints are handled satisfactorily. If, however, we are unable to find a solution, you can turn to the Klachteninstituut Financiële Dienstverlening with your complaints.

PO Box 93257, 2509 AG The Hague

telephone 077 333 8 999, Website www.kifid.nl.

This complaints procedure at Kifid is only open to consumers, and therefore not to companies or individuals who exercise a profession.

Aon follows the statements of the Kifid. You can also contact the civil court

Article 22. Which law governs the insurance?

The insurance is governed by Dutch law.

Article 23. How do we deal with your personal data?

The personal data you provide to us will be used by us to process your request for information, quotes and financial products. We also use this personal data to possibly contact you on the basis of the quotation, for the establishment of the insurance and for the services provided by us. We handle your information with great care. We also request this from other parties with whom we share your information. More information about how we handle your personal data can be found in our Privacy Statement at aon.nl/privacyverklaring.

Relevant organisations

www.stichtingcis.nl

In connection with a responsible acceptance, risk and fraud policy, we can consult your data and record these in the Central Information System of insurance companies active in the Netherlands (CIS Foundation), Bordewijklaan 2, 2591 XR in The Hague. The goal of

the processing of personal data by the CIS Foundation insurers is to allow insurers and authorised agents to manage risks and prevent fraud. You can find more information at www.stichtingcis.nl.

This website also includes the privacy policy of the CIS Foundation.

www.cbpweb.nl

The Personal Data Protection Act is applicable. For data processing purposes, the customer base is registered with the Dutch Data Protection Authority (DPA) in The Hague under numbers m1065468 and m1063752. The public register is included on the above website.

www.verzekeraars.nl

We adhere to the Code of Conduct for the Processing of Personal Data by Financial Institutions when processing personal data. This code is included on the above website of the Association of Insurers.

Special Terms and Conditions

The Special Terms and Conditions contain provisions that only apply to the cover. You can see what is covered under your insurance in your policy schedule.

Article 24. What is covered under the insurance?

The policy schedule describes your cover.

1. Theft. This includes loss/damage to the bicycle:
 - a. resulting from an attempted theft;
 - b. occurring during the period of the theft.
2. Damage:

Damage to the bicycle caused by a collision, a fall or some other external cause of loss/damage.

Article 25. Which excess applies?

For each loss/damage event:

Excess	Total loss	Theft of bicycle	Damage and theft of parts and accessories
racing bicycle and ATB	20% of the insured amount	10% of the insured amount	€ 50,-
bicycle and e-bike	€ 0,-	€ 0,-	€ 25,-

The type of bicycle is described in the policy schedule.

Article 26. What compensation are you entitled to for a bicycle, e-bike, racing bicycle and ATB?

1. In the case of total loss and theft, we will refund:
 - a. a bicycle and e-bike if the insurance was concluded via a bicycle dealer:
 1. in the first 3 years of the insurance of a bicycle and e-bike in kind. If you insured a new bicycle and e-bike, then upon delivery of the same brand and type, a price increase compensation will be paid of up to 4% in the 1st year, 7% in the 2nd year and 10% in the 3rd year. By compensation in kind we mean the provision of a bicycle and e-bike of the same value at the bicycle dealer on the date the insurance was taken out;
 2. in the 4th year: 75% of the insured amount, in the 5th year: 60% of the insured amount, and from the 6th year: 50% of the insured amount;
 - b. for a racing bicycle and ATB if the insurance was concluded via a bicycle dealer:
 1. in the first 3 years of the insurance, a racing bicycle and ATB in kind. By compensation in kind we mean the provision of a racing bicycle and ATB of the same value at the bicycle dealer on the date the insurance was taken out;
 2. in the 4th year: 75% of the insured amount, in the 5th year: 60% of the insured amount, and from the 6th year: 50% of the insured amount;
 - c. if the insurance was not taken out via a bicycle dealer:
 1. in the first 3 years of the insurance, 100% of the insured amount;
 2. in the 4th year: 75% of the insured amount;
 3. in the 5th year: 60% of the insured amount;
 4. from the 6th year: 50% of the insured amount.

Any remaining proceeds will be deducted from the compensation. The compensation scheme in 1a to 1d also applies to accessories.

2. Damage:

In case of damage, we will reimburse repair costs except in the case of superficial damage. We will reimburse the lower value of the bicycle.
3. Battery:

In case of damage or theft of the battery, we will refund the purchase price of a new battery of the same kind and quality, less depreciation. The depreciation is 1.5% per month up to a maximum of 75% of the purchase price. We calculate this from the commencement date of the insurance.

4. Transfer of rights:

At our request, you are required to transfer all rights you may have toward others in respect of the loss/damage to us in writing in exchange for compensation.

5. Expert appraisal of claims:

To the extent the loss/damage cannot be determined by mutual agreement, this will be determined by a claims assessor to be appointed by us.

Article 27. Recovery assistance (this coverage applies only if your policy schedule indicates that recovery assistance is insured)	
Please note!	No rights can be derived from this recovery assistance if the loss/damage event: <ol style="list-style-type: none"> 1. occurred before the commencement date of theft and/or damage cover; 2. could be anticipated at the time of taking out the theft and/or damage cover.
Where is the recovery assistance valid?	In (geographical) Europe. In Russia to the Urals and in Turkey to the Bosphorus.
Who will handle your case?	Recovery assistance is implemented by Stichting MRT Rechtsbijstand (MRT), P.O. Box 739, 7900 AS, Hoogeveen (website: www.mrtrechtsbijstand.nl , e-mail: schade@mrtrechtsbijstand.nl).
Who is insured?	<ol style="list-style-type: none"> 1. You; 2. Your legal heirs, provided they have a claim to maintenance in accordance with Article 6:108 of the Dutch Civil Code.
What is covered under the insurance?	The recovery of loss/damage that you have suffered in a traffic accident involving you and the bicycle in question.
What is reimbursed?	<p>MRT will reimburse the following costs:</p> <ol style="list-style-type: none"> 1. the costs of handling by MRT; 2. the costs of a lawyer, bailiff and other experts engaged by MRT, if you are unable to obtain reimbursed of these expenses on the basis of statutory provisions; 3. procedural and legal costs and expenses for binding advice or arbitration. Redemption sums, penalties and other measures imposed as a penalty are not insured; 4. expenses of witnesses; 5. the costs of legal assistance from the opposite party if you were ordered to pay these on the basis of a judgment, binding decision or arbitration; 6. if the opposite party is ordered to pay the costs of legal assistance, this amount is for the account of MRT as these are costs incurred by MRT; 7. the reasonable travel and accommodation expenses agreed with MRT if you must appear in person before a foreign court.
How is your case handled?	<p>MRT will handle you case as follows:</p> <ol style="list-style-type: none"> 1. you will be granted legal assistance if MRT considers that legal assistance has a reasonable chance of success. If MRT considers that there is no reasonable prospect of success, MRT will give reasons why it will not (continue to) handle the case; 2. if MRT handles a case, it will first attempt to reach an amicable settlement in consultation with you. If you take your case to another legal representative for (further) handling without the permission of MRT, then the cover for this loss/damage event will be cancelled; 3. the engagement of a lawyer or other expert can only be performed by MRT; 4. MRT may pay you the amount for which legal assistance exists for the loss/damage, if the costs of legal assistance go beyond the interest; 5. if immediate legal assistance is required for an accident abroad, you are entitled to engage a lawyer after obtaining permission from MRT.

<p>Engaging a lawyer (and appraisal expert)</p>	<ol style="list-style-type: none"> 1. If no amicable settlement can be reached with the opposite party and legal proceedings are necessary, then you will have free choice of lawyer. You may then choose a lawyer or have the case dealt with by a lawyer engaged by MRT. The costs of the lawyer of MET are insured up to an amount higher than the cost of the lawyer you choose. See under Maximum costs. 2. If you have chosen a lawyer and you wish to change this lawyer during the handling of the conflict, only the costs of the first lawyer will be reimbursed. 3. The engagement of a lawyer or other expert can only be performed by MRT.
<p>Maximum costs</p>	<p>Per loss/damage event we never reimburse an amount exceeding € 25,000.</p> <p>Per loss/damage event we reimburse up to € 5,000 if you choose the lawyer. This maximum limit applies to the fees and office expenses of the lawyer. All other costs incurred within the framework of conducting the proceedings, such as costs of bailiffs, experts, expert appraisal and court fees and the like are not covered by this maximum limit.</p> <p>If the lawyer handling the case is engaged by MRT, this is subject to the usual maximum of € 25,000.</p>
<p>You disagree with the position held by MRT</p>	<p>What should you do if you disagree with the position held by MRT:</p> <ol style="list-style-type: none"> 1. If you do not agree with the opinion of MRT that there is no reasonable chance of success, you must inform MRT of your reasons for this in writing. In that case, after consultation with MRT and for the account of MRT, you may obtain advice from a lawyer chosen by yourself. Only MRT can engage the lawyer. If the lawyer agrees with you, then MRT will pursue the matter in accordance with the advice given by the lawyer; 2. if the lawyer does not agree with you or does not agree with you completely, you can assume the handling of your case for your own account; 3. if you achieve your intended result, then MRT will reimburse you for the costs incurred by you up to the maximum costs.
<p>Conflict of interest</p>	<p>There is a conflict of interest if several insured parties to a dispute are entitled to legal assistance from us. The following situations may occur:</p> <ol style="list-style-type: none"> 1. if there is a dispute between you as policyholder and a co-insured party concerning one policy, we will only provide cover to the policyholder; 2. if there is a dispute between two co-insured parties concerning one policy, we only provide legal assistance to the person designated by the policyholder; 3. if there is a dispute between two insured Parties concerning two different policies, both insured parties are entitled to legal assistance from a lawyer or legally authorised expert of their own choice for our account. We reimburse the costs per insured party to the maximum costs limit.
<p>What are your obligations if you want to recourse to this recovery assistance?</p>	<p>Once you are aware of a loss/damage event for which you want recourse to legal assistance, you should:</p> <ol style="list-style-type: none"> 1. notify MRT of any relevant facts in writing as soon as possible. This notification authorises MRT to represent your interests; 2. send all correspondence and documents received to MRT as soon as possible, without responding yourself; 3. provide your full cooperation to MRT or its lawyer or expert; 4. refrain from doing anything that could damage our interests and/or those of MRT.
<p>What is not insured?</p>	<p>Article 16 lists those situations where we do not provide cover. There is no cover (any longer) if:</p> <ol style="list-style-type: none"> 1. you have engaged a lawyer or other legal representative without consulting MRT; 2. you have submitted a claim to MRT more than a year after the loss/damage event; 3. it relates to a dispute about this insurance contract; 4. if the value of the case is less than € 250; 5. the loss/damage was caused by or in connection with a violent crime.



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Recovery of costs of legal assistance	The costs of legal assistance incurred by MRT which are recoverable are not reimbursed by the responsible party. In that case, MRT will recover the costs incurred by you from the responsible party. Costs that are not recoverable are reimbursed by MRT.
Compensation if the other party is unable to pay	If the responsible party is unable to pay and the loss/damage cannot be recovered in any other way, MRT will compensate all insured parties jointly a maximum amount of € 500 per loss/damage event.
Lapse of the right to legal assistance	Your right under this insurance expires 3 years from the time MRT has taken a final position with regard to: <ol style="list-style-type: none"> 1. the absence of cover; 2. the absence of a reasonable chance of success in the case; 3. with respect to the (non) reimbursement of costs.

Article 28. Accident (this coverage applies only if your policy schedule indicates that accidents are insured)	
What do we mean by an accident?	By accident we mean a sudden event that is beyond the control of the insured party caused by an external event of physical violence with a direct impact on the body, which results in permanent disability or death.
Where are bicycle accidents insured?	A bicycle accident is insured worldwide.
What is covered under the insurance?	This cover entitles you payment when an insured party as a result of a bicycle accident: <ol style="list-style-type: none"> 1. dies; 2. remains fully or partially disabled. This cover also applies during performing emergency repairs to the bicycle during the trip.
What do we pay you?	In the case of an accident, an insured party is paid: <ol style="list-style-type: none"> 1. upon death: € 5,000; All sums paid under this cover as a result of invalidity in respect of the same accident will be deducted from this amount. If the payment for invalidity is higher than the payment upon death then the higher amount will not be recovered. 2. upon permanent invalidity: up to € 10,000. The payment for permanent invalidity is a percentage of the insured sum. The level of this percentage is determined on the basis of two questions: <ol style="list-style-type: none"> a. In which part of the body is there permanent invalidity? b. Have the functions of this body part been lost fully or partially? We have an objective starting point: the degree of invalidity of the entire body as a result of the injury. We base ourselves on the most recent edition of the Guides to the Evaluation of Permanent Impairment of the American Medical Association (AMA). We determined the degree of disability without taking the occupation, hobbies or pastimes of the insured party into consideration. The percentage of permanent invalidity is always determined by an independent specialist. Was the insured party a permanent invalid before the accident or was this aggravated by the accident? Then, we look at the degree of permanent invalidity before and after the accident. We determined the payment on the basis of the difference. Have we been unable to determine the degree of invalidity within 1 year from the date of the accident? Or do we or those involved determine that the degree of invalidity may still change? Then we put off the decision for a maximum of 3 years after the date of the accident.

<p>Article 29. Breakdown assistance (this cover only applies if your policy schedule states that breakdown assistance is included under the insurance policy)</p>	
<p>What can you expect from us in the event of a breakdown?</p>	<p>Our breakdown assistance aims to provide (emergency) repairs at the location of the breakdown so that you safely continue your bicycle ride. If this fails or if it is clear in advance that this is impossible, we will ensure that you and any one fellow traveller arrive safely at your (temporary) residential address or holiday address. If you wish, we will bring your bicycle:</p> <ol style="list-style-type: none"> 1. to a bicycle dealer of your choice within a radius of 30 kilometres from where the breakdown occurred; 2. to our selected bicycle dealer, beyond a radius of 30 kilometres from where the breakdown occurred.
<p>What should you bear in mind when seeking breakdown assistance?</p>	<ol style="list-style-type: none"> 1. Your bicycle must be maintained by a bicycle dealer and meet statutory requirements. 2. We need your cooperation, for example if we ask for information. 3. You must follow the instructions and advice of those providing assistance. He/she will assess whether you are entitled to assistance. 4. Those providing assistance may engage another party, such as a transport company. 5. Those providing assistance can only assist you if they can reach your bicycle safely without violating the rules or the law. This is at the discretion of those providing assistance.
<p>When are you entitled to breakdown assistance?</p>	<ol style="list-style-type: none"> 1. Roadside breakdown assistance in the case of an incident which is directly linked to the normal use of your bicycle. 2. Breakdown from 3 kilometres from your (temporary) residential address or holiday address.
<p>How often are you entitled to assistance?</p>	<p>You are entitled to breakdown assistance 3 times per calendar year.</p>
<p>Which costs are for your own account?</p>	<p>The material costs of (emergency) repairs at the location of the breakdown are for your account. The costs of follow-up repairs are also for your account. If you lose your Unigarant card, we will send you a new card and charge you an administration fee.</p>
<p>When will we not assist you?</p>	<p>We will not assist you if:</p> <ol style="list-style-type: none"> 1. you could have foreseen the breakdown before you departed; 2. your breakdown is the result of a flat battery due to the battery being insufficiently charged or due to the maximum capacity of the battery being reached; 3. you invoke our assistance while violating the law; 4. you behave unreasonably or aggressively towards our employees or towards those we have engaged to provide you with assistance, or if they consider the situation to be threatening; 5. we consider that you want to make improper use of our services.