

Terminology

Please refer to your specific policy as some states may have specific terms or definitions.

Accessories means equipment purchased for use with the covered bicycle. Accessories that are not part of the bicycle as it comes from the manufacturer's original specifications are shown separately on the Declarations Page.

Appropriate security locking device means a device with a key lock or combination lock designed to physically and securely fasten a bicycle to a bicycle stand or an immovable object.

Bicycle means any cycle powered by human pedaling and includes fixed accessories and removable parts.

Collision means the upset of the covered bicycle or its impact with another bicycle, vehicle, object a person or animal. Loss caused by the following is also included in the definition of collision:

1. Missile or falling objects;
2. Fire;
3. Explosion or earthquake;
4. Windstorm;
5. Hail, water or flood;
6. Malicious mischief or vandalism;
7. Riot or civil commotion.

Constructive total loss means that the cost to recover and/or repair the covered bicycle will exceed the applicable limit of insurance less applicable salvage for the damaged unit.

Covered Bicycle means:

1. Any bicycle shown in the Declarations Page;
2. A newly acquired bicycle as defined herein;

Cycling helmet means a specialty helmet that is manufactured specifically for cycling to meet the unique needs for functional comfort and safety. A Cycling helmet is worn by the rider and used exclusively in conjunction with the covered bicycle.

Declarations Page is a page containing the insured's information, the policy number, covered equipment, the policy coverage period, premium amounts, and benefit coverage amounts.

Earned Premium refers to the portion of premium which has already been used or "earned" by the company during the premium period.

Immovable object means:

1. Any solid object fixed in or onto concrete or stone, which is not capable of being undone, removed or lifted under/over the covered bicycle.
2. A properly fixed motor vehicle roof rack or properly fixed vehicle bicycle rack.

Insured refers to you and any person, firm, corporation or legal entity that may be operating the covered bicycle with your prior permission.

Insured location means the 'Insured Location' on the Declarations Page where the covered bicycle is usually kept.

Issue Date is the date printed on the policy/certificate that indicates when the policy was issued.

Newly acquired bicycle: any bicycle you acquire during the policy period, provided you pay any additional premiums due. You must notify us within 30 days of acquiring the bicycle of your intention to have this policy apply to the newly acquired bicycle and pay any additional premiums due. Should a loss occur involving the newly acquired bicycle prior to your notifying us, the newly acquired bicycle will have the broadest coverage you have purchased for any covered bicycle.

Occurrence means a single event or an accident or series of accidents caused by a single event that occurs during the Policy Period shown on the Declaration Page.

Paid To Date: The date that indicates coverage of benefits up to and through the payment date.

Policyowner (Policyholder): The individual who owns an insurance policy/certificate and who has all contractual rights. The policyowner is not necessarily the same person as the insured or the payor.

Policy Number: A maximum of a ten-digit number assigned to an insurance policy or certificate.

Policy Status: Indicates whether the policy/certificate is pending, rejected, in-force or terminated.

Policy Rider: An amendment or endorsement to a policy that adds or removes coverage.

Temporary substitute means any bicycle which is a substitute for a covered bicycle when the covered bicycle is withdrawn from normal use because of its breakdown, destruction, loss, repair, or servicing. The temporary substitute may not be owned by you and must be used with the permission of the owner.

Unearned Premium: The portion of premium which has not been used or “earned” by the company during the premium period.