



Whatever your loss, here are some basic guidelines to help get you through the bike claims process as quickly as possible.

### Important claims guidance

#### Notify us as soon as you can

Please advise us of the incident on the same day it occurs. You can do so from the online application anytime. Alternatively you can call us on 2343 5381.

#### If you are abroad

If you are insured on the Upshift level of cover, you are insured for cycling trips in Europe (up to 15 days per trip). In this case you will still need to provide all documents required for the type of claims you have (which you can see below), as well as a copy of your travel documents.

#### Damaged bikes, bike parts or accessories

Never throw away a damaged bike or any other parts or accessories that have been damaged. We will need to see these as part of the assessment of your claim.

#### Damages caused to you or your bike by others

If you suffer damages due to the negligence of others (third parties), please provide us with the name and contact details of these persons.

### What documentation or information is needed for the different types of claim:

#### Theft

Police report

Photos of damage if applicable

Evidence of ownership

#### Accidental damage to the bike

Photos of the damage

Damage estimate and/or report

Evidence of ownership

## Public liability

Photos of any damages caused or scene of accident

Police report

Medical report if someone has been injured

Evidence of ownership

## Personal accident

Police report

Medical report

Evidence of ownership