

Bicycle Insurance Temporary Rental ingood

COVERAGES

What is Insured?

Included Coverages

- ✓ **Heist:** It is ensured that **Compensation in case of total theft of the bicycle** It is necessary to file a complaint with the competent authorities in the country where the incident occurred, referring to the Company and the policy number under which the goods are insured.
- ✓ **Accidental damage:** They are covered **material damage** suffer the **bicycle** as a result of any serious accidental cause that functionally affects the bicycle frame.
- ✓ **Reimbursement of component costs:** This coverage guarantees reimbursement of expenses incurred on the components of a bicycle as a result of a proven accident, up to a maximum of **200 euros**, and provided that the incident has occurred outside the habitual residence or residence at the time of the damage. Said repair must be justified by the corresponding invoice or ticket.

COVERAGES

Heist

- ✓ Your bike protected at home, outdoors or while travelling in a private vehicle
- ✓ Outdoors you are covered if the bike is anchored to a fixed element with an approved security lock.

Damages

- ✓ We pay for the repair or replacement of bikes, up to the established limit
- ✓ Compensation of up to €200 for expenses arising from an accident and consequent damage to components.

EXCLUSIONS

What is not insured?

In no case is it insured for Theft:

- Misappropriation
- Theft.
- Accidents caused by bad faith or gross negligence.
- Partial theft of the bicycle or its parts.
- Abandonment, unjustified loss or disappearance.
- Any theft in which the Insured cannot provide proof of ownership or property of the bicycle.
- Any theft in which the object does not appear properly identified in the specific conditions of the policy.

In the case of Accidental Damage:

- Professional business use of the device.
 - Failure to follow the manufacturer's instructions.
 - Deliberate damage.
 - Routine service, maintenance, inspection or cleaning.
 - Misuse, gradual wear and tear or deterioration.
 - Accessories that are not an integral part of the original installation.
- Expenses arising from accidents not covered by this guarantee.

RESTRICTIONS



Boundaries and geographical scope

There are different limits on coverage, among which the following stand out:

- **Theft and accidental damage:** These covers have a **limit up to €2,000** regardless of the total value of the insured assets. The maximum limit of compensation per policy is €2,000.
- **Theft and Property Damage:** A is established **10% deductible** of the insured value charged to the insured for a repair or compensation claim. **In the event of having an invoice certifying the ownership and pre-existence of the goods, the aforementioned deductible will not be applied.**
Reimbursement of Expenses: As **maximum 200€** of compensation.

Where am I covered?

The policy coverage only covers events that occur in Spain.

FEES AND COMMISSIONS

Minimum premiums

ACCIDENT AND THEFT CAPITAL FIRST RISK	MINIMUM PREMIUM PER DAY
2.000,00 €	6€

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SEGUROS