

SCHEDULE OF COVER

Policy Holder	London Marathon Events Limited
Policy Number	YJALMB0000153
Insured Address	190 Great Dover Street, London, England, SE1 4YB
Policy Effective dates	13/01/2022 to 04/06/2022

We agree to insure **your participants** under the terms, conditions and exceptions contained in the policy wording and outlined in this schedule. **Your participants** are insured for losses that occur during the **period of insurance** for which **they** have opted-in under the terms as outlined below. For complete terms, please refer to the accompanying policy wording. Cover for **your participants** for event withdrawal is effective from the time **they** opt into your group policy until the event. Cover for **your participants** for all other covers is only effective from 00:00 on 27 May 2022 to 23:59 on 30 May 2022.

SUMMARY OF COVER

SECTION	WE WILL COVER	EXCESS	WE WILL NOT COVER
Accidental Damage	<ul style="list-style-type: none"> ✓ pedal cycles up to £5k ✓ £500 for accessories ✓ £500 for helmet & clothing 	Pedal Cycles 10% of the value of the claim, minimum excess £200	<ul style="list-style-type: none"> ✗ pedal cycles with a value greater than £5k ✗ claims where your participant cannot provide evidence of ownership ✗ scratches, denting or cosmetic damage
Theft	<ul style="list-style-type: none"> ✓ pedal cycles up to £5k ✓ £500 for accessories ✓ £500 for helmet & clothing 	Accessories, Helmet & Clothing £50 per claim	<ul style="list-style-type: none"> ✗ pedal cycles with a value greater than £5k ✗ claims where your participant cannot provide evidence of ownership ✗ claims if your participant has not adhered to our security criteria ✗ theft of unattended pedal cycles
Personal Accident	<ul style="list-style-type: none"> ✓ loss of limb £10k ✓ loss of sight £10k ✓ death £10k ✓ permanent total disablement £25k ✓ physio £500 ✓ dental £500 	No Excess	<ul style="list-style-type: none"> ✗ any pre-existing conditions ✗ any physiotherapy or dental costs incurred more than 3 months after the accident ✗ any physiotherapy or dental costs without written advice from a medical practitioner advising that they receive private treatment rather than utilising care provided by the National Health Service
Public Liability	<ul style="list-style-type: none"> ✓ liability costs incurred up to £2m for loss or injury whilst using a pedal cycle 	No Excess	<ul style="list-style-type: none"> ✗ anyone other than your participant
Pedal Cycle Hire	<ul style="list-style-type: none"> ✓ hire costs up to £75 per day, with a total limit of £300 if they cannot use their pedal cycle for the event due to accidental damage, theft or delay 	No excess	<ul style="list-style-type: none"> ✗ any costs if your participant has not made reasonable attempts to agree the hire costs with us first ✗ associated costs if your participant refuses a hire bicycle available to them
Event Withdrawal	<ul style="list-style-type: none"> ✓ if your participant needs to withdraw due to unforeseen circumstances up to £200 	No Excess	<ul style="list-style-type: none"> ✗ if your participant changes their mind ✗ pre-existing conditions ✗ they cannot provide medical justification within 72hrs of the injury ✗ if you cancel the event or reschedule the event ✗ government intervention
Legal Expenses	<ul style="list-style-type: none"> ✓ legal expenses up to £100k if another party injures your participant or damages their property during the period of insurance 	No Excess	<ul style="list-style-type: none"> ✗ legal costs & expenses incurred before we accept a claim or without our written agreement ✗ a contract ✗ defending any claim other than appeals against them ✗ an accident that happens before the start of the policy ✗ fines, penalties or compensation awarded against them ✗ a group litigation order

REFUNDS

- **Refund within the initial 14-day period**
Your participants may cancel their cover under your group policy, without giving reason, by sending us written notice within 14 days of the date they opted in or (if later) within 14 days of them receiving their contractual documentation. We will make a charge equal to the period of cover they have had. We will not refund any premium if they have made a claim.
- **Refund after the initial 14-day period**
Whilst your participants may cancel this cover after the 14-day cooling-off period, no refund of their opt-in costs will be payable.
- **Refund by us**
We may cancel a participant's cover by sending them 7 days' notice to their last known address. We will refund in full, so long as they have not made a claim. If they have made a claim, there will be no refund.

CLAIMS

Remember that it is a condition of your policy that your participants must provide all information and assistance we may require during the course of our investigations. Failure to do so may result in unnecessary delays and expense being incurred or their claim not being paid

To submit a claim please click [HERE](#)

HOW WE WILL SETTLE PEDAL CYCLE CLAIMS

We won't pay more than the amount it would have cost us to replace or repair using our own suppliers.

We do not have to use any pedal cycle dealer or distributor nominated or selected by your participants. However, if their preferred pedal cycle dealer or distributor will match the prices available to us, and work with us directly, we will consider their request.

They must accept that we may appoint a specialist, including carbon restoration experts, to investigate, repair and restore any pedal cycle claim on our behalf. They must retain any damaged pedal cycles for inspection unless we have advised otherwise.

The most we will pay will be the value of the pedal cycle.

Where there is a partial loss we will pay the proportionate value of the damaged item(s) being claimed for rather the full pedal cycle replacement cost as new. For a bespoke build, this may be restricted to the value for the individual damaged part.

COMPLAINTS PROCEDURE:

It is our intention to give your participants the best possible service. If they have any questions or concerns about this insurance or the handling of a claim, they should contact us via the details below:

Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ | Tel: 0333 003 0600 | Email: support@YellowJersey.co.uk.

If it is not possible to reach an agreement, they have the right to make an appeal to the Financial Ombudsman Service. This also applies if they are insured in a business capacity and have an annual turnover of less than £2million and fewer than ten staff. They may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR | Tel: 0300 123 9 123 | Email: complaint.info@financial-ombudsman.org.uk. The above complaints procedure is in addition to their statutory rights as a consumer. For further information about their statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.