**Pedal Cycle Policy**

**Brief Description**

It covers loss or damage to the Insured Pedal Cycle and Insured’s legal liability towards any Third party in

respect of death, bodily injury & property damage to third party.

**Covered Risks**

Loss or damage to Pedal cycle by accidental external means, fire lightning explosion, burglary,

housebreaking, larceny

**Major Exclusions**

Loss/damage while racing, pace making, whilst used for hire or reward, overloading, strain, or mechanical

breakdown, theft of accessories unless pedal cycle is stolen at the same time.