

This is your full list of Bikmo policy benefits.

Keep an eye out for which are covered with your policy – race fee and bike box cover only come with the £1,000+ Bikmo PLUS policy.

Bike geekline

We provide service as fast as we ride. Every team member at Bikmo is a bike geek and we only do cycle insurance. Contact Keith and his team for a personal, bike-only chat!

24/7 Cloud account

You're in control. Make changes to your bike values, access claims and benefits 24/7 with your Bikmo Cloud Account. Even works on the trail through your smartphone.

Mega insurer

We only work with the best. Which is why we chose the superb Hiscox to underwrite your Bikmo policy. Specialist insurers for cycle specialists.

Accidental damage

Everyone crashes, even the pros. Our policy covers you for damage you inflict on your bike so you can get back up and keep on riding.

Theft

Argh, did your prized bike get stolen? It happens and that's why we're here, just make sure you comply with our [locking requirements](#).

365 Worldwide

Planning to take a trip to the Alps? Good luck. We'll cover your bike & kit anywhere in the world whether you're riding, racing, or in transit. Time to squeeze another training ride in?

Multi-bike

How many bikes should you own? $n + 1$. Correct. So we offer up to 50% discount on the bike value you leave at home while riding the others.

New for old

We don't depreciate bikes of any age. You're covered for the value you've insured for, even that vintage Stumpjumper in the garage.

£2m Public liability

If you're at fault when out riding and things go wrong, Bikmo is here for you up to the value of £2 million. Still, we recommend staying upright.

0% monthly payments

We won't charge you to split your payments across the year, so maybe a new wheelset is in order? Lighter, faster and all that.

£20k Personal accident

Even the best riders crash. Our personal accident cover will pay out £20k for life changing injuries sustained whilst riding your bike.

Accessories

Gadget geek? We cover bike accessories as standard, so your Garmin, lights, power meter are included. Batteries not included. Limits apply.

Clothing + Headgear

We know you can wear the same value as your bike cost, so we cover clothing and headgear, as standard. You just need to sort out the gravel rash...

Bike box cover

*Bike adventurers need to protect their ride. You get £500 bike box cover, as standard, with Bikmo Plus. Go explore! *Bikmo Plus only*

Breakdown cover

Call the broom wagon! If you're out riding and can't make it home as a result of an issue with your bike, we'll cover the cost of your transport up to £150.

Competition cover

You need to test yourself against the clock and hills. We get that. That's why we cover competitions as standard with Bikmo Plus, to keep you racing for the line.

Emergency hire

Airline trash your bike on route to the Etape? We'll cover a temporary hire bike if the worst happens before your big event. Phew!

Excess free

We love local. That's why we offer excess free claims, using our most excellent local retailer network, for bike replacements above £1,000.

Family + friends

If you dare let your pride and joy out with a friend or family member, then they'll be covered. Simple.

Free legal advice

You get free legal advice with Bikmo for any incident involving your bike, from our partners at Poole Alcock Solicitors.

Race fee cover

*Gutted to miss your race through injury or a crash? We know how it feels. You get up to £500 race fee cover with Bikmo Plus, as standard. **Bikmo Plus only*

Vandalism

Seems unlikely, but if anyone gets a touch of the green eyed monster and damages your pride and joy, we'll cover you for that too.

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