

## **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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