



Benefit overview: Bike

Getsafe Bike insurance protects your bicycle or e-bike against theft and covers the costs in case of repair – 24/7, worldwide.

This document is for illustrative purposes only and is not legally binding. For further information please refer to the “Allgemeinen Versicherungsbedingungen” for the “Fahrradversicherung (AVB Fahrrad) – Getsafe Premium 2020”.

General

Insured sum and terms	
Insured sum The insurer refunds the reinstatement value, up to a maximum of the agreed sum insured (purchase price including the firmly connected parts belonging to the function, such as the saddle).	Dealer sales price of the insured bicycle including the parts that are permanently attached and belong to the bike.
All types of bicycles Up to a value of €10,000, including e-bikes (pedelecs) that are not subject to compulsory insurance.	✓
Several bicycles within one contract You can insure several bicycles owned by you or persons living in a household with you within one contract as long as the sum of the value of all bicycles is less than €10,000 and you have specified the individual bicycles in the application.	✓
Carbon bikes	Only in Premium tariff
Requirements for securing the bike The bicycle must be secured with a folding, shackle, or textile and chain lock with a minimum price (RRP) of €50.00 OR with a lock from the brands ABUS, AXA, HIPLOK,	yes

✓ covered up to 100%
of the sum insured

KRYPTONITE, LINKA (with chain), MASTER LOCK, TEX-LOCK, TRELOCK, or NEAN (security level A and B).	
Worldwide coverage	✓
Duration	Cancel at any time

Theft

What is covered?

<p>Theft of the bike</p> <p>If your bike is stolen at home or on the road, despite being adequately secured, the damage is insured. The amount of compensation depends on the age of your bicycle.</p> <p>Example: Your bike is stolen in front of your house even though you have secured it with a lock. As your bicycle was only 1 year old, you will be reimbursed 100% of its value when new, but not more than the agreed insured sum.</p>	<p>✓</p> <p>General compensation for reinstatement value</p>
<p>Theft of individual parts</p> <p>Parts that are permanently attached to the bicycle and are part of its function (e.g. saddle or handlebars) are insured in the event of theft.</p>	<p>✓</p>
<p>Theft of the battery¹</p>	<p>✓</p>
<p>Theft of bicycle accessories and luggage</p> <p>Your accessories, such as your helmet or lights, are also insured if they are stolen together with your bike.</p>	<p>✓</p> <p>Up to €1,000</p>
<p>Theft from locked vehicles</p>	<p>✓</p>

¹if E-Bike is insured

Extension Repair costs

What is covered?

<p>Compensation for repair</p> <p>If your bike is damaged, the insurance will cover the repair costs – regardless of the age of your bike, but not more than the agreed insured sum.</p>	<p>✓</p> <p>General compensation for reinstatement value</p>
<p>Vandalism</p>	<p>✓</p>

✓ covered up to 100% of the sum insured

<p>If your bike is damaged intentionally, the insurance company will pay for the damage.</p> <p>Example: A person slashes your tyres.</p>	
<p>Accident and fall damage</p> <p>If your bike is damaged after a fall or accident, the insurance will cover the costs.</p>	✓
<p>Improper handling / operating errors</p> <p>Damages caused by improper handling or operating errors are also insured.</p> <p>Example You don't insert the battery of your e-bike correctly into the holder, resulting in the battery coming loose and falling out of the holder while riding. The insurer will reimburse you for any damage caused by this.</p>	✓
<p>Material, production, and design defects</p> <p>If, according to the legal warranty period and /or liability periods or agreed guarantees, material, production, or construction defects occur on your bike, the damage is insured. However, if you discover defects within the warranty period or other guarantee periods, the manufacturer is obliged to pay for the damage.</p>	✓
<p>Electronic damage¹</p> <p>Damage caused by electronic faults (short circuit, induction, overvoltage) to the battery, motor and control devices are insured.</p>	✓
<p>Moisture damage¹</p> <p>Damage caused by moisture to the battery, motor and control devices is insured.</p>	✓
<p>Natural hazards</p> <p>Damage caused by natural hazards such as storm, hail, flood, avalanches, backwater and weather precipitation is also insured.</p>	✓
<p>Fire, lightning, explosion</p> <p>Damage caused by fire, lightning, and explosions are insured.</p>	✓
<p>Wear (scope of services)</p> <p>Damage to the bicycle or pedelecs due to general wear and tear (including on tyres, tubes and brakes) is insured.</p>	✓ Incl. brakes, tyres and tubes
<p>Wear (validity)</p> <p>Irrespective of the age of the bicycle, damage to the bicycle or pedelecs due to general wear and tear is insured</p>	✓
<p>Battery wear¹</p> <p>The cost of replacing the battery due to wear and tear is reimbursable only if the battery does not exceed 65% of the power capacity specified by the manufacturer.</p>	✓
<p>Free choice of workshop</p>	✓

✓ covered up to 100%
of the sum insured

If you have to bring your bike in for repair, you are free to choose which garage you want to take it to.	
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