

AVOID UNPLEASANT SURPRISES

When you took out your bicycle insurance, you concluded a contract with the insurer. Just as you can expect the agreed benefits to be available in the event of damage, the insurer also relies on you to comply with your part. This includes certain obligations that you must comply with. Some are quite logical; with others you are often not even aware that you are committing a breach of obligation and thus the insurance cover could be jeopardised. We would therefore like to provide you with the most important and common points that you need to consider so that there are no unpleasant surprises in the event of a claim. As a rule: notify us of any change, even if they are only temporary.

PLEASE NOTE THE FOLLOWING POINTS

01 | IN EVERYDAY LIFE

- Observe compliance with all legal, regulatory and contractual safety regulations.
- When not in use, secure the insured bicycle at all times to protect against theft with an independent lock that is customary in traffic (no combination lock).
- Keep the insured bike in proper condition at all times according to the manufacturer's specifications.
- Keep the proof of purchase of the insured bicycle, any insured fixed attachments, bicycle accessories/luggage and of the castle for the duration of the insurance relationship.
- Have the insured bicycle coded by the police, the dealer or the General German Bicycle Club (ADFC), if it does not have a frame number.
- Communicate changes directly so that adjustments can be made if necessary.

02 | IN THE EVENT OF A CLAIM

- Please inform us or the insurer immediately of the occurrence of the damage as soon as you become aware of it.
- Take appropriate measures to reduce the amount of damage and rule out consequential damage.
- Answer questions from the insurer conscientiously and completely. If you are unable to answer any questions, please make a note of this.
- In the event of criminal acts, report them to the police immediately. Please ask for the file number under which the case is being processed. Submit the police confirmation of the report with the police number or the file number of the public prosecutor's office.
- Submit all requested documents to the insurer or to us (e.g. the proof of purchase of the insured bicycle, permanently mounted attachments and bicycle accessories and luggage).
- If necessary, provide the insurer with a cost estimate for review.

Please note that these lists cannot possibly be exhaustive for each individual claim. We would like to give you a guideline for the most common or most important problems. Violations can jeopardise your insurance coverage or lead to delayed claims processing. We are always there for you and your questions!

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