



**Atlas**  
Insurance

# Atlas iCycle *Insurance*

Summary of Cover



People you can trust

[atlas.com.mt](https://atlas.com.mt)

# What's iCycle all about?

See the cover table opposite for details. The policy and detailed FAQs are available on our website [atlas.com.mt](http://atlas.com.mt).

## What does this insurance cover?

The Atlas iCycle policy is aimed at non-professional cyclists and mainly covers loss or damage to all types of bicycles. The policy has two optional sections: liability to others and personal accident cover.

## What are the types of insurance available?

There are 2 levels of cover and 4 types of additional cover/benefits:

- **Line:** this is the standard insurance cover which is suitable for entry level
- **Upshift:** gives superior cover, especially for those who travel with their bikes.

## Optional Cover/Benefits:

- **Personal Accident** (higher limits apply on Upshift option)
- **Liability to others** (public liability)
- **Sprint** cover for those involved in sports and competitions
- **Family** cover for insuring other cyclists in the family

## Can I insure my bike's accessories?

Yes, you can. Accessories are covered if they are lost or damaged at the same time as the loss or damage to your bicycle.

## What do you mean by accessories?

Accessories are items added and fixed to your bicycle in addition to the manufacturer's original specifications and not included in the original value of the bicycle. These can include cameras specifically designed for cycling, cycling computers, lights, cycle luggage and panniers, cycle boxes or bags, trailers and passenger carrying trailers. Clothing, backpacks and similar items are not insured under this policy; spare parts or wheels not permanently attached to the bicycle aren't covered either.

## Do you cover bike boxes or bags?

Yes, we can cover a bike box for theft, loss or damage under the bicycle accessory section. Just choose the best level of cover to suit the value of your bike box and any other accessories you would want to cover. The box/bag will be insured only if the bicycle is being carried in such boxes or bags.

## How do I value my bicycle if it is made up of different parts and has been customised?

You need to obtain a value by adding up the overall cost of parts (using original receipts), but it is advisable to discuss such bicycles with us when taking up cover.

## What value should I insure my bike for if I bought it on sale or second hand, or if it is over 3 years old?

You should insure your bike for the full retail value should you need to buy a new one. Depreciation will apply. See our web site for more details on the depreciation amounts.

## Will my bicycle be insured if I leave it unattended?

Yes it will, provided that the bicycle has been secured to an immovable object with an approved lock. For more details on locks please see our web site.

## Can I include more than one bicycle on this policy?

Yes, multiple bicycles can be insured under the iCycle policy and you can take up the Family option to cover different members of your family using the insured bicycles, provided that family members are parents, spouses, partners, sons, daughters or siblings who live permanently with you.

If you take up the Family option, as well as the Liability and Personal Accident extensions, your named family members will also be insured under these sections. Please see the cover table regarding age limits applicable.

## Will I be covered if I use my bicycle for competitive racing?

Yes, you can be covered but you will need to take up the Sprint option at an additional charge. Higher excesses apply for this cover. A lower limit of third party liability is available for this option which is €250,000 which is automatically reduced to €60,000 in respect of liability towards fellow competitors.

## Do I need competition racing cover too when entering bicycle charity events?

No, our Sprint option is only applicable if a winner is selected during an organised event. Such charity events are covered under our normal policies i.e. the Line or Upshift cover.

## What does the Public Liability section cover me for?

Any injury or property damage to other people (third parties) which arise from your use or ownership of a bicycle.

## What does the Personal Accident section cover me for?

This type of insurance covers you for bodily injury or death following an accident. Please see the cover table opposite and our website for more details.

## Do I need to wear a helmet?

Yes, to get full Personal Accident cover, you need to be wearing a helmet at all times, although it is not necessary for other sections of the policy.

## How do I make a claim?

You may download our claim form from [atlas.com.mt](http://atlas.com.mt), where you will find step by step instructions on how to claim. Alternatively please call us on 2343 5381.

Please remember to report any theft or malicious damage to the Police. If anything goes wrong during transit by ferry or air (upshift option), please report such losses to the carriers.

## Is there an excess payable under the iCycle policy?

Yes, the excess is generally €50, although there are higher excesses if the bike is stolen from outside your home and for public liability claims. For incidents during competitions (sprint cover), excesses are also higher. For more details, please see our web site.

## Do I have to let you know if I am taking my bicycle abroad?

If you are planning cycling holidays in Europe, you will need to take up the Upshift optional benefit, as this will automatically cover you for any trip in Europe up to 15 days per trip. You do not need to inform us before going on a trip and you will also be covered while your bicycle is in transit by ferry or air. Our Line policy only covers the bicycle within the Maltese Islands.

## A summary of your cover options

For full details please refer to the full policy wording available on our web site

Key benefits		Line	Upshift
<b>Theft</b>	Inside the home	✓	✓
	Outside the home while unattended & secured with an approved lock to an immovable object	✓	✓
	In transit in Malta (by car or ferry)	✓	✓
	In transit in Europe (by car, ferry or air and for up to 15 days per trip)		✓
<b>Accidental Damage</b>	Anywhere within the Maltese Islands and on any ferry crossing	✓	✓
	In Europe (up to 15 days per trip)		✓
Optional benefits		Line	Upshift
<b>Public Liability</b> (over 16 only)	Third party limit of liability	€250,000	€500,000
<b>Personal Accident*</b>  (between 16 and 75, and helmet must be worn at all times)		<b>Up to</b>	
	Loss of limb	€7,500	€15,000
	Loss of sight	€7,500	€15,000
	Permanent total disablement (PTD)	€15,000	€30,000
	Death	€15,000	€30,000
	Maximum payable through the lifetime of a policy	€15,000	€30,000
	In-patient hospitalisation benefit for stays of more than 24 hours - €100 per day up to 30 days (any one accident)		✓
	Broken bones benefit of €500 any one accident		✓
Dental treatment benefit - limit of €250 any one accident		✓	
<b>Family</b>	Policy cover applicable to specified family members	✓	✓
<b>Sprint</b>	Accidental damage during competitions (Maltese islands)	✓	✓
	Accidental damage during competitions (in Europe for up to 15 days per trip)		✓
	Public Liability up to €250,000 any one accident	✓	✓
	Liability towards other participants - up to €60,000 any one accident	✓	✓
	Personal accident during competitions	✓	✓

\* Broken bones, hospitalisation and dental treatment will be deducted from the amount payable following loss of sight or limbs, PTD or death.



## Our Offices

### Head Office

47-50 Ta' Xbiex Seafront  
2343 5363 | insure@atlas.com.mt

### Paola

87-89 Vjal Kristu Re  
2343 5810 | paola@atlas.com.mt

### Birkirkara

1 Mannarino Street  
2343 5804 | bkara@atlas.com.mt

### Bormla

55 Gavino Gulia Square  
2343 5807 | bormla@atlas.com.mt

### Luqa

Skyparks Business Centre MIA  
2343 5808 | skyparks@atlas.com.mt

### Mosta

Constitution Street  
2343 5802 | mosta@atlas.com.mt

### Naxxar

13 St George's Street  
2343 5800 | naxxar@atlas.com.mt

### Rabat

267 Vjal il-Haddiem  
2343 5806 | rabat@atlas.com.mt

### San Ġwann

Naxxar Road c/w Bernardette Street  
2343 5803 | sangwann@atlas.com.mt

### St Paul's Bay

2 Toni Bajada Street  
2343 5801 | stpaulsbay@atlas.com.mt

### Żebbuġ

148 Vjal il-Helsien  
2343 5805 | zebbug@atlas.com.mt

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Intermediary