

LAKA CLUB PUBLIC LIABILITY
COMMUNITY MASTER POLICY
SUMMARY OF COVER

POLICY HOLDER	Laka Ltd And all Laka Club Members who meet the Cover Conditions below
POLICY PERIOD	12 months for each Laka Club Member joining between 23/11/2019 and 22/11/2020
POLICY NUMBER	PLON99/0093845
INSURER	Sportscover Europe Limited Underwritten by Allianz Global Corporate & Speciality
POLICY LIMIT	£2,000,000 any one occurrence £10,000,000 aggregate limit for all members during the policy period
LEGAL DEFENCE COSTS AND EXPENSES	Payable in addition to the policy limits above
POLICY EXCESS	£150 Payable by the Laka Club Member for each and every loss in respect of Third Party Property Damage
GEOGRAPHICAL LIMITS	United Kingdom Temporary visits overseas of not more than 90 days,excluding USA/Canada

This document is a Summary of Cover and should be read alongside your Evidence of Cover and the [Community Master Policy](#).

This document is a Summary of Cover to be read alongside the Evidence of Cover and Community Master Policy. This Summary of Cover is furnished in accordance with, and in all respects is subject to, the terms of the Community Master Policy. This Summary of Cover replaces any other Summary of Cover previously issued covering the insurance described herein subject to the terms of the Community Master Policy. This Summary of Cover is issued for information only and does not constitute a legal contract of insurance.

COVER CONDITIONS

You will benefit from the cover provided by the Community Master Policy if:

- You are a Laka Club Member and you have paid any membership fee due; and
- You have selected the Public Liability Perk; and
- You are a UK Resident; and
- You are aged between 16 - 80 years; and
- You have been an Evidence of Cover document confirming your cover start and end dates; and
- You have complied with all the terms described in this Summary of Cover and those in the Community Master Policy.

Should you not meet the conditions above you will cease to benefit from the Community Master Policy cover.

WHAT IS COVERED

In accordance with the exclusions, conditions and definitions of the Community Master Policy, described in this Summary of Cover and in your Evidence of Cover document, the Insurer will cover the Policy Holder's;

- Legal liability to pay compensation; and
- Legal costs and expenses.

As the result of the use of a bicycle causing;

- Accidental Bodily Injury; or
- Accidental Property Damage:

WHAT ISN'T COVERED

The insurer will not indemnify the Insured for any claim;

- Occurring in the USA / Canada
- Occurring outside of the United Kingdom where you have been outside of the UK for more than 90 consecutive days
- For the use of any Vehicle that is not a bicycle or an [Electronically Assisted Pedal Cycle](#)
- Using your bicycle for any commercial purpose
- Any races in which you earn an appearance fee for participation or are paid a salary to participate
- Damage to the Insured's own property
- Which is insured or would, except for the existence of this Policy be insured by, any other Policy except in respect of any excess beyond the amount payable under such policy, or which would have been payable under such other policy had this policy not been affected

Please see the Community Master Policy documents for a complete list of exclusions.

HOW TO MAKE A CLAIM

You should notify Laka as soon as reasonably practicable of any claim or circumstances that may give rise to a claim via <https://app.laka.co.uk>

It is a condition of the Community Master Policy that you forward any correspondence you have received in relation to a claim against you within 14 days of receiving it.

Please note that it is a condition of the Community Master Policy that no admission, offer, promise or payment shall be made or given without the consent of the Insurer.

HOW TO CONTACT LAKA

You can contact Laka at any time through;

[Web chat](#) via the Laka website; or

Laka's platform at <https://app.laka.co.uk>; or

The support team email address; support@laka.co.uk

WHAT TO DO IF YOU HAVE A COMPLAINT

If you feel that we have failed to provide you with the best service, please let us know immediately. We would ask you in the first instance to contact Laka via web chat on the Laka platform; <https://app.laka.co.uk> or email at support@laka.co.uk

If you remain unhappy and feel the matter has not been resolved to your satisfaction, you may refer a complaint to Sportscover Europe Ltd.: europe@sportscover.com

If your complaint has not been resolved within two weeks, you can contact the Customer Satisfaction Manager at Allianz Corporate Global & Specialty at;
Post: Allianz Corporate Global & Specialty, Allianz House, 60 Gracechurch Street, London
Telephone: +44 (0) 20 3451 3000

If you are not happy with the outcome of your complaint you can ask the Financial Ombudsman Service to review your case. You will need to contact them within 6 months of the date of the final response provided. The service they provide is free and impartial. They can be contacted as follows:

Website: <http://www.financial-ombudsman.org.uk>

Telephone: 08000 234567 (free phone, mobile and landline)

Email: complaint.info@financial-ombudsman.org.uk

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.