

We know bicycles.

Specialty insurance for bicycles



SIS Insurance

1187 Troy Schenectady
Road Latham, NY 12110
518.783.1010
www.mySISinsurance.com

Cycling means different things to different people. That is why, **Markel Bicycle Insurance** offers bicycle coverage customized for each individual cycle, and doesn't provide one-size-fits-all coverage.

Policies are as low as \$100 per year.

Coverage Highlights:

- **Bicycle Physical Damage:** primary coverage for the cost to repair or replace the cycle (including fixed accessories and components) up to the policy limit, due to sudden, accidental direct physical loss or damage to the cycle. This coverage would apply if insured bicycle were to be involved in a collision, fire, theft, vandalism, or in the hitting of another object.

Coverage also includes protection while the bicycle is in transit (land or air) to & from any location in the United States or Canada, and protection when competing in triathlon or bicycle races.

INCLUDED COVERAGES AT NO EXTRA COST:

- Rental Reimbursement
- Competitive Event Fee Reimbursement
- Spare Parts
- Cycle Apparel
- **Bicycle Liability:** primary coverage for the injuries or property damage (caused by the insured bicycle) for which the insured is held legally responsible. Coverage is offered at combined single limits of: \$25,000, \$50,000 and \$100,000.
- **Medical Payments:** covers medical expenses of the insured cyclist if they are injured while on the insured bicycle, regardless of fault. The following per person limits are available: \$1,000, \$2,500, \$5,000, \$7,500, \$10,000.
- **Vehicle Contact Protection:** covers injuries if, while on the insured bicycle, the insured is struck by an uninsured or underinsured motorist. Available in combined single limits of \$10,000 or \$25,000.
- **Roadside Assistance:** for only \$10 per year per bicycle, 24-hour Emergency Service will be provided (up to 35 miles per tow, 5 tows per year).

See how an average Homeowner's Policy measures up to Markel

Policy Coverage	Average Homeowner's Policy	Markel Bicycle Policy
Insured at Full Value*	Not Likely	Yes
Crash Damage	No	Yes
Theft Coverage	Limited	Yes
Theft Away from Home	Limited	Yes
Vehicle Contact Protection	No	Yes
Personal Liability	Yes	Yes
Replacement Bike Rental	No	Yes
Event Fee Reimbursement	No	Yes
Cycling Apparel	Not Likely	Yes
Medical Payments	Not Likely	Yes
Racing Coverage	No	Yes
Spare Parts Insured	Not Likely	Yes
Covered in Transit	Not Likely	Yes
Worldwide Physical Damage	Not Likely	Yes
Roadside Assistance	Not Likely	Yes

* Homeowner's coverage is typically limited Actual Cash Value (ACV) of the bike, not replacement value.