

## SUNDAYS STRAVA PREMIUM PERKS *Insurance cover*

This Sundays Strava Premium Perks policy is only available to active Strava Premium Membership holders who are citizens or permanent residents of Australia. Sundays Insurance is a brand and registered business name of Velosure Pty Ltd who is the policy administrator. The Hollard Insurance Company Pty Ltd is the insurer and has appointed Velosure as its Authorised Representative to administer this policy.

### DEVICE

#### Cover Provided

We will cover your Device, up to the Cover Limit, for the lesser of the repair or Replacement Cost of your Device where it is damaged as the result of an Accident and your bicycle is damaged and/or you need medical treatment, occurring anywhere in Australia during the period of insurance.

- Cover is conditional that you were tracking a Strava cycling activity at the time of the Accident which causes damage to your Device.
- Accident is defined as a sudden, unforeseen and unintended event.
- Device is defined as a mobile phone, GPS cycle computer or GPS sports watch.
- Replacement Cost is defined as the lesser of the current recommended retail price (RRP); or the market price that the Device was last advertised, if it is no longer available to purchase as new.

**Cover Limit** 1 claim per policy period up to a maximum of \$800 (inclusive of the excess) **Excess :** An Excess of \$100 is payable by

#### Exclusions

##### Cover is Excluded where:

- Your Device is stolen or lost;
- Your Device is damaged caused by water, liquid or moisture;
- Damage does not prevent the Device from being used;
- Damage is only cosmetic (including scratches and dents to the Device and/or screen cover or case);
- Loss or damage is covered under warranty;
- At the time of the Accident the Device is older than 24 months from the date of purchase, when purchased new;
- You are unable to provide proof of purchase and confirmatory identification of the Device's serial number or other manufacturer's identifier;
- Any loss as a result of not being able to use the Device;
- You are unable to satisfy us that the damage to your Device was caused as a result of an Accident;
- You cannot provide us with the location details of your accident.

### TAXI

#### Cover Provided

In the event of an Accident or where your bicycle cannot be ridden due to mechanical failure (other than noted under Exclusions), we will reimburse you up to the Cover Limit for the cost of transporting you and your bicycle to a public transport station, bicycle repair shop or your home, whichever is the nearest and most reasonable at the time of the Accident or mechanical failure.

- Cover is conditional on you tracking this cycling activity on Strava at the time of the Accident/mechanical failure of your bicycle.
- You must provide us with a copy of the receipt/proof of payment for the trip. We may request additional information to verify your claim.

**Cover Limit** 1 claim per policy period up to a maximum of \$65 **Excess :** \$0

#### Exclusions

##### Cover is Excluded where:

- The Accident or mechanical failure occurred within 2 kilometres of where you commenced your cycling activity;
- Costs incurred after you have been transported to either a public transport station, bicycle repair shop or your home;
- The mechanical failure is a flat tyre(s) or a puncture(s) and it can be repaired by replacing the tube;
- Where, during your cycling activity which is part of a race or an organised ride, club or otherwise, there are adequate recovery facilities made available by the organiser(s);
- You cannot provide us with the location details of your accident
- You cannot provide us with proof that you had an accident or that your bicycle was mechanically damaged.

## RUNNING EVENT ENTRY FEE

### Cover Provided

If you have entered and paid an entry fee to participate in an organised running event and subsequently you are unable to participate in the event due to an unforeseen illness or injury, we will reimburse your entry fee up to the Cover Limit.

Any reimbursement claim will only be processed after the running event date and you have provided to us;

- verification of the amount and payment by you of the entry fee; and
- a medical certificate from a registered health professional, verifying your illness or injury.

### Cover Limit

1 claim per policy period up to a maximum of \$120

Excess : \$0

### Exclusions

#### Cover is Excluded where:

- You were suffering from the injury or illness at the date of entering the running event or such illness was existing, sustained or diagnosed prior to entering the running event;
- You are unable to provide us with verification of the payment and entry of the running event;
- You are unable to provide us with a medical certificate from a registered health professional, verifying your illness or injury.
- You are able to claim a refund or were able to transfer your entry fee to another entrant.

## GENERAL EXCLUSIONS

### You will not have Cover under this policy where:

- Your Strava Premium membership has lapsed;
- You are unable to provide us with sufficient verification (described above) to support your claim;
- Your claim is a result of an accident, incident, injury and/or illness that predates the policy issue date;
- Under any claim, under either Device Cover or Taxi Fare Reimbursement, a Strava cycling activity was not being logged when the incident occurred;
- Your claim is for any consequential loss or loss arising from warranty invalidation; or
- You are not an Australian Citizen or an Australian Permanent resident. By law, the Insurer cannot provide cover to an individual who resides outside Australia, for losses occurring outside Australia.

## IMPORTANT

### Period of Insurance/Policy period

Your Period of Insurance is also your policy period. This will be shown on your Insurance Certificate contained within your Welcome Email. Cover under this insurance will cease on the earlier of your Strava Premium membership ceasing/lapsing OR twelve (12) months from the Policy issue date also shown on your Insurance Certificate.

### Policy Holder

In this policy all references to 'you' or 'your' is the Policy Holder shown in the Insurance Certificate contained in your Welcome Email. The benefits covered under this policy are restricted to the named Policy Holder and are not transferrable.

### Making a claim

You can make a claim by lodging your claim online at [sundaysinsurance.com.au/claims](https://sundaysinsurance.com.au/claims) or you can email [stravaperks@sundaysinsurance.com.au](mailto:stravaperks@sundaysinsurance.com.au). You should lodge your claim with us within 30 days of the incident occurring.

### Preferred repairer

In the event of a claim where we choose to repair your Device we will advise you of our preferred repairer to undertake repairs to your Device. Please note we reserve the right in all instances to have repairs undertaken at a repairer of our final choice.

### How we resolve your complaints?

We welcome every opportunity to resolve any concerns you may have. In the first instance, contact one of our customer service officers. If you are not satisfied with the response received you can request that a manager address your concern. If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution Committee at: Velosure Pty Ltd, PO Box 199, Chatswood, NSW 2057. Your concern will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome within 45 days of receiving your letter. If your concern still remains unresolved to your satisfaction you may refer the matter to the Financial Ombudsman Service (FOS) subject to its terms of reference, which acts as our external dispute resolution provider. FOS is an independent body and its service is free to you. FOS can be contacted on: Call: 1800 367 287 Post: GPO Box 3, Melbourne, Victoria 3001 Website: [www.fos.org.au](http://www.fos.org.au) Email address: [info@fos.org.au](mailto:info@fos.org.au)

## IMPORTANT

### **Cancellation and Renewal**

This policy will be cancelled automatically if your Strava Premium Membership is cancelled or has lapsed. This policy is not a renewable insurance cover. This policy will not be renewed.

### **Who is the Insurer?**

This policy is issued by The Hollard Insurance Company Pty Ltd (Hollard). ABN 78 090 584 473 AFSL No. 241 436 of Level 12, 465 Victoria Ave Chatswood NSW 2067.

### **Who is Sundays Insurance?**

Sundays Insurance is a brand and registered business name of Velosure Pty Ltd (Velsoure) ABN 81 151 706 697 of Level 12, 465 Victoria Ave Chatswood NSW 2067. Velosure is an Authorised Representative (AR No. 410026) of Hollard and acts on behalf of Hollard under a Binder arrangement.

### **Cost of this policy and Remuneration**

This policy of insurance is an annual policy and is provided to current members of Strava Premium Membership as a benefit, at no cost to members. Sundays Insurance, on behalf of the insurer, Hollard, has provided this insurance under a commercial arrangement it has with Strava. Sundays Insurance may, from time to time, market other insurance products to Strava Premium Members in accordance with this arrangement, but always with the agreement and consent of Strava.

### **Privacy**

Our Privacy Policy available on our website and sets out how we protect your personal information. We collect, store and use your personal information to provide you with, and inform you about insurance and insurance-related services. To do this we may communicate your personal information to our service providers. This will always be done as permitted by the relevant privacy legislation. If you wish to stop receiving information about new insurance and insurance related services you can call us at 02 8704 7882 during business hours or email us at [hello@sundaysinsurance.com.au](mailto:hello@sundaysinsurance.com.au).

### **The General Insurance Code of Practice**

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice, which is a self-regulatory code for use by all insurers. The Code aims to raise the standards of practice and service in the insurance industry. Hollard is a signatory to the Code. You can obtain a copy of the Code from the Insurance Council of Australia website [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au) or by phoning (02) 9253 5100.

### **Financial Claims Scheme and Compensation Arrangements**

Hollard is authorised under the Insurance Act 1973 to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA). This Act contains prudential standards and practices designed to ensure that financial promises made by Hollard are met within a stable, efficient and competitive financial system. Because of this Hollard is exempted by The Corporations Act 2001 (Cth) from the requirement to meet the compensation arrangements Australian Financial Services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by Hollard or its representatives. Hollard has compensation arrangements in place that are in accordance with the Insurance Act 1973 (Cth).

This PDS was prepared on 20 July 2017.