

VAB Breakdown Assistance Bike

Information document on the product VAB nv - Belgium

The purpose of this information document is to give you an overview of the main coverages and exclusions of this insurance. The document is not personalised according to your specific needs and the information it contains is not exhaustive. For any additional information on the insurance chosen and information regarding your obligations, please consult the pre-contractual information and contractual conditions of this insurance.

What type of insurance is this?

VAB *Breakdown assistance Bicycle* is an insurance product provided by VAB nv that ensures assistance for the insured bike in the event of a breakdown or accident.



What is insured?

Bike assistance

- ✓ 24/7 protection starting from your place of residence in Belgium. We also help you during your trips in the Netherlands and the Grand Duchy of Luxembourg;
- ✓ We help you with various types of bicycles: e-bikes, sports bikes and scooters (*max 50cc*) after an accident, technical defect, flat tyre, battery problem or vandalism;
- ✓ If it is not possible to solve the problem immediately, we will take you and your bike to the place in Belgium that is most suitable for repair.



What is not insured?

Bike assistance

- ✗ Intervention for bicycle breakdown as a result of practising sport as a profession or for payment/sponsorship and the related training;
- ✗ Regularly recurring defect of the bicycle, as a result of inadequate maintenance;
- ✗ Assistance with bicycle locks, unless indisputable proof is provided that the right holder is the owner of the bicycle.



Are there coverage restrictions?

- ! Intervention during the practice of a sport as a profession or for payment/sponsorship and the related training;
- ! Assistance with bicycle locks, unless indisputable proof is provided that the right holder is the owner of the bicycle.
- ! Mopeds and scooters of more than 50cc;
- ! Force majeure may be invoked as a valid reason for exclusion from the guarantees.



Where am I covered?

- ✓ *Breakdown Assistance Bicycle* is valid in Belgium, the Netherlands and the Grand Duchy of Luxembourg.



What are my obligations?

- When concluding the contract, you must provide us with honest, accurate and complete information about the risk to be insured;
- If, during the term of the contract, there are any changes to the risk for which you are insured, you must notify us;
- You must take all necessary precautions to avoid the occurrence of a claim;
- In the event of a claim, you must report it within the period stipulated in the general terms and conditions and take all reasonable measures to limit the consequences of the claim.



When and how do I pay?

You must pay the premium annually. You will receive an invitation to pay.



When does the cover start and end?

The guarantees can take effect at the earliest from the 4th calendar day after subscription, provided the premium has been paid. The contract is valid for 1 year and is tacitly renewed for consecutive periods of one year, except when one of the parties cancels the contract.



How do I terminate my contract?

The contract is tacitly renewed for consecutive periods of one year, except when you cancel the contract no later than 2 months before the annual expiry date.

From the second policy year, you can cancel your contract at any time, with effect after 2 months from the day after the registered letter has been submitted, the service, the date of the acknowledgement of receipt or the email at contact@vab.be.