

COMPLEMENTARY INSURANCE

«Omnium + BIKE 2

In addition to your classic 'Omnium' bike insurance (theft w/o replacement & material damage), ING introduces a supplementary theft insurance 'omnium+bike 2'. This supplementary insurance entitles you to a one-off replacement in the event of theft or total loss" during your entire 36 months contract.

This product is automatically included in all new orders since May 1st, 2020 and has been proposed as an option for all past contracts.

The cost of this additional insurance is 2,42€/month.

Practical details :

- The theft/accident will be notified to insurance@ubike.be within 48h of its occurrence
- In case the insurance company agrees to cover the damage (total loss or theft), the employee will receive an additional voucher with the following amount, from which an eventual excess will already have been deducted :
 - o Damage declared between the 1st-12th month: 90% of the initial value of bike 1**
 - o Damage declared between the 13th-24th month: 80% of the initial value of bike 1**
 - o Damage declared between the 25th-36th month : 70% of the initial value of bike 1**
- The employee buys a new bike (or accessories) in the Ushop of his choice **within 2 months** of receipt of the voucher. She/he can choose a different bike while remaining in the same category***. Any eventual price difference must be paid directly to the Ushop.
- **Monthly payment** remains **unchanged** until the end of the 36 months.
- The Conditions of the technical data sheet '**your insurance**' **remain applicable**.

* theft or total loss considered as being eligible for coverage by Aedes

** Bike 1= stolen bike or declared as total loss

*** If bike 1 was not a speed pedelec, bike 2 cannot be either. On the contrary, if bike 1 was a speed pedelec, bike 2 can be a speed pedelec or a normal bike.

CONTACT CTEC :

insurance@ubike.be