

Bike Protection Policy

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1. Your Protection Provider

Your ListNRide Bike Protection is arranged by LR Mobility GmbH. It is important that you check the information provided in your account on the platform is accurate. Please take the time to read the contents of this policy to ensure that you understand the cover we are providing you and that you comply with ListNRide's terms and conditions.

2. Contacting ListNRide

You can contact us at any time via contact@listnride.com and within the platform through web chat. To post documents on behalf of a case, please use the case form provided when making a claim specific to the booking.

3. Definitions

Certain words have specific meanings when they appear in this document and in your policy. These meanings are shown below.

Abandoned

When your protected gear is left unattended or unlocked by you in the open away from your home, in a public storage location or other public space.

Accident

An event that was sudden, unintended and unforeseen by you, including vandalism and malicious damage.

Accidental damage

Damage to your covered gear caused by an accident that impedes its function.

Accessories

The categories of items that you have been rented as part of your gear.

Additional riders

Where you are a commercial entity, those individuals you have a contractual or membership relationship with as shown on your policy schedule.

Bike(s)

Any bicycle, e-bike, tandem or cargo-bike powered by human pedaling that you have registered on the ListNRide platform and shown on your policy. This includes electric bicycles which meet the relevant EU rules for electrically assisted pedal cycles.

Booking panel

On listnride.com, also known as My Bookings, shows the information about the booking, and allows you to make a damage or theft claim.

Deductible

The deductible cost of each claim you will pay, as shown on your policy schedule

Communal storage location

A secure location, access to which is limited and controlled, but not solely by You.

Geographical limit

The area where cover applies as shown on your certificate for emergency for each item of your covered gear.

Home

The address where your bicycle is usually kept as shown on the ListNRide Platform, which is a private or commercial storage location.

Protected gear

The bicycle(s) and accessories specified on your certificate.

Immovable object

Any fixed or solid object not capable of being undone, removed with or lifted under/over the bicycle, except through the use of specialist tools or equipment.

Period of protection

The period between the 'From' and 'To' dates specified on your policy, which match the rental or subscription period.

Photographic evidence

Photograph(s) of your protected gear or Secure Lock, that;

- Allow us to identify the make and model of the item(s); and
- Your evidence was taken before a claim took place and show the item(s) of your covered gear in the same condition as when they were added to ListNRide or;
- You can show evidence before a claim took place and show your Sold Secure Lock in the same condition it was in prior to any claim for theft where the terms of this policy required that you used a Sold Secure Gold Lock.

Platform

listnride.com where you can access booking information, the gear, and submit claims.

Private storage location

A secure locked location, access to which is controlled solely by you.

Professional racing

Any race in which you earn an appearance fee for participation or are paid a salary to participate.

Proof of ownership

Document which states the purchase of the bike. Can also be proven through photos and other media.

Protected value

Estimated value of the protected gear, per item, as listed on the Platform.

Policy

The document issued by ListNRide on behalf of LR Mobility GmbH which confirms your personal details, your covered gear and the period of protection.

Public storage location

Any location that is not secure, access to which is not controlled and that is in the open and / or publicly accessible.

Race

Any cycling or bi- and triathlon event which involves a massed start and:

- Is defined as competitive by the event organizer; or is ranked by timed result or by competitive score

This does not include any professional racing.

Premium

The amount you must pay for cover we provide during the period of protection.

Secure Lock

The minimum standard of lock we require you to use when securing your bicycle whilst it is unattended away from your home in any public storage location, communal storage location or in any other location to which the public has access. You can find the list of Secure Locks [here](#).

Superficial damage

Marring, scratching, denting or cosmetic changes to your bicycle caused by an accident that does not impede its function or prevent its use.

Theft

The unauthorized taking of your gear by a third party with the intention of permanently depriving you of it.

We / us

ListNRide and LR Mobility GmbH

Wear & tear

Damage that occurs gradually through the normal use of your gear which is not the result of an accident.

You / your

The person or entity named on the policy and; Your family member(s) or friends using your covered gear with your consent; or Additional riders named on your policy schedule using your covered gear with your consent.

4. The ListNRide Bicycle Protection

ListNRide takes a different approach to bike protection. This is not bike protection as you know it as ListNRide only charges during the duration of the rental or subscription. Being part of ListNRide means committing to take good care of your covered gear for the sake of the community. We trust that you play fair and will do all you reasonably can to avoid claims. This benefits you and your fellow ListnRide members, to create a tight-knit and trustworthy community.

4.1. Your payment

For each individual rental we will charge a daily protection price based on the given value of your gear. We collect your payment as part of the individual rental, the payment will be authorized together with your gear rental. If the rental location is outside the geographical limit, no gear protection is available.

5. Your Protection

5.1. Who is covered

You, the person or entity named on the policy schedule and;
Your family member(s) living in your home using your covered gear with your consent; or
Additional riders who are named on your policy using your covered gear with your consent.

5.2. What we will cover

Protection is only provided for events occurring during the period of protection. The geographical limit for each item of your covered gear only applies to the countries or regions where Bike Protection is offered.. Protection also includes away from your home at any temporary private storage location or residence such as a holiday home, guesthouse or hotel.

No cover will be provided for any item of your protected gear unless they are shown as being covered in your policy.

5.3. Theft at your home / temporary stay

We will cover theft of your bicycle when left unattended in the open away from your home, or in a public storage location or communal storage location if it has been secured to an immovable object with a Secure Lock. We will also provide cover for your unlocked bicycle when it is in the designated holding pen or transition area of an organized triathlon or cycling event in which you are participating.

We will not cover:

- Theft when your bicycle has been abandoned
- Theft when your bicycle is left unattended away from your home and is not locked to an immovable object with a Secure Lock.
- Theft by an additional rider not named in the certificate

5.4. Accidental damage protection

We will cover accidental damage to your covered gear.

We will not cover:

- Accidental damage occurring during any professional racing
- Superficial damage
- Any damage to your covered gear that is the result of a deliberate act committed by you

5.5. Superficial damage

We will not cover superficial damage to your bicycle caused by an accident, that does not impede its function or prevent its use. Marring, scratching, denting or cosmetic damage caused by wear & tear will also not be covered.

5.6. Race Damage Protection

We will cover accidental damage to your covered gear that occurs during a race.

We will not cover:

Accidental damage occurring during any professional racing

5.7. Accidental Loss

We will cover the accidental loss of your covered gear by a third party (airline, courier or recognized transport provider) whilst in their custody where you can evidence that the third party had a contractual responsibility for your protected gear.

We will not cover:

Any claim where you cannot provide evidence of;

- The agreement between you and the third party; and
- The third party's acknowledgement for loss of your covered gear

5.8. Protection Excess

If a deductible is shown in the protection certificate, the covered person must pay the deductible shown in the protection certificate for each claim. This deductible must be cleared between the Rider and merchant directly.

5.9. What is not protected

To keep the community's payments under control we exclude the following:

- Any event that occurs outside the geographical limit shown on your policy
- Any claim occurring outside the period of protection
- Any claim for damage that is the result of wear & tear
- Any act of fraud or dishonesty by you or anyone acting on your behalf
- Any loss or damage when your bicycle has been abandoned
- Any damage to your covered gear that is the result of a deliberate act committed by you
- Any Electric bicycles for which registration and protection are mandatory; self-built bicycles; dirt bikes; optical and/or electronic accessories such as navigation systems, action cams, etc. that have been retrofitted.

6. Policy Conditions

6.1. Provide photographic evidence of your protected gear

You must be able to provide us with photographic evidence of any individual item of your protected gear. Failure to comply with this condition may invalidate a claim under this policy. You can upload photos of your protected gear via the ListNRide platform.

6.2. You must use a secure lock

In order to be able to make a claim for theft when your bicycle is left unattended away from your home in either a communal storage location, a public storage location or in any other location accessible by the public, your bicycle must be locked to an immovable object using a secure lock and you must provide us with photographic evidence of the secure lock.

If we cannot identify the make and model of your secure lock sufficiently from the photographic evidence you have provided, we will accept an original purchase receipt dated prior to the loss detailing the make and model of the secure lock.

We will not provide any cover for theft when your bicycle has been abandoned even if you have used a secure lock.

6.3. Take reasonable care and look out for the community

You must take reasonable care to prevent accidents or losses and to protect your insured gear. If you claim 3 or more times in 12 months, we reserve the right to withdraw cover.

6.4. Report thefts to the police

You must report any theft of your protected gear to the police as soon as possible and provide us with the police report or the crime reference number when submitting a claim.

6.5. Notify claims within 15 days

You must notify us of any claim within 15 days of the event that led to the claim occurring.

7. How You Make a Claim

You can submit a claim only through the booking panel in your account on the ListNRide platform.

You will need to provide us with a statement in which you state your name, your address and describe the event which led to your claim, including the date, time and location of the event and details of the protected gear you wish to claim for. In addition, you must provide us with any other evidence we require in order to verify your claim. This might include photographic evidence of your protected gear or secure lock, photographs of damage to your protected gear or a police statement reference number.

7.1. How we will settle your claim

We will arrange the repair or make a settlement payment to replace your protected gear at current value, at discretion to pay you or a supplier directly. The maximum we will pay is the protected value of each individual item of covered gear shown in the merchants listing, less any deductible. If we settle your claim in cash, the maximum we will pay is the cost for which we could replace the item of your insured gear like for like, as new.

Any difference occurring between amount paid out by the ListNRide Bike Protection and the fair value of the bike needs to be covered by the policy holder and settled with the ListNRide merchant directly.

7.2. Salvage / Recovery

Once we have settled a claim, we reserve the right to recover any item of your protected gear that we have reinstated and to recover compensation from a third-party, up to the value of the claim we have paid.

8. Fraud

We take fraud very seriously in order to protect the interests of the ListNRide community. If you, any additional riders or anyone acting on your behalf have intentionally concealed or misrepresented any information or circumstance that you had a responsibility to tell us about, engaged in any fraudulent conduct, or made any false statement relating to this protection, we will:

- Void the policy in the event of any fraud which occurred during the onboarding process, which means we will treat the policy as if it had never existed; or
- Terminate the policy with effect from the date of any fraud which occurred during the period of protection; and in either case, we will:
 - Not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;
 - Keep any share you have paid;
 - Seek to recover any money from you for any claim we have already paid which is later established as invalid, including the amount of any costs or expenses we have incurred;
 - Inform the police, other financial services organizations and anti-fraud databases, as appropriate;
 - Exclude you from the ListNRide platform and its community.

9. How ListNRide Handles Your Complaint

We will do our best to deal with you fairly and to your satisfaction. If you have any concern or complaint about this policy, the settlement of a claim or our treatment of you, please contact us via web chat on the ListNRide platform or email us at contact@listnride.com. If we cannot resolve your complaint straight away, we will aim to resolve your concerns as soon as possible.

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