



Bike insurance:
feel safe
out on the road

generalich/bike



Cycling is fun, promotes good health and protects the environment. But enjoyment can suddenly turn into a serious situation: an accident, damage or loss can run up high costs. With bike insurance PRISMA Flex you are fully covered.

Safe wherever you go

Bicycles are becoming more and more popular. Whether as a leisure activity or a way to get to work, by mountain bike, racing bike or electric bike – cycling is part of our everyday life. Most cyclists choose to protect themselves with a bicycle helmet, because they are exposed to many risks. One small moment of carelessness is all it takes for an accident to happen. It's then that bike insurance is particularly important: in the event of a serious accident resulting in death, the insurance pays compensation to your family. Or it covers the cost of repairing your vehicle after a collision. In legal disputes, bicycle legal protection insurance helps you obtain justice. And Bike Assistance can help you when you are in particular need of support, organising transport or repair and providing an advance on costs for hospital treatment – both at home and abroad. So you can feel safe out on the road.

How much is the insured sum?

You can determine the insured sum (CHF) yourself:
2000.– 4000.– 6000.– 8000.– 10000.–

What vehicles are insured?

All bicycles and motorcycles (as per Art. 18 VTS – the Ordinance regarding Technical Requirements for Road Vehicles), including e-bicycles with a number plate (electric pedal-assist bicycles with a speed of up to 45 km/hr)

Your benefits

- ✓ Comprehensive collision accidental damage insurance
- ✓ Valuable support from Bike Assistance in Switzerland and abroad (including punctures)
- ✓ New-value indemnification with no amortisation factor
- ✓ The insurance covers all bicycles belonging to your household

Optimal protection against theft

Unfortunately bicycles are not just a popular means of transport – they are also a favourite with thieves. But with bike insurance from Generali, you are protected against financial loss. In the event of theft, the insurance will reimburse the new value of your bicycle – in other words, you will receive the amount it would cost to purchase an identical bicycle at the time when the theft occurred, irrespective of whether it was stolen from your home or somewhere else. By the way, bike insurance from Generali covers all the bicycles that belong to your household – so you can continue to enjoy your bike for as long as possible.



Bike insurance – providing support in every respect



Collision accidental damage

This insurance covers the costs for repair as well as the replacement of parts on your bicycle up to a maximum of the purchase value, including your personal effects up to CHF 1000.–. In the case of a total loss, the replacement cost of an identical bicycle at the time of the loss will be paid. If a collision results in a death, Generali will pay CHF 5000.– in compensation to rightful claimants. If your bicycle is stolen, Generali will assume the deductible on your household contents insurance (up to CHF 500.–).

In the event of a legal dispute resulting from an accident, the bicycle legal protection insurance covers lawyers' fees and court costs up to CHF 50 000.–.

Theft of the bike (optional)

This insurance covers the loss, destruction or damage of the insured bicycle as a result of theft, theft for temporary use, misappropriation, robbery or attempted robbery.

Bike Assistance in Switzerland and abroad (optional)

24-hour assistance in the event of breakdown, theft or accident

- The following costs are covered:
- Breakdown assistance/towing
 - Continuation of journey (e.g. the cost of a rented bike)
 - Time spent waiting during repairs (e.g. hotel costs)
 - Collection of vehicle
 - Return journey costs
 - Organisation of transportation to hospital and advance payment of hospital costs
 - Travel information line



How bike insurance works – an example

Since Mara bought her new electric bicycle, she has used it every day to get to work. She has not been put off by the steep slope at the end of her journey or bad weather. Today, on a foggy November morning, she is riding her bicycle to work. Then it happens: a truck unknowingly forces her off the carriageway. Mara falls and is left lying in the road. The driver of the truck doesn't notice and drives on. Mara cannot get up, her right leg is terribly painful. And her bike also looks

in pretty bad shape. Fortunately, Mara has Bike Assistance. Generali organises her transportation to hospital and provides an advance payment for hospital costs. Mara's leg is broken, but she is soon able to go home. It will take a few weeks, but once her leg is healed, she'll be able to get back on a functioning bicycle: the bent rims are replaced, and the suspension fork and the damaged motor are fixed. Her bike insurance from Generali also covers all the costs of these repairs.