

# BYKE Pro

## Ride Without Fear and Conquer the Roads with Confidence on Two Wheels

The thrill of drafting behind your cycling mates and pushing hard on every pedal stroke gives us cyclists a sense of energetic excitement that motivates us to go further and challenge ourselves. At YAS, we want to be there for the cyclists, protecting every second of your expeditions on two wheels. 'BYKE Pro' is a MicroInsurance that provides coverage for cyclists, which gets rid of the worries when riding, giving you more reasons to take on challenges on the roads of Hong Kong.

Born from a love of the sport, BYKE Pro was crafted with our Hong Kong cyclists as the core of the product. Aside from coverage for Accidental Medical Expenses, Damage and Theft of Bike are also covered. Be the first to experience BYKE Pro protection by registering for an account on the YAS MicroInsurance app with images of your road bike and basic information, and you are ready to go! To activate your protection, simply open the YAS App and tap "GO" for 6 hours of coverage (for you and your precious bike) on multiple designated cycling routes around Hong Kong. Yes, It's as simple as that! With the in-app GPS tracking, BYKE Pro insures you for each ride with real-time protection.

### Coverage Requirements:

- ◆ 18-55 years old with a valid HKID
- ◆ Cover your designated bike
- ◆ Cover cycling at multiple designated cycling routes<sup>1</sup>
- ◆ Activate your protection before your start your cycling



### (i) Accidental Medical Expenses<sup>2</sup>

Having an accident while riding a bike is not rare, and if it happens, you're covered up to HK\$15,000 for medical expenses. Within this coverage, you're free to have a combination of Western and Chinese treatments. For Chinese bone-setting or acupuncture therapy, you can reimburse up to HK\$5,000 with HK\$500 deductible per accident.



### (ii) Extension of Accidental Medical Expenses - Cover for Damage of Bike<sup>2,3</sup>

If your bike is accidentally damaged in the same accident, you can reimburse 80% of the cost associated with repair and replacement up to HK\$10,000.



### (iii) Cover for Theft of Bike<sup>2,4</sup>

Locking up your bike only makes it a less easy option, but not immune from theft. If your bike is stolen during your ride, you can reimburse 80% of the cost of replacement per incident up to HK\$10,000.

### PREMIUM TABLE :

Package	Premium <sup>5</sup>	Valid Period
1 Bike Ride	HK\$38 per ride	Package will expire in 6 months from the package purchase date

- Remarks**
1. Acceptable cycling routes can be changed by the Company from time to time without prior notice. You should check the list of acceptable routes before activating a ticket.
  2. Claim application must be submitted within 30 days after the incident via the YAS MicroInsurance app, together with completed claim information and supporting document(s). You can make multiple claims for each benefit until it reaches the respective benefit coverage limit.
  3. Only payable if the benefit for Accidental Medical Expenses is payable for the same accident.
  4. Must report to the local police authority within 24 hours of the bike theft incident.
  5. Premium levy is not included.

The following is only a summary of the major exclusions, please refer to the policy provisions for details.

#### General Exclusions:

Pre-existing conditions, self-inflicted injury, acts of war, illegal acts, pregnancy, mental disorders, conditions caused by chronic alcoholism or drug addiction, congenital anomalies, accident caused by typhoon number 8 or above or black rainstorm warning, routes not accepted by the Company, sports in a professional capacity or for income, mountaineering or competition.

#### Special Exclusions Applicable to:

Extension of Accidental Medical Expenses - Cover for Damage of Bike: Faulty or defective design, mechanical breakdown, wear and tear, maintenance work, hired or leased equipment, repair or replacement of any tires or valves or Accessories, scratches or any cosmetic change, failure to use or maintain the bike in accordance with manufacturer's instructions.

Cover for Theft of Bike: hired or leased equipment, replacement of any tires or valves or Accessories, left unattended without any locks, theft by a person to whom the bike is entrusted by you.

**Notes:** BYKE Pro is issued by Assicurazioni Generali S.p.A.(Hong Kong Branch) ("the Company"), an authorised insurer in Hong Kong, and arranged by YAS Digital Limited. The Company reserves the right to accept or decline any application. This leaflet serves as a general guidelines only. For the details of the cover and exclusions, please refer to BYKE Pro policy provisions.