

FULL PROTECTION COVERAGE

Why choose our “Full Protection Coverage”?

All Ship To Cycle shipments are covered by the courier’s basic terms and conditions of carriage involved. However, these do not cover the actual value of the bike. Therefore, in the event of damage, theft or loss you would only be entitled to a minimal refund based on the actual weight of the shipment (approximately €6.00 per kg).

In addition to the Ship To Cycle shipping service, you can purchase the “Full Protection Coverage” tailored to the door-to-door transport of your bike to give you peace of mind throughout your journey. We strongly recommend that you consider taking out this additional premium coverage so you can ship your bike with peace of mind.

Easy to activate with competitive rates based on insurable value ranges up to a maximum of €15,000 and the exclusive advantage of having no deductible or overdraft*, in the event of damage, theft or loss of the bike, on compensation for a value of less than €5,000; in addition, Ship To Cycle offers immediate assistance and efficient management of the claims process from the opening to the settlement of the claim.

Regardless of whether the conditions of the “Full Protection Coverage” service apply, if purchased, or otherwise the general terms and conditions of carriage of the courier involved, in the event of damage, theft or loss of the bike, in order to proceed with the opening of the claim it is strictly necessary that the bike has been properly packed by the sender and that this has been documented with photos taken before entrusting the shipment to the courier.

Full Protection Coverage

The “Full Protection Coverage” is an ALL-RISK guarantee, which we offer as an additional premium service, only if combined with our bike transport service, to provide exclusive coverage in case of any damage that may be caused by the courier during the transport of the bike from the place of collection to the place of delivery, or in case of total theft/loss, for a maximum value corresponding to that declared by you for your bike when purchasing the Ship To Cycle transport service.

If the damage caused to the bike is less than € 5,000, or in case of total theft/loss with a value less than € 5,000, the amount will be settled without any deductible; while if the damage is equal to or greater than € 5,000, or in case of total theft/loss with a value equal to or greater than € 5,000, a 10% deductible will be applied to the total amount of the refund with a minimum of € 500.00.

Refund limits

The amount insured is the maximum limit of compensation possible.

Claims for damages shall be assessed based on current market values and currency exchange rates. For this reason, if special parts have been added to the bike, these must be documented by invoices or purchase receipts as well as photographs showing the presence of the parts in the packaging. If the amount insured is higher than the insurable value, the excess shall not be considered. If the amount covered is less than the insurable value, the damage shall be reimbursed in the proportion that the amount covered bears to the insurable value

If the reported damage is repairable, the coverage provider will determine the investigation procedures and the amount of reimbursement based on the repair receipt or invoice submitted by you.

If the reported damage is not repairable, or in the event of total loss of the bike, the coverage provider will, in any case, settle the claim after deducting the amount devaluation as indicated in the table below.

Bike purchase date	Applicable devaluation on the invoice/receipt value
Within 12 months from purchase	No devaluation
12 to 24 months from date of purchase	10%
24 to 48 months from date of purchase	25%
Over 48 months	50%

Timing and method of payment for refund

If you have chosen to include the “Full Protection Coverage” service when purchasing the transport service, following the opening of a claim for damage or loss of the bike during transport, the refund will be paid by bank transfer to the account number provided. The timing of the reimbursement varies, depending on the case, as the settlement is made only after the following actions have been completed:

1. Damage to a bike worth less than €5,000.00 will be reimbursed after:
 - Ship To Cycle Customer Service will have
 - checked and accepted all documentation provided by you proving the damage caused by transport;
 - made the courier involved responsible for the event of damage;
 - managed the closure of the reimbursement procedure with the coverage provider.

2. Damage to a bike with a value greater than €5,000.00 will be reimbursed after:
 - Ship To Cycle Customer Service has checked and accepted all the documentation provided by you proving the damage caused by transport;
 - The coverage provider's assessor has checked the suitability of the claim against all the documentation you have provided relating to the reimbursement file and, where necessary, has made a physical assessment of the damage.
3. The loss of a bike with a value equal to or greater than € 5,000.00 will be reimbursed after:
 - Ship To Cycle Customer Service has made the courier involved aware of the loss event;
 - The courier involved has completed the internal process of searching for the untraceable shipment (the timing of which is not definable in advance, but in general is not less than two/three working weeks) and at the end of this process has made the untraceability official;
 - The coverage provider's adjuster will have carried out the necessary checks on the fairness of the claim through all the documentation you have submitted to the claim file, including photos of the bike before transport and a copy of the invoice or purchase receipt of the bike (as well as any customizations included in the bike value declared during the purchase of the "Full Protection Coverage" service);
 - Ship To Cycle Customer Service will have handled the closing of the claim with the coverage provider.

Exclusions of refunds and other clauses

The following exclusions apply to the above:

- pre-existing damage not attributable to the transport service. These include, but are not limited to: cosmetic damage such as scratches; electronic, electrical or mechanical damage; rust, oxidation or discoloration; damage caused intentionally. In the event of damage, photographic proof must be provided that the damage was not present before the bike was packed inside the packaging;
- damage to accessories that are not an integral part of the bike and must be removed and transported separately from the Ship To Cycle shipment (e.g., displays/screens; GPS; spotlights; helmet; shoes; clothing; tools; etc.);
- damage to the packaging that will be used for transportation (bike box; carton box; etc.);
- also excluded from the coverage are any transports with origin, destination or transit in countries that are in a state of war and/or with risky social/political situations – for the identification of which please refer to the list of the JCC GLOBAL CARGO WATCH LIST, which can be consulted on the website page: <http://www.exclusive-analysis.com/cargo>, for which the "JCC GLOBAL CARGO WATCH LIST" highlights the rating "VERY HIGH RISK" and "SEVERE RISK".

In addition to the above, shipments destined and/or coming from or in transit to/from the following countries are excluded:

- Countries subject to sanctions or embargoes by UN, EU, UK, USA;
- Cuba, Crimea, Iran, North Korea, Russia, Sudan, Syria, Venezuela;
- countries with legal provisions requiring coverage with local coverage providers;
- "Locations" which at the time of commencement of carriage have a risk level classified as "Severe" on the website <http://www.exclusive-analysis.com/lists/cargo> managed by the Exclusive Analysis organization;
- Shipments to/from and in transit through the above countries must be notified in advance and are subject to approval by Ship To Cycle on terms and conditions to be checked with

- the coverage providers from time to time.
- Shipments whose ultimate purpose is the sale of the transported bicycle are also excluded from “Full Protection Coverage”.

Adequate packaging of your bike

In order to prevent any kind of damage under normal transport conditions, it is your responsibility to ensure that the bike is properly packed and adequately protected before it is collected by the courier.

For this purpose, please refer to the instructions in the “How To Pack Your Bicycle” section of our website to better understand what packaging is appropriate for transport, how to properly disassemble and pack the outside/inside of the bike, and what you can put inside the bike box or the carton box

If the Ship To Cycle Customer Service finds the use of packaging (external and/or outer) inadequate for transport and/or the courier reports a reservation (during collection, transit or delivery) indicating “insufficient/inadequate packaging”, the claim for damages may be rejected.

Ship To Cycle Customer Service, having no way to personally verify the type of packaging you used, reserves the right not to reimburse damages caused by insufficient and/or inadequate packaging for transport.

We therefore remind you that it will be essential, for the opening of any refund practice, to always take the following photos attesting to the correct process of packing the bike, as clearly indicated in the proper guidelines section of our website:

1. the bike before being dismantled, in its original condition;
2. disassembled bike with parts wrapped and insulated with appropriate protective material (bubble wrap, nylon, adhesive tape, polystyrene, etc.);
3. the bike placed inside the bike box or cardboard box, (correctly disassembled and protected with the appropriate internal material);
4. correctly closed cardboard box or bike box at the end of the packaging (showing correct reinforcement sealing with adhesive tape along the corners of the cardboard box), ready for shipment before handing over to the courier

What to do when you receive your bike

Upon receiving your bike and in the presence of the courier, you must check that:

1. the number of packages delivered corresponds to the number entrusted during collection;
2. the packaging is not damaged, torn or otherwise abnormal in shape.

In the event of obvious damage to the packaging visible externally, it is essential to add a signature for “GOODS UNCHECKED” on the courier’s delivery note (e.g., “damaged and/or crushed packaging” and/or “open package”), to allow us to immediately open a damage and liability file with the courier. The courier cannot refuse to register this signature.

Failure to record the signature may result in an impediment to the opening of the file for damages with all the consequences of the case.

What to do if your bike has been damaged

Upon receiving the bike, whether the packaging is damaged and/or tampered with or not, if it is damaged, it will be essential for you to forward the following to the email address support@shiptocycle.com, referring to the order number of the shipment communicated during the purchase of the service (STCXXXXXX_XXXXX):

1. Photos of the bike before shipment, showing the absence of damage caused during transport;
2. Photographs of the packaging used for the shipment, also showing how the bike was adequately protected inside the packaging;
3. Precise description of the damages caused to the bike during transport and a complete list of the visibly damaged parts;
4. Photos of the damaged packaging and damages found on the bike (as per the detailed description provided), clearly showing the visibly damaged parts, as well as a photo of the internal condition of the packaging before the bike is removed from it;
5. If available in paper form, a copy of the courier's delivery note/ waybill on which the signature for "GOODS UNCHECKED" has been affixed as indicated in the previous paragraph.

IMPORTANT: in any case it is necessary for you to send all the above requested documentation to Ship To Cycle Customer Service within 48 hours of receiving the damaged bike, otherwise it will no longer be possible to activate the liability procedure against the courier and consequently forward the request for reimbursement to the coverage provider.

In order to proceed with the management of the reimbursement, and the actual settlement of the damage, it will be strictly necessary for you to send a copy of the invoice or receipt certifying the repair, without which the coverage provider will not be able to manage the file in any way.

Estimates, self-declarations or similar will not be accepted as valid evidence for the purposes of the actual economic reimbursement, for which you will be required to provide a bank account number on which to settle the reimbursement once the file is completed

What to do if your bike has been lost

Ship To Cycle Customer Service will constantly monitor your shipment to have updates on the whereabouts of your bike from collection to delivery and for this reason will always be ready to intervene with the courier in case of delays and/or anomalies in transit and, should the shipment no longer be traceable and/or declared as lost, promptly activate the procedure for holding the courier liable for gross negligence.

In these very rare cases, we will contact you to keep you constantly updated on the progress of the search for the untraceable package and possibly ask for your valuable cooperation in providing additional information and / or specifications about the packaging used and / or other useful details to find the bike. If the search by the courier, whose timing may vary depending on the case but in general is never less than two weeks, should not bring any final result, we will handle the practice of loss and subsequent refund on the basis of the conditions indicated in the paragraph "Timing and method of payment of refunds".

In the event of actual loss and/or initial failure to find the bike by the courier, Ship To Cycle will request the following from you, with reference to the shipping order number provided

during the sale of the service (STCXXX_XXX):

- a photo of the lost bike and the packaging used to transport it (for the purposes of the above-mentioned search practices);
- a copy of the invoice or receipt for the purchase of the bike, as well as any additional customizations if they are counted in the value for which the bike was covered when purchasing the Ship To Cycle service (for the purposes of activating the reimbursement practice through the coverage provider);
- the bank account number to which the reimbursement will be paid once the claim is completed.

**only on bikes purchased within 12 months*