



Natural High Optional Bike Insurance

Bike theft and damage is a very real possibility during your hire. Natural High optional bike insurance covers the Natural High bike whilst in the possession of the hirer. Please note the inclusions and exclusions for this policy.

What is covered:

- (a) **Loss (theft) up to \$500 of the Natural High bike whilst securely locked in an appropriate place.**
- (b) **Incidental damage up to \$500 of the Natural High bike while it is in the possession of and being used by the Natural High client.**

All repairs under this policy must be authorized in advance by Natural High and receipts kept.

Any stolen items must be reported to the New Zealand Police stating they are property of Natural High. The Police Report details and reference number must be supplied to Natural High. Failure to do so will invalidate any Optional Bike insurance cover taken.

What is not covered:

The insurance cover will not apply where the damage or loss is caused by:

- (a) Fair wear and tear of the bike consistent with sustained use.
- (b) Negligent handling or behaviour resulting in damage or loss to the bike. e.g. not fitting bikes correctly / securely to the vehicle bike rack or bike trailer.
- (c) Damage from New Zealand wildlife (including but not limited to Kea damage).

There is no insurance cover:

- (d) When Police Report details and reference number are not supplied to Natural High.
- (e) When the bike is being used by someone other than the person who purchased this Insurance.
- (f) For any use outside the dates of the hire period.
- (g) When the bike is involved in any illegal acts as defined in New Zealand law.
- (h) If the bike is used in a race or timed event unless optional **event insurance** cover has been purchased.

The Optional Insurance Policy does not provide cover for:

- (i) Loss or damage above the first \$500 covered
- (j) Any third party expenses.
- (k) Any other costs associated with the loss or accident.
- (l) Any personal possessions or property of the hirer (i.e. not Natural High owned items).
- (m) Any accommodation or transportation costs related to the loss or accident.
- (n) Any accessories of the bike (e.g. panniers, helmets, locks, lights, repair kit, bike rack).
- (o) If a replacement bike is able to be provided due to damage, loss or theft, the Optional bike insurance is not transferable to the replacement bike however new cover can be purchased.