

Yellow Jersey v Other Insurance Options

	Individual Members	Yellow Jersey	Home Insurance	Other Cycle Insurer
Public Liability Insurance (Up to £10m)	✓			
Personal Accident Insurance (worldwide)	✓			
Free Legal Advice and Claims Support	✓			
Professional Indemnity for coaches	✓			
Accidental Damage & Theft (worldwide)	-	✓	✓	?
Race Fee Cancellation	-	✓	✗	✓
DNA+ Forensic Coding	-	✓	✗	✗
Damage to Bike Box	-	✓	✗	✗
Damage to Bike in Bike Box	-	✓	✗	✗
Theft from Vehicle (unanchored)	-	✓	✗	✗
Competitive Use (accidental damage)	-	✓	✓	?
Temporary Cycle Hire	-	✓	✗	✓
New for Old Cover	-	✓	✓	✓
Transition Cover	-	✓	✗	✓
Roadside Assistance	-	✓	✗	✗
Public Liability for non BTF Events (£2m)	-	✓	✓	?
Multi-bike Discount *	-	✓	✗	✗
Auto Renew Discount	-	✓	✗	✗
Postcode Free Pricing	-	✓	✗	✗
Claims Price Freeze **	-	✓	✗	✗
Choice of Repairer	-	✓	✗	✗
Cycle Insurance Compare £2,000 Bike	-	£165	not online	£291
Cycle Insurance Compare £4,000 Bike	-	£270	not online	£538
Multi-bike Insurance £6000 ***	-	£366	not online	£630
Excess Bicycle	-	£100	not online	£100 or 20%
Excess Third Party Claims	-	£0	£0	£500