

OMNIUM BIKE INSURANCE

Thank you for choosing **KAMEO Bikes** for the purchase / long term lease of your bike and its Omnium insurance. Thanks to our insurance company, AEDES, you also benefit from a **24/7 assistance** !



This document summarizes everything you need to know about your insurance.

The 'P-Vélo' Omnium has the following characteristics:

- In the event of total loss (following a claim) or complete theft, the bicycle is reimbursed including VAT for the first 18 months. From the 19th month, there is a monthly degressivity of 1% per month in the reimbursement of the bicycle;
- For mountain bikes and racing bikes, compensation is capped at a maximum of 6000 € ;
- A **franchise of 150 €** will be required to activate the insurance ;
- AEDES requires the purchase of a lock with a minimum purchase value of 60€.;
- Coverage is valid in Belgium and also abroad provided that you notify and obtain approval from KAMEO Bikes ;
- The insurance includes **2 emergency repairs** of the same bike per year. If there are more than 2 emergency repairs, they will be billed according to the AEDES policy.

Which risks are covered?

- **Theft** or **attempted theft** at any time of day or night as long as your bike is attached to a fixed point with a lock of a minimum value of 60€.
- **Material damage** caused to the bike in case of falls, collisions, vandalism, ...
- **Troubleshooting**: A system equivalent to Touring for cars. A van comes and repairs your bike / helps you to finish a trip in case of a flat tire or other technical problem.

What should you pay attention to?

- Always attach your bike to a fixed point with a **lock with a minimum value of 60€.**;
- **Inform the authorities** in the event of theft within 24 hours of the finding ;
- Damage caused during a **competition** with a pecuniary reward or **damage intentionally caused** by the user is not covered.

How do I contact the insurance company?

- By phone : 04 340 56 23
- Contract number : MA33000999

Which risks are not covered?

- A loss caused intentionally by the insured person ;
- The theft of the bike if it is not attached to a fixed point by a lock worth 60€ minimum ;
- Compétition.

Need further information?

- Visit the website : <https://www.aedessa.be/assurances/velo>
- Do not hesitate to contact us directly: info@kameobikes.com
- Link to the general conditions of the 'P Vélo' (in French) : [LINK](#)

The user undertakes to respect all the conditions of the insurance in order to benefit from it and to use the bike as a prudent man would. Otherwise, all costs caused by his negligence will be at his expense.

Procedure in case of theft

The following steps are mandatory :

In the event of failure to meet the deadlines or failure to carry out one of the procedures, the insurance policy is not applicable.

- Inform KAMEO Bikes (in the case of long term lease) or your insurer (for personal insurance) within 24 hours after discovery of the theft ;
- Report to the police within 24 hours of discovering the theft ;
- Send the theft report to KAMEO Bikes / your insurer as soon as it is in your possession ;
- KAMEO Bikes takes care of the rest.

Procedure in case of need of assistance

If you can't keep driving :

- Call Aedes, the phone number is on the sticker KAMEO on the frame of your bike (02 642 45 03) ;
- Take as many photos/videos of your problem as possible ;
- Contact KAMEO Bikes via the following address sav@kameobikes.com. Describe your problem and attach your photos.