
INSURANCE CONDITIONS ELECTRIC BIKES

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1. Which insurance policy is (policies are) taken out by Thomas More for the vehicle?

For the pedal assisted electric bicycles up to 25 km/h, the rental company takes out an insurance for damage to the bicycle caused by fire, theft or collision with an object foreign to the road surface.

Damage caused to third parties by the pedal assisted electric bicycles up to 25 km/h, is not covered by Thomas More and has to be paid for by the renter's personal liability insurance or by the renter himself in case of lack of coverage.

For e-bikes with a pedal support up to 45 km/h, the mandatory third party insurance of motor vehicles is subscribed, and only the damage by fire and theft is insured.

2. What is not covered by the insurance?

Mind you, not every situation is covered. The examples below do not reflect all exclusions and lapses of coverage.

Examples of not insured cases:

- damage caused by poor maintenance
- damage caused by gross negligence (e.g. drunkenness or under the influence of drugs used without a doctor's prescription)
- theft of the vehicle when the security measures imposed are not respected
- exemption, use of the vehicle on behalf of third parties, courier services/express and delivery services and transport of dangerous products, etc.

3. What preventive measures must be taken in order to benefit from the guarantees?

In order to benefit from the theft guarantee, the bicycle must be stored in a locked room or storage area and there must be evidence of forced entry. If the bicycle is stored elsewhere, a solid bicycle lock (padlock or heavy chain) must be used. The renter must prove that the bicycle was locked by handing in the key.

4. Reporting a claim

In the event of (attempted) theft or damage involving third parties (e.g. a traffic accident), the renter must immediately report the incident to the police and report the incident within 24 hours to insurance@thomasmore.be and to stuvo@thomasmore.be.

If physical injury is caused and/or third parties are involved in a damage incident, the renter is obliged to ensure that an official report is drawn up by a competent authority. If an insurance company - on the grounds of the absence of the official report mentioned above and/or other necessary data/actions - does not pay out any compensation or puts claims against the policyholder-owner, the relevant non-compensated damage shall be entirely at the expense of the renter.

Not ever have the vehicle repaired immediately!

The renter is obliged to follow all instructions of the insurance company with regard to damage assessment and/or repairs. In the event of negligence or late reporting of a damage case and/or failure to properly follow the instructions of the insurance company, the renter will be legally obliged to pay all costs/damage related to such a repair/damage.

5. Recourse by the insurance company against Thomas More

If the insurance company exercises recourse against Thomas More (e.g. because the driver does not have a driving licence for driving a speed pedelec, because the driver was under the influence ...) or refuses coverage because of a shortcoming of the renter (e.g. vehicle not properly secured against theft), the financial consequences and the damage to the vehicle and accessories will be fully recovered by Thomas More from the renter.

If the renter for any reason should not be insured (anymore), the rental company is entitled to immediately terminate the rental agreement to the disadvantage of the renter. The renter will in that case be responsible for all damages caused to himself and others.

Do you have any questions about the insurance of the bicycle?
Mail to insurance@thomasmore.be.