



Speed pedelec services

Service conditions

You may be able to navigate your bicycle easily through the traffic and apply the traffic rules perfectly, but sometimes an accident is unavoidable. And when this happens, you are glad you can fall back on a civil liability insurance that easily pays all damages of the other party.

1. Hello, civil liability insurance!

what is it?

A civil liability insurance compensates for all physical and material damages suffered by the other party in the event of an accident, even if you are at fault.

We strongly recommend **this insurance** for **owners of speed pedelecs**. Do you have your own family insurance? Check with your insurance company whether this also applies to your speed pedelec. This way you avoid a double insurance, which is not necessary at all!

This civil liability insurance is often **optional** but may also be **compulsory** by your employer. Check your employer's Bicycle policy to find out if such a mandatory civil liability insurance applies.

Extra tip: you can also take out an additional warranty insurance via o2o for your speed pedelec. This gives you comprehensive protection against repair costs until the end of your lease contract. The conditions of this insurance can be found in our service conditions of the Warranty insurance.



2. When do I use my civil liability insurance?

somewhere along the way

The civil liability insurance is used in the event of an accident in which a third party is involved.

- Check in myo2o Biker under *Your Bike(s)* under the heading *Your services* whether the insurance has been activated.
- You call upon this insurance for any damage to third parties. This insurance does not cover any damage to your own bicycle or injuries to the driver of your bicycle.

3. How do I use my civil liability insurance?

a step-by-step plan

Note: Have you damaged your own bicycle? Then follow the procedure of the damage insurance as well.

Step 1: Collect the documents for your file

In case of damage caused by contact with a car

Complete the European accident statement which is in the car with the following details in the section *Insurance company*.

- Name: Ethias NV;
- Contract number: 21.007.893;
- Insurance broker: Vanbreda Risk & Benefits NV, Plantin 297, 2140 Borgerhout;
- Damage to vehicle insured in contract: No.

You do not have a European accident form? Then call the police for filing a report or a road accident certificate.

In case of damage with a pedestrian or another cyclist



Call the police. Have the police filing a report or a road accident certificate with a detailed description of the facts:

- The reason and cause of the accident;
- The time of the accident;
- A description of the location;
- The details of the adverse party, if known, and who was at fault;
- The frame number of your bike (!);
- And other relevant information.

Make sure that the frame number of your bicycle is mentioned in the report or certificate. You can find this in myo2o Biker under *Your bike(s)* in the section *Your bike features*.

If insurance details are requested, please also fill in the above information from the Insurance company.

If you need help, o2o will be happy to help you: +32 9 296 40 12.

If the civil liability insurance is not with o2o:

Step 2: Start an insurance file with your family insurance company

Report your accident to your family insurance company, enclosing the above documents.

If the civil liability insurance is with o2o:

Step 3: Start an insurance file with o2o via myo2o Biker

Once logged into myo2o Biker, go to [the Damage/Theft button](#). After this, you are easily guided through the whole process.

Step 4: The insurer handles your file

Upon receipt of your complete file, the insurer will process your declaration and will decide whether the damage is insured (see the insurance conditions and exclusions under general terms and conditions).



4. What if I have lost my speed pedelec number plate or associated documents?

a manual please!

Oops, have you lost your certificate of conformity, registration certificate or number plate? This is how we solve it together!

Have you lost your number plate or registration certificate?

- Go to the police yourself to report a **stolen or lost number plate** or **(part of) the registration certificate** and request an **attestation of loss or disqualification**. [More info on the number plate or registration certificate](#) can be found on this website.
- Do you need a **power of attorney document** for the police? Mail to bikeservices@o2o.be. If o2o has to go to the police, we charge an additional fee.
- Send us the **original police attestation** along with the **original registration certificate** (or part thereof that is not lost) at the address below, preferably via (registered) mail (*and perhaps even in a padded envelope for security*). You may also e-mail the shipment's tracking number to bikeservices@o2o.be. To avoid any problems with the post, you can also drop off the necessary documents in person at the o2o office during working hours (9 am to 5 pm). You will find the o2o office at the following address: **Farmanstraat 40, 9000 Ghent**. Call for an appointment on **tel. no. 09 296 40 12**.
- o2o uses the above documents to request a **new number plate** and/or **registration certificate** from DIV.
- **Applying for a number plate** and/or **registration certificate** costs **€90**, including administration and shipping. We will deduct this from your service budget. Do you have an insufficient service budget? No problem, we will settle the costs directly with you via an invoice.



Have you lost your certificate of conformity (COC certificate)?

Then request a new certificate from the bicycle dealer where you ordered your lease bicycle.



General terms and conditions

Valid from 11/07/2023 replacing all previous versions of these general terms and conditions.

1. Definitions

1. The Insured of the insurance is the holder and authorised driver of the insured vehicle, hereinafter referred to as 'Cyclist' or 'User'.
2. The User: the physical person who concludes or has concluded a Bicycle contract, hereinafter referred to as 'Cyclist'.
3. Bicycle: the bicycle as described in the Declaration of receipt of the User.
4. Bicycle contract: the Rental quote accompanied by the Declaration of receipt.
5. Rental quote: the o2o quotation for hiring the lease bicycle confirmed by the User when ordering the Bicycle and Accessories (may also be the addendum to the employment contract).
6. Dealer: bicycle dealer or repairer who delivered the lease bicycle to the User.
7. Declaration of receipt: the declaration signed by the User upon receipt of the Bicycle from the bicycle dealer.
8. Bicycle policy: the document setting out the ground rules for the provision of a lease bicycle with a specific employer.
9. Accessory: equipment that is an integral part of the vehicle and cannot be used independently of the vehicle. These accessories should be screw mounted.
10. Security lock: the bicycle lock specified in the Declaration of Receipt. This must at least comply with the ART-2 type U standard or security level 10, be a chain or pliable and attached to the frame of the Bicycle (i.e. not to a wheel). An electronic lock without 2 keys is not permitted.
11. Lease order: the bicycle lease application submitted.
12. Rental term: the duration of the lease.
13. Rental contribution: the rental price of the lease bicycle.
14. Wage component: the part of the wage package that can be exchanged for another benefit under flexible compensation, here bicycle leasing.
15. Personal contribution: a cash payment to o2o made by the User for the conclusion of a Bicycle contract.
16. Insured value: the new Bicycle value.
17. The insurer: the insurance company designated as Insurer.
18. The insurance intermediary: the insurance broker designated as Insurance Intermediary.



2. Introduction

A civil liability insurance for speed pedelecs compensates all physical and material damage to the other party in the event of an accident. o2o strongly recommends this insurance.

This insurance may already be part of the family insurance. Before taking out this civil liability insurance when ordering the Bicycle, it is best to check with your own insurer.

The civil liability insurance is often optional but may also be compulsory by default by the employer. Whether there is a compulsory civil liability insurance, the User will find in the Bicycle policy.

If there is a civil liability insurance via o2o, an insurance file should be started with o2o in myo2o Biker via [the Damage/Theft button](#).

If the user has a civil liability insurance but not at o2o, an insurance file should be started with the relevant insurance company.

3. Insurance risks and conditions

1. The insurance applies to the following vehicles:
 - a. For the Bicycle listed in the Declaration of receipt;
 - b. For the trailer attached to that vehicle;
 - c. For the bicycle that replaces the Bicycle if it is unusable due to maintenance, repair, ... for a maximum period of 30 days and on condition that the replacement bicycle does not belong to the policyholder or a person residing with the policyholder;
2. The insurance applies to any person authorised by the policyholder to ride the Bicycle, provided that they hold a valid driver's license.

4. Exclusions

1. Damage to the above vehicles and driver's injuries are not insured.
2. Damage to or arising from goods transported.
3. Damage caused by fraud or with intent.



4. Damage caused by persons who obtained the bicycle by theft, violence or receiving stolen goods.
5. In the following situations, the compensation can be claimed back in full or in part, but only up to a maximum of EUR 31.000:
 - a. The driver drives under the influence of alcohol or drugs;
 - b. The driver uses the road to race with others;
 - c. The driver does not have a valid driver's license or is not of the required age.

5. Start, duration and end of the insurance

The insurance takes effect a few working days after o2o receives confirmation of delivery of the Bicycle, as soon as the Insurer has started up the insurance, and ends on the day of the termination of the Bicycle contract.

6. Insurance area

The insurance is in force in all countries as stated on the international motor insurance card, which are the EU and the following additional countries:

Albania, Andorra, Azerbaijan, Bosnia and Herzegovina, Iran, Northern Macedonia, Morocco, Moldova, Montenegro, Ukraine, Serbia, Tunisia, Turkey, United Kingdom, Switzerland.

7. Insurer

Ethias NV, Rue des Croisiers 24, 4000 Luik. Insurance company authorised under No 196.

8. Insurance intermediary

Vanbreda Risk & Benefits NV, Plantin en Moretuslei 297, 2140 Borgerhout.



9. Fraud

Any form of fraud committed by the Insured in drawing up the claim, filling in the questionnaires, drawing up documents (or having them drawn up), or taking photographs, will result in the loss by the Insured of all his rights towards the Insurer. Every document must therefore be filled in completely and accurately. The Insurer, the Insurance intermediary and o2o reserve the right to have the fraudulent Insured prosecuted by the competent courts.

10. Privacy policy

See [privacy statement](#) on the o2o website.

These service conditions form an integral part of the o2o Bicycle contract. The User declares to have taken note of them and to have approved them.

This information document is a summary of the Terms and Conditions of this insurance and aims to give you an overview of the main coverages and exclusions. The document is not personalised based on specific needs and the information it contains is not exhaustive.