

Ensuring Your Bike Is Covered Against Summer Mishaps



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The number of bicycles being pedalled on Britain's roads this summer looks set to increase, according to various accounts. The reasons for this expected rise are numerous: for starters, the weakness of sterling against the euro and the dollar has meant that Brits are holidaying at home instead of abroad this year, and a number of these holidaymakers will be opting to take cycling breaks as a relatively cheap and healthy option.

In addition, the Met Office's prediction that 2009 will bring three months of hot and dry summer weather is likely to be a motivating factor for many people who would not usually cycle for fear of getting caught in a downpour. Also, with more households than ever before reassessing their energy use in an effort to lead a greener lifestyle, cycling is becoming the transport mode of choice for many individuals across the country.

However, whether you're a new cycling convert or you've been taking to the roads on two wheels for a number of years, it's important to ensure that you have sufficient bicycle insurance for your needs.

Why do I need bicycle insurance?

Essentially, [bicycle insurance](#) provides you with much needed cover should you get caught in a cycling accident or if your bike is stolen. A recent survey from Halifax Home Insurance revealed that there has been a 50 percent increase in bike sales this year; at the same time, research from consumer magazine Which? claims that bikes were among the most popular outdoor items stolen from households, along with garden furniture and plant pots. So, with the cost of replacing an average bicycle now a staggering £350, the value of comprehensive bicycle cover should not be underestimated.

Insurance is particularly important for inexperienced cyclists, who may be more likely to get in an accident either with other cyclists or cars. At the same time, whilst seasoned cyclists perhaps enjoy lower accident risks, it's crucial not to be complacent about the threat posed by bicycle thieves. One of the most famous victims of bicycle theft in the UK is Conservative Party

leader David Cameron, whose bike has been stolen twice in a year - first in June 2008 and again in May 2009. The incident highlights how vigilant cyclists need to be in deterring thieves and that safety precautions should always be taken.

How can I safeguard against bicycle theft or accidents?

Safeguarding against bicycle theft is simple, if you take the right steps. For instance, invest in a hardened, D-shape lock rather than a cable one, as these are more difficult for thieves to cut through. In addition, make sure you lock your bike up in a well-lit, busy area so in the event that your bike is stolen, it is more likely there will be witnesses or CCTV footage to help you find the perpetrator.

Protecting yourself against cycling accidents, can be achieved by always wearing a bicycle helmet and donning high visibility clothing - like a neon yellow jacket or vest - so that other cyclists and motorists can see you from afar.

Following these easy steps is likely to significantly reduce your chances of becoming a victim of bicycle theft or having an accident, whilst a comprehensive bicycle insurance policy will give you the peace of mind that you will be covered if an unfortunate event does occur. With [insurance comparison](#) websites making it easier than ever to find affordable bicycle insurance, prohibitive cost should no longer be a barrier either.

About Insurancwide

Insurancwide, also known as Insurancwide.com Services Limited, is an online insurance comparison website offering insurance comparison tools that allow users to search the market and procure the best insurance policies and quotes.

Insurancwide was launched in August 1999 as the first insurance comparison website on the internet. The site also powered tools used on popular website Confused.com.

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