POLICY DOCUMENT 11 2026

Pedalsure.

Approved Lock List

The lock you need depends on your bike's **sum insured / bicycle value**, as shown on your Policy Schedule.

SUM INSURED / BICYCLE VALUE

£1,000 or under



Sold Secure Silver · Gold · Diamond

or Thatcham approved motorcycle lock

SUM INSURED / BICYCLE VALUE

over £1,000



Sold Secure Gold · Diamond

or Thatcham approved motorcycle lock

Check your lock

Look up your lock's rating at **soldsecure.com**. It must be a bicycle lock tested and approved to the rating shown for your sum insured / bicycle value.

We only accept other locks if we've agreed to them in writing.

Not sure? cservice@pedalsure.com

What doesn't count

- **Cables.** An extra cable supplied with, or used alongside, an approved lock is **not** an approved lock. The approved lock itself must secure your bike.
- **A lower-rated lock.** A Silver lock on a bike with a sum insured / bicycle value over £1,000 isn't approved, so a theft wouldn't be covered.
- **A lock left open.** No cover if the lock wasn't locked, or the key was left in, on or with the lock or the bike.

What's an immovable object?

- A solid object fixed in or on to concrete or stone that can't be undone, removed, or lifted over or under the bike – like a fixed cycle stand.
- A properly fixed car roof rack or bike rack.
- A bike rack provided by a train station for locking bikes, within British Transport Police jurisdiction.

- Fences, drainpipes, trees and short posts a bike can be lifted over usually don't qualify.

If your bike is stolen

1. **Report it to the police** and get a crime reference number.
2. **Tell us as soon as possible** through your dashboard at pedalsure.com.
3. **Send us proof of your lock:** the key plus a receipt showing its make and model, **or** the remains of the lock.

Keep your lock receipt and spare key somewhere safe – you'll need them to claim.

Pedalsure.

Security Requirements

At home

Inside your home, or a garage, shed or outbuilding within your boundary (holiday homes for up to 30 days). **There must always be signs of forced entry.**

Inside your home

In your house, self-contained flat or lockable room in private halls, with any security devices working.

Private garage, shed or outbuilding

- Garage door is 'Secured by Design' accredited.
- External doors secured by a 5-lever mortice deadlock (BS3621), an **approved lock** or a CEN 4+ padlock.
- Bike locked through the frame to an immovable object inside, with an **approved lock**.

Secured by Design metal bike shed

Security devices working – no need to lock the bike inside.

Communal hallway or bike store

Locked through the frame to an immovable object inside, with an **approved lock**.

Away from home

⚠ **Your garden, driveway and council bike hangar count as "away from home".** No theft cover there after 12 hours, even if locked.

If you leave your bike unattended, lock it **through the frame** to an **immovable object** with an **approved lock** – and don't leave it longer than:

12hrs
anywhere away from home

24hrs
at your workplace or a railway station cycle rack

Exception: while you're competing in an organised triathlon or duathlon, your bike is covered in the transition area.

In or on a vehicle

Only one bike is covered in or on a vehicle. No cover while in transit with a courier or delivery service.

Inside a car, van or caravan

Doors, windows and openings locked; bike out of sight; security devices on; signs of forced entry.

On a roof or bike rack

Locked through the frame to the rack with an **approved lock**.

Overnight, 9pm – 6am

Thatcham category 1 alarm/immobiliser, category 2 immobiliser or category 3 steering lock. A non-factory category 1 or 2 device must be fitted by a Vehicle Security Installation Board member, with evidence.

Outside the UK

Factory-fitted alarm or immobiliser, with evidence.

GOOD TO KNOW

Lock the rear wheel too
Wheels are only covered if secured by an approved lock.

Away for a month?
No theft cover at home if it's been empty for more than 30 days in a row.

Take accessories with you
Accessories are only covered if the bike is stolen too.

E-bike batteries
Stolen alone, only covered if locked with the built-in lock and visibly forced off.