

Bicycle Coverage - A Policy Comparison	Home Owner/Renters Policy as of 11/2020	Home Owner/Renters Policy as of 03/2022	velosurance.com (an exclusive broker for Markel who originated this program which was then adopted by Markel)	markelinsurance.com (a direct writing insurance of bike insurance)
Insured at Replacement Value	Possibly, check with your insurer	Possibly, check with your insurer	Yes	Yes
Crash Damage	No, unless a bicycle floater is purchased	No, unless a bicycle floater is purchased	Yes	Yes
Theft Coverage	Limited, no mysterious disappearance	Limited, no mysterious disappearance	Yes	Yes
Theft Away From Home	Unlikely	Unlikely	Yes	Yes
Vehicle Contact/Collision	No	No	Yes	Yes
Coverage Territory for Physical Damage	US, territories & possessions	US, territories & possessions	Worldwide option available for extra \$\$	Worldwide option available for extra \$\$
Physical Damage Deductible	High in FL, (\$1,000 and more) is normal	High in FL, (\$1,000 and more) is normal	\$200 to \$500 per your choice	\$200 to \$500 per your choice
Personal Liability	Yes, but excluding ebikes.	Yes, but not for e-bikes unless the new endorsements are adopted by your insurer. See below.	\$25,000, \$50,000 or \$100,000	Yes, \$25,000 to \$300,000 with or without physical damage. Note: a \$100,000 max liability limit shall apply to e-bikes
Replacement Bike Rental	No	No	Yes, up to \$250 if >50 miles from home	Yes, up to \$250 if >50 miles from home
Event Fee Reimbursement	No	No	Yes, up to \$500, max of 2 claims /year, if your bike crashes forfeiting your ability to participate	Yes, up to \$500, max of 2 claims /year, if your bike crashes forfeiting your ability to participate
Cycling Apparel Insured	Limited to 17 perils	More perils than before, but deductibles are higher than Velosurance or Markel at right->>>	Yes	Yes
Medical Payments	Usually offered with limits of \$1,000, payable to 3rd parties, not you	Usually offered with limits of \$1,000, payable to 3rd parties, not you	Yes, with \$1,000 to \$10,000 options - excess insurance underwritten by a 3rd party. Both you and others are included here.	Yes, with \$1,000 to \$10,000 options - excess insurance underwritten by a 3rd party. Both you and others are included here.
Roadside Assistance	Not available	Not available	Not recommended due to longer wait times than expected	Yes, for \$12/yr extra with a 35 mile radius, 24-7
Racing Coverage	No	No	Yes, for an extra charge	Yes, for an extra charge
Electric Assist Bicycles	Possibly for Cl 1, but most insurers considered them ineligible.	No e-bike coverage unless the new endorsements HO 24 13 or HO 24 03 are adopted	Yes, for Classes 1, 2 & 3	Yes, for Classes 1, 2 & 3
Transit - Bicycle Airline Shipping Coverage	No, unless a bicycle floater is purchased	No, unless a bicycle floater is purchased	Optional, if within the US and Canada	Optional, if within the US and Canada
Spare parts	Limited when away from your home premises	Limited when away from your home premises	Included as a coverage extension	Included as a coverage extension
Bike Association Discounts	Not available	Not available	Available	Available
Umbrella Liability	Included, but not for e-bikes	No change from last year announced yet	Not offered	Not offered