



Breakdown assistance

You probably know this by experience: you don't have much time in the morning, and you want to cycle to work quickly. Until you suddenly get a flat tire on the way. Or you're on a wonderfully relaxing bicycle ride with friends when suddenly your chain breaks. Not funny at all! But bad luck can happen to everyone. That is why you should sign up for our breakdown assistance insurance so you can hit the road with peace of mind.

1. Hello, breakdown assistance!

Bicycle problems on the road? With this insurance we assist you and your bicycle in the event of a breakdown in the Benelux, 24/24, 7 days a week. That's reassuring!

2. How do I use the breakdown assistance?

Attention! You can only use the breakdown assistance after you have activated it.

Are you having trouble with your bicycle? Our partner VAB, one of the largest players in the field of bicycle assistance, will help you get back on the road quickly. **Call directly the unique number for o2o Company Bike Lease Assistance +32 (0)3 253 61 87** (not valid for AG Insurance customers).

- Provide the Bicycle ID number - look for this number on your bicycle sticker or in myo2o Biker.
- Provide your name and the name of your employer.
- Pass on the make/model of your bicycle.
- Report where you are stranded.
- If the VAB road guard cannot make your bicycle roadworthy again on site, you can transport your bicycle free of charge. VAB takes your bicycle (and you) to the place most suitable for the repair.
- If the bicycle is broken down at home, VAB will also come and repair it at home. On condition and only when the bicycle is immobilised. There is no home maintenance or service.
- Has your bicycle been stolen? Then VAB organizes the transport to your departure or arrival place up to a maximum amount of €80. This is only possible if you can

demonstrate that you have taken all precautions to limit the risk of theft as much as possible and if you have reported it to the police.

Did you pass on the breakdown? The VAB road guard tries to get to you as quickly as possible. You will receive an SMS from VAB announcing the estimated time of arrival and you will receive a link to follow up the waiting time. Very handy!

Please note: payment for parts or interventions not included in the breakdown assistance cannot be made via the service budget. The corresponding costs will be invoiced directly. Check the General terms and conditions for more information on the Exclusions of this breakdown assistance.

3. When do I use the breakdown assistance?

Would you like to use the o2o breakdown assistance insurance? That is only possible if:

- In myo2o Biker at *Your Bicycle(s)* under the heading *Your services* the breakdown assistance insurance is active.
- You can no longer cycle any further while you are on the road: for example, due to an accident, flat tire, broken gear, broken chain, battery problems with your electric bicycle... You can count on our breakdown assistance for all these defects. Because a bicycle is made to ride on two wheels, right – you prefer not to drag that (heavy) bicycle all the way back to your starting point...

Extra tip: always take a spare inner tube with you in your bicycle bag when you go on the road. This way, you avoid that the mechanic cannot help you because they don't have this type of inner tube with them and you don't have to pay for this part in case of breakdown.

Terms of service breakdown assistance

Valid from 28/08/2023 replacing all previous versions of these general terms and conditions.

1. Definitions

1. Beneficiary: the physical person who has activated the service of Breakdown assistance in the Bicycle contract, 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 policy: the document setting out the ground rules for the provision of a lease bicycle with a specific employer.
5. Bicycle contract: the Rental quote accompanied by the Declaration of receipt.
6. 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).
7. Dealer: bicycle dealer or repairer who delivered the lease bicycle to the User.
8. Declaration of receipt: the declaration signed by the User upon receipt of the Bicycle from the bicycle dealer.
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. Lease order: the bicycle lease application submitted.
11. Rental term: the duration of the lease.
12. Rental contribution: the rental price of the lease bicycle.
13. Wage component: the part of the wage package that can be exchanged for another benefit under flexible compensation, here bicycle leasing.
14. Personal contribution: a cash payment to o2o made by the User for the conclusion of a Bicycle contract.
15. Authorised repairer: bicycle repairer authorised by o2o to repair and/or maintain the Bicycle.
16. Assistance provider: VAB, or its subcontractor, in the capacity of the person responsible for the material implementation of the guaranteed services.
17. Day of breakdown: the calendar day when the request for assistance is reported to the emergency center.
18. Immobilization: the Bicycle cannot be made roadworthy (technical immobility) or is no longer able to drive according to the road code (legal immobility). If the Bicycle has already been presented to the bicycle repairer by the User, there is no immobility within the meaning of this agreement, and the Assistance provider no longer intervenes contractually.
19. Intervention: any intervention by the Assistance provider followed by an action as a result of a reported breakdown or accident.
20. Misconduct: file that is canceled after the agreed term of 10 minutes; file that, for a reason that lies with the client or User, cannot be performed by the service provider.

21. Breakdown: any sudden and unforeseen immobilization of the Bicycle as a result of a mechanical or electrical breakdown, including flat tyres and lost keys to a built-in, fixed bicycle lock. An external bicycle lock is not covered.
22. Accident: accident, (attempted) theft, vandalism and fire.
23. Make roadworthy: repair the Bicycle permanently or provisionally:
 - a. Final Repair:
Permanently repair the Bicycle so that it can be ridden again, within the legal and regulatory provisions, without risk of further damage.
 - b. Preliminary repair:
All repairs where the bicycle is repaired in such a way that the Cyclist can go to his dealer, whether or not immediately, for a final repair.

2. Introduction

The **breakdown insurance** provides assistance if the Cyclist breaks down on the road. To benefit from this assistance, the User must activate the insurance when ordering the Bicycle.

After activation, the cost of insurance is included in the total rental price of the Bicycle and is visible as a service in myo2o Biker under *Your Bike(s) - Your services*.

To make use of the breakdown assistance, the Cyclist should contact VAB, one of the biggest players in bicycle assistance, directly. For this purpose, **the unique number for o2o Company Bike Lease Assistance +32 (0)3 253 61 87** has been provided (not valid for AG Insurance customers).

VAB will request the following data:

- Bicycle ID number, found on the bicycle sticker or in myo2o Biker;
- User name and employer name;
- Brand/model of the Bicycle;
- Location.

3. Conditions

The Assistance provider undertakes to provide assistance to the Bicycle User 24 hours a day, 7 days a week, every day of the year.

1. The guarantee applies to the unexpectedly technically or legally immobilized Bicycle that is located in Belgium, the Grand Duchy of Luxembourg or the Netherlands (+15 km beyond the stated national borders). The immobilization is the result of an accident, a technical defect, flat tire, battery problem, vandalism, theft or attempted theft.
2. Assistance to the Bicycle is only provided if the Bicycle is located on a road that is accessible to an assistance vehicle of the Assistance provider, or within 250 meters' walking distance of a road that is easily accessible for an assistance vehicle of the Assistance provider. The User will make every effort to get as close as possible to the public road.

3. In order to benefit from the assistance, the User must be present with the Bicycle at the time of the intervention, with the exception of urgent medical intervention that necessitated the User's relocation.

The beneficiaries can request assistance during the period that the Bicycle contract is active.

If the day of breakdown occurs at the end of (but within) this period and assistance is required that extends beyond this period, this assistance will also be provided by the Assistance provider.

If, at the time of the request for assistance, the Bicycle does not appear valid in the file transmitted by o2o, before any services are provided, the User will have to sign a document in which he agrees to pay the costs of the intervention by the Assistance provider, if afterwards it turns out that he was not entitled to assistance via o2o.

4. The assistance consists of

1. Sending a road guard or recognized partner of the Assistance provider on site to repair (provisionally or definitively) the Bicycle.
2. If the Bicycle cannot be made roadworthy again on site by the Assistance provider, the Cyclist is entitled to one free transport of the Bicycle. The Bicycle will be taken to the place most suitable for the repair. During this trip, the driver can ride along to the Bicycle's destination. VAB is not responsible for the luggage during transport.
3. If the Bicycle is broken down at home, VAB will also come and repair it at home. On condition and only when the Bicycle is immobilised. There is no home maintenance or service.
4. If the User is the sole companion of 1 or more minor children at the time of the intervention, the Assistance provider also organises the transport of the children (max. 4 children). In this case, the non-immobilised and unattached bicycles are excluded from transport.
5. In the event of theft of the Bicycle, the Assistance provider will organize the transport and the Assistance provider will pay the costs for the transport of the Insured to the place of departure or arrival, with a maximum of €80. This guarantee is only granted if the User can demonstrate that all precautions have been taken to limit the risk of the theft of the Bicycle as much as possible and if the theft is reported to the police.

5. Exclusions

Are not guaranteed under this contract:

1. Price of spare parts or material used by VAB. These will be invoiced directly to the User.
2. Interventions resulting from incidents that do not immobilize the Bicycle.
3. Repair costs carried out by the Dealer and any maintenance costs.
4. Transport of cargo (goods and/or animals).
5. Assistance for a Bicycle that is already at a Dealer's shop.
6. Salvage operations and/or crane work.
7. This agreement does not cover theft or damage to objects or Accessories of the Bicycle as a result of a breakdown or an accident.

8. Towing on behalf of the government or the police.
9. All cases of abuse and/or cheating.
10. Breakdown as a result of extreme adjustments, mounting of Accessories and non-original parts.
11. Interventions that are requested in places that are not accessible for VAB intervention vehicles.
12. Medical assistance to the User.
13. Telephone costs to reach the assistance centre.
14. Lost keys to an external bicycle lock.

VAB cannot be held liable for damage, delays, impediments or non-execution of the guaranteed assistance, if this is the result of events of force majeure such as war, civil war, revolution, rebellion, strike, seizure or injunction imposed by the public authorities, nuclear reactions, radioactivity, natural phenomena, breakdown of the electricity or telephone network.

VAB reserves the right to refuse or immediately discontinue the guaranteed assistance in the event of abuse or fraud by the Beneficiary.

6. What are the obligations?

1. If during the term of the contract changes occur to the risk for which the User is insured, the User must report this.
2. The User must take all foreseen precautions to prevent a damage event to happen.
3. In the event of a claim, the User must report this within the term as specified in the general terms and conditions for damage and take all reasonable measures to limit the consequences of the claim.

7. Liability regime in case of damage resulting from a breakdown assistance intervention

In the agreement, if any, VAB undertakes to compensate the beneficiaries for any damage caused by its staff or appointed breakdown services to:

- The Bicycle (e.g. when towing the Bicycle); and/or
- The beneficiary person himself (personal injury) (e.g. as a result of a road accident during the transport of the beneficiary person and his Bicycle). The determination of these possible damages and any compensation will be made by mutual agreement.

The procedure to follow in case of damage:

What must the Cyclist do to report damage?

As soon as something goes wrong, the Cyclist notifies the lease company as soon as possible. Provide the details so that there is a clear picture of the circumstances in which the damage occurred.

The following data are required:

- Connection number of the Bicycle;
- Lease company details;
- Nature of damage;
- Pictures of the damage;
- Circumstances of the incident;
- Place, date and time of the incident;
- Specifications for any repairs.

The more concrete data transmitted, the faster a claim settlement will be.

What happens after damage was declared?

VAB's claims department will create a file for this and start an investigation. Urgent repairs that prevent further damage should be carried out as soon as possible.

If an investigation shows that VAB is liable for the damage suffered, VAB will compensate the owner of the Bicycle for it.

8. When does the cover start and end?

The breakdown cover commences on the day o2o receives confirmation of the delivery of the Bike and ends on the day of termination of the Bicycle contract.

9. Fraud

In order to maintain solidarity between users and avoid unnecessary premium increases, we actively take action against all forms of abuse and fraud. Fraud is a crime and can lead to criminal prosecution.

10. Privacy policy

VAB nv respects the privacy of the users of the website. In order to be able to provide the user with the services and products, VAB nv needs some personal data. VAB nv strives to process this personal data in a legal, fair and transparent manner.

[More information about these regulations](#) you can find on the website.

Users who are displeased because VAB nv does not comply with their privacy legislation, always have the right to file a complaint with the Data Protection Authority via email to contact@apd-gba.be.

Every user whose data VAB nv processes (this is the person concerned) has several rights:

- Right to information;
- Right to access;
- Right to correction;
- Right to erasure;
- Right to restriction of the processing;
- Right to data transferability;
- Right to object.

These rights can be exercised in 2 ways:

- By e-mail to the attention of privacy@vab.be, or;
- Via a written request to the attention of:
VAB nv, Risk Management-Data Protection,
Pastoor Coplaan 100, B-2070 Zwijndrecht.

You can consult our [full privacy statement](#) on the website.

If desired, you can also request this in writing from the VAB Customer Service:
VAB nv, Customer Service, Pastoor Coplaan 100, B-2070 Zwijndrecht.

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