

INSURANCE

If your bike is worth more than £200, it is really worth insuring it. My long-suffering insurance company paid out for three brand-new bikes in three years (plus new locks, lights, etc) after they were stolen. Often, you can extend your household contents insurance to include a bike for free (or a minimal fee), though this rarely covers any bike over £500, and the excess might be excessive. The insurance on my flat, in a not particularly desirable part of east London, was only £150 including the bike, so it was well worth it. When I came to renew the cover after the third theft, however, the premium and excess had shot up massively, and I decided to get specific bike insurance separately.

INSURANCE TIPS

- When estimating how much your bike is worth be sure to include the cost of all the accessories permanently fixed to it. They can easily add on £100.
- Bear in mind that certain conditions may be attached to your policy. Some insurers insist that you use a specific grade of lock and may request proof, so it's a good idea to keep receipts.
- Some insurers will not pay up if your bike is stolen from a communal hallway.
- Check what the insurers are offering. Some will only reimburse you the cost of your bike when you bought it. The best policies offer 'new-for-old'.
- Some insurers will pay for your taxi home if you find yourself stranded after a theft.
- Many insurers offer no-claims protection, which protects your no-claims bonus even if you make a claim and leaves your insurance premium clean. This is an especially good idea if you live somewhere dodgy and think bike theft is inevitable.
- If you are going to be doing any racing, make sure your policy will cover you.
- Check if you're covered when taking your bike abroad.
- Some insurers will not pay out if you are deemed to have abandoned your bike. This can mean leaving it locked but unattended for as little as twelve hours.
- If you are insuring a secondhand bike, make sure you have evidence that you bought it from a reputable seller. Ideally, keep their name, address and VAT number on record.

- Beware when lending out your bike that some insurers will only pay out if you were the one who locked it up when it was stolen. Others will cover immediate family but not friends, including live-in partners.
- Insurers are often very fussy about where you leave bicycles at stations. Most stipulate that you must only use a rack 'supplied by the train station expressly for the purpose of securing bikes, and within the jurisdiction of the transport police'.
- If you leave your bike indoors, make sure it is not on public display in a window. Many insurers will not pay up if the building is broken into and they deem that your bike was not stored out of sight.

EXTRA SECURITY MEASURES

SECURITY MARKING

Sometimes it will be a condition of your insurance policy to get your bike security tagged. This can take many forms. Some police stations will stamp your postcode and house number or name on to your bike and keep an electronic record of your details. They will also give you a coded cycle sticker to show that it has been marked, which might in itself deter a thief. If you'd rather go DIY, you could also use an ultra-violet pen to write your name or address on the bike.

DATA TAGGING

Another option is to fit an electronic tag and corresponding record kept on a database with a system such as Datatag (www.datatag.co.uk). The Datatag is tiny and fits inside the frame of your bike, and is detectable by the police. According to the company which makes the device, the Crown Prosecution Service has a 100 per cent successful prosecution rate when evidence has been supplied by Datatag. The kit, which costs around £25, includes both visible and hidden identifiers, including a Datatag transponder that gives your bike a unique electronic fingerprint.

BUT IF YOUR BIKE IS STOLEN . . .

Always report it to the police. You can either do this in person, on the phone or online. Don't hold your breath that they'll find your bike, but it is important that they have accurate figures on how widespread bike theft is, if nothing else. Give them as much information as you can, including the frame number, type of bike, any distinctive details, where and when it was stolen and, if you can, a photo. If you're thinking straight when you notice that your bike has been swiped, check around to see if there are any CCTV cameras, private or public, and tell the police if there are. Make sure you are given a crime reference number, which you will need to provide to your insurance company. For some insurers, this is enough, but others require you to send off the key to your lock.

If you are unlucky enough to be mugged for your bike (a rare occurrence; don't panic), police recommend you don't put up a fight but surrender your bike and call 999 as soon as you can.

It is always worth keeping an eye on eBay and Gumtree and similar websites in the days, weeks and even months after your bike goes missing. Thieves are sometimes thick/complacent enough to advertise their wares online. If you think you have found a listing for your bike, tell the police immediately. Sometimes sad stories have happy endings: in 2009, a man called Paul Jones was reunited with his £1,400 bike a year after it had been stolen in Bristol. Straight after the theft, Jones had posted intimate details about the bike on various internet forums and, twelve months later, eagle-eyed members of one fixed gear forum discovered the bike for sale on eBay. Avon and Somerset police recovered it the same day, and even delivered it to his home.

A cautionary tale

Before you call the police, do make sure that your bike really is stolen. Once, when I first moved to London, I was on my way to work when I realized I needed new batteries for my Dictaphone. I locked my bike to a lamp-post, nipped into a shop and came out five minutes later to discover, to my absolute horror, that my bike had vanished. Having heard about the bike theft epidemic in the capital, I had long expected the inevitable, and now it had happened. I blinked away tears and called the police. That night, I was too depressed to face the long bus ride home, so treated myself to a taxi. I decided to torture myself by making the driver take a route which involved returning to the scene of the crime. I looked out of the window like a mournful puppy as we approached the spot. I expected a surge of sadness in my belly, but what I saw made my heart leap. My bike was still there! Shackled to the lamp-post where I had left it. Not the one 50 yards up where I had looked in vain for it. When the policewoman called the following day to check details, I told her I had found my bike. I didn't think she needed to know the details.

