

# Media Release

January 28, 2015



Understand  
Insurance

## GPS cycling apps may lead to bike thefts, insurance experts warn

The soaring incidence in bike theft has led insurance experts to warn cyclists that popular ride tracking apps may be giving thieves all the information they need to steal bikes.

Understand Insurance spokesperson Campbell Fuller said GPS tracking on popular fitness and cycling apps, such as Strava and MapMyRide, could give away riders' home or work addresses to potential bike thieves.

He said app users often shared maps of their rides and pictures of their bike with other app users and on social networks such as Facebook and Instagram, providing more information for thieves.

"Cycling for commuting, sport and leisure is booming, and ride-tracking apps are a fun way to record and share your progress and your training, and even create a bit of friendly competition among your mates," Mr Fuller said.

"However, these can also give thieves enough information for your home and your bike to become a target. With social media making it easier than ever to track your whereabouts, it's important to be cautious about privacy and the information you post online.

"You could be revealing where your bike is kept, when you use it, how valuable it is and how well you protect it – invaluable information for thieves.

"It is already a significant issue in the UK, and Understand Insurance believes it's important for Australian cyclists to be more aware of how apps and social media can be misused by criminals."

### TOP TIPS TO PROTECT YOUR BIKE:

1. If you use fitness or cycling apps, activate your privacy settings to hide your home address.
2. Store your bike indoors whenever possible. If you keep it outdoors at home, ensure it is secured to an immovable object.
3. In public, lock your bike in a place that is well lit and in full view. Avoid leaving it overnight.
4. Invest in a heavy-duty high-quality lock, such as a D-Lock, and lock both wheels and frame to a secure, immovable object. Some cyclists use two different locks to deter thieves.
5. Engrave or permanently mark the bicycle with a number or word that is unique. Keep a record of your bike's serial number.
6. Ensure you have adequate insurance in case your bike is stolen. Update your policy with any modifications or upgraded components.

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Victoria Police figures\* show 5006 bikes were stolen in 2013-14, up 7 per cent from the previous year. The incidence of bike theft has increased every year since 2010.

Though some cycling apps offer privacy options that allow bike owners to hide their start and finishing points, there is more that riders can do.

Cycling Australia Chief Operating Officer Melinda Tarrant said cyclists should consider insuring their bikes and their liability.

“Everyday bikes cost hundreds of dollars, and committed cyclists often have bikes worth thousands,” she said. “Even if you have home contents insurance, many policies do not cover the bicycle when it is not stored at home and generally have low cover limits.”

Mr Fuller said cyclists should consider how they would replace their bike if stolen or damaged, or cover their public liability if involved in a collision.

Home contents policies may provide public liability cover for the policyholder and family members for property damage and personal injury at home and outside the home. This may include where the policyholder or a family member injures a third party through the negligent use of their bicycle. However, each insurer’s policy has different inclusions, exclusions and limits.

Mr Fuller said bike insurance policies were also available that can cover theft, accidental damage, damage to wheels and tyres and crash damage, with some policies allowing riders to specify the replacement value and others covering racing events.

He said insurers also offered policies to individual cyclists and to members of cycling clubs and associations. These policies may include bike cover and liability cover such as third-party property damage cover for accidental damage a cyclist causes to someone else’s property, and third-party bodily cover for injury a cyclist may cause to someone else while cycling. Many cycling clubs include insurance as part of their membership fees.

For more information on bike insurance, visit <http://understandinsurance.com.au/types-of-insurance/bicycle-insurance>

\* *VicPol Crime Statistics 2013/14 Report*

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## ABOUT UNDERSTAND INSURANCE:

Understand Insurance is a financial literacy initiative of the Insurance Council of Australia. For more tips, visit Understand Insurance’s website [www.understandinsurance.com.au](http://www.understandinsurance.com.au)

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