



Seatylock Publishes Guidance on Folding Bike Locks and Insurance Program Requirements

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Seatylock, the design-led mobility security brand, has released new educational guidance addressing a distinction that many cyclists overlook: owning a certified folding bike lock does not automatically satisfy the conditions set by a bicycle insurance, recovery, or replacement program. The guidance arrives in response to growing confusion among riders who assume that a secure lock and an insurer-approved lock are the same thing.

The clarification follows an independent July 21, 2026 review of U.S. e-bike insurance requirements, which found that insurers differ in how they specify approved locks and acceptable locking methods. For riders protecting higher-value bicycles and e-bikes, that variation can mean the difference between a valid claim and a denied one, even when a strong lock is in use.

The new Seatylock Folding Bike Locks Guide explains that independent security certifications, such as Sold Secure Gold and ART 3 Star, establish a lock's mechanical resistance but do not, on their own, confirm

eligibility for any particular protection program. Riders are encouraged to confirm an insurer's specific lock requirements and locking conditions before purchase.

The material also examines folding-lock construction, describing how hardened steel plates, protected rivets, and secure locking mechanisms contribute to real-world theft resistance. According to the company, the joints where plates pivot are the points most often tested in an attack, which is why construction quality and independent rating both matter.

Michael Shenkerman of Seatylock said the aim is to help riders make informed decisions rather than assumptions. "A certification tells a rider how a lock performs against tools and attacks, but it does not tell a rider whether an insurer will accept it," Shenkerman said. "Those are two separate questions, and treating them as one leaves people exposed at exactly the moment they expected to be covered."

The company's Seatylock Folding Bike Lock Security Guide addresses proper locking technique, noting that even a qualified lock must secure the frame to an acceptable fixed object to meet both security and program conditions. Locking only a wheel, or leaving slack in the loop, can undermine an otherwise strong setup.

The accompanying Seatylock Guide to Choosing a Folding Bike Lock focuses on practical security, explaining that daily portability, sufficient locking reach, and convenient frame mounting all influence whether a rider uses a lock consistently. A lock that is difficult to carry or deploy, the guidance notes, is often the lock left at home.

"Protection only happens when the lock is actually used, correctly, every day," Shenkerman added. "Reach, carry comfort, and mounting are not secondary details. They determine real-world outcomes as much as the steel does."

Seatylock draws on its Foldylock Forever and Elite folding locks, which feature independent security certifications and hardened-steel construction, to inform its guidance on certification levels and everyday locking requirements.

Founded in 2008, Seatylock designs, produces, and assembles bike security products in-house, including folding locks, U-locks, chain locks, seat-lock hybrids, detachable seats, and accessory protection systems. The brand holds independent certifications including Sold Secure, ART, FUB, Varefakta, SRA, and Velosure, and has received IF Design, Red Dot, and European Product Design awards. Its approach is summarized by the tagline "Protection Perfected by Design."

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Seatylock

Founded in 2008, Seatylock designs award-winning bicycle security solutions, including Foldylock folding locks, U-locks and chain locks, blending patented engineering, durable materials and rider-friendly design to help cyclists lock with confidence.

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