

## Guidance Note 1 – Third Party Cover for Cycling UK Members

This guidance sheet has been produced by Cycling UK and Butterworth Spengler Insurance Group to offer guidance as to what you should do to minimize the potential for incidents to occur. Cycling UK however are not authorized to give advice on insurance.

### What cover are we offering?

As part of Cycling UK membership, Cycling UK has arranged third party cover for members normally resident in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands. Cover is given under a policy taken out by Cycling UK with Royal & Sun Alliance under policy number RSAP1587485200. The policy has a maximum liability of £10,000,000 in respect of each incident and is for the period 1 October 2015 to 30 September 2016. Cover provided to you after 30 September 2016 will reflect the cover available to Cycling UK at the time. A copy of the Cycling UK master policy is available on request.

Cycling UK believes that the cover provided meets the needs of the majority of Cycling UK members. Cycling UK has not assessed your individual needs for cover and you will not receive advice or recommendations from Cycling UK about your insurance needs.

Cycling UK arranges this cover via Butterworth Spengler Insurance Group, who are authorised and regulated by the Financial Conduct Authority. You may check this and obtain further information by looking at the [Financial Services Register](#).

### Summary of the Cover provided

Cover is provided for injury or damage caused by you to a third party while you are cycling anywhere in the world, except the USA and Canada. A third party means anyone other than someone employed by you. You will not be covered for damage to property belonging to another member of your family. You are covered if you are cycling on a cycle (unicycle, bicycle, tricycle, tandem triplet or adapted cycle) unless it is driven by mechanical power other than electric assistance.

You are covered while you are a fully paid-up member of Cycling UK.

You are covered while you are using your cycle for private and professional purposes, including business cycling. You will not be insured if you are specifically employed as a cyclist e.g. as a cyclist-messenger or a carrier cyclist.

You are covered while cycling in touring competitions, reliability events, audax events, time-trials and in record breaking. You are not insured for any other form of competitive cycling.

### What to do if you have an accident

If you are involved in an incident which you think may lead to a claim being made against you, telephone the Cycling UK Accident Line on 0844 736 8452. They will send you a claim form to complete. Fill in the form with as much information as possible and send it, together with any supporting information, including any letters of claim sent to you, to: Butterworth Spengler Insurance Group, 20-24 Faraday Road, Wavertree, Technology Park, Liverpool L13 1EH quoting the Cycling UK policy number RSAP1587485200.

### What to do if you have a complaint

If you wish to make a complaint about any aspect of the cover provided to you as part of your Cycling UK membership, please speak to us at Cycling UK National Office on 0844 736 8450. If you remain dissatisfied, you should make a complaint using Cycling UK's Complaints Procedure.

### Peace of mind

Royal & Sun Alliance is covered by the Financial Services Compensation Scheme. If they are unable to meet their obligations to you under the Cycling UK policy, you may be entitled to compensation from the scheme.

## Guidance Note 2 - Organisers' Liability Cover for Cycling UK Member Groups

This guidance sheet has been produced by Cycling UK and Butterworth Spengler Insurance Group to offer guidance as to what a Member Group should look to do to minimise the potential for incidents to occur. Cycling UK however are not authorised to give advice on insurance.

### How is the protection provided?

Cycling UK has arranged Organisers' Liability cover for officers of Cycling UK's Member Groups, Regions and Organising Committees (referred to here simply as "Member Groups"). Cover is given under a policy taken out by Cycling UK with Royal & Sun Alliance under policy number RSAP1587485200. The policy has a maximum liability of £10,000,000 in respect of each incident and is for the period 1 October 2015 to 30 September 2016. Cover provided to you after 30 September 2016 will reflect the cover available to Cycling UK at the time. A copy of the Cycling UK policy is available on request.

Cycling UK believes that the cover provided meets the needs of Member Group Officers. Cycling UK has not assessed individual needs for cover and you will not receive advice or recommendations from Cycling UK about your protection needs.

Cycling UK arrange this cover via Butterworth Spengler Insurance Group, who are authorised and regulated by the Financial Conduct Authority. You may check this and obtain further information by looking at the [Financial Services Register](#).

### Summary of the cover provided

Cycling UK Member Groups may organise rides primarily for Cycling UK members. They may also organise 'events', which are rides for both Cycling UK members and the public.

You and your Member Group are covered for rides. You are also covered for events provided an event is registered with Cycling UK and included in the Cycling UK Events Guide.

You and your Member Group are also covered for rides / events which are touring competitions, reliability events, Audax events, and in record breaking and for cycle information/promotional events and stands. You are not covered for any form of competitive cycling, including time trials or mass start races, other than events such as hill climbs and speed judging run as part of the Cycling UK Tourist Competition or registered with Cycling UK and included in the Cycling UK Events Guide.

You are also covered for social events run by your Member Group except for:

- firework displays or bonfires;
- bouncy castles or other inflatable devices;
- bodily injury arising from contact sports (including martial arts); jousting competitions; "It's a knockout" type competitions; "donkey derby" races; go-karting; parachute jumping, paragliding or parasailing; or bungee jumping or abseiling;
- events involving weapons; passenger carrying amusement devices; or remote controlled model aircraft.

If you are involved in the running of a Cycling UK Member Group ride / event (as a ride leader, marshal, or in a similar capacity), you are covered against any claim made against you or the Member Group for injury or damage caused to a third party.

You are covered while you are a fully paid-up member of Cycling UK and have been registered with Cycling UK by your Member Group as a volunteer.

Rides in collaboration with other bodies are covered provided Cycling UK is clearly the organiser of the ride / event and Cycling UK rules and guidelines are applied to the event.

You are covered provided the ride / event is run in accordance with any guidance issued by Cycling UK and in particular that you are aware of all participants on the ride / event, either through collection of name and Cycling UK membership number or by completion of an entry form.

'Tours' lasting more than one day and including transport and/or accommodation may constitute a 'package'. Unless organised via a bonded travel operator such as Cycling UK Cycling Holidays and Tours, such a 'tour' may be illegal and will not be covered.

### Geographic cover

You and your Member Group are covered for any ride / event which takes place anywhere except the USA or Canada.

### 'Guest' or non-Cycling UK members

You are covered if a non-Cycling UK member on your ride / event causes injury or damage leading to a claim against you or your Member Group.

Non-Cycling UK members on Cycling UK rides / events are also covered for the duration of the ride only against claims made against them by a Cycling UK member on the ride. This benefit is paid for by Cycling UK members. A Cycling UK guideline is therefore that there should not be more than ten non-members on any one ride, nor should a non-member participate in a Cycling UK ride more than three times. This limitation does not apply to events registered with Cycling UK.

### What to do if there is an accident

If there is an incident which you think may lead to a claim being made against you or the Member Group, you should follow the guidance in the Law and liability for cycle activity providers advice sheet and complete the Incident Report Form immediately. You should also telephone the Cycling UK Accident Line on 0844 736 8452. They will send you a claim form to complete. Fill in the form with as much information as possible and send it, together with any supporting information, including any letters of claim sent to you to: Butterworth Spengler Insurance Group, 20-24 Faraday Road, Wavertree, Technology Park, Liverpool L13 1EH quoting the Cycling UK policy number RSAP1587485200.

### What to do if you have a complaint

If you wish to make a complaint about any aspect of the cover provided to you as an officer of your Member Group, please speak to us at Cycling UK National Office on

0844 736 8450. If you remain dissatisfied, you should make a complaint using Cycling UK's Complaints Procedure. Details are on the Cycling UK website at [www.cyclinguk.org](http://www.cyclinguk.org).

### Peace of mind

Royal & Sun Alliance is covered by the [Financial Services Compensation Scheme](#). If they are unable to meet their obligations to you under the Cycling UK policy, you may be entitled to compensation from the scheme.

## Guidance Note 3 - Organisers' Liability Cover for Cycling UK Affiliated Bodies

This guidance sheet has been produced by Cycling UK and Butterworth Spengler Insurance Group to offer guidance as to what an Affiliated Body should look to do to minimise the potential for incidents to occur. Cycling UK however are not authorised to give advice on insurance.

### Organisation included in the insurance

[Name of affiliated body]

### Period of insurance

[Period of cover offered to the affiliated body]

### How is the insurance provided?

Cycling UK has arranged Organisers' Liability cover for bodies affiliated to Cycling UK and its officers. Cover is given under a cover taken out by Cycling UK with Royal & Sun Alliance under policy number RSAP1587485200. The policy has a maximum liability of £10,000,000 in respect of each incident and is for the period 1 October 2015 to 30 September 2016. Cover provided to you after 30 September 2016 will reflect the cover available to Cycling UK at the time. A copy of the master insurance policy is available on request.

Cycling UK believes that the cover provided meets the needs of affiliated bodies. Cycling UK has not assessed individual needs for insurance and you will not receive advice or recommendations from Cycling UK about your insurance needs.

Cycling UK arrange this cover via Butterworth Spengler Insurance Group, who are authorised and regulated by the Financial Conduct Authority. You may check this and obtain further information by looking at the [Financial Services Register](#).

### Summary of the cover provided

Affiliated bodies ('You') may organise rides primarily for their members. They may also organise 'events' which are rides for both members and the public.

You are covered for rides / events providing the ride / event involves fewer than 200 riders. For events involving more than 200 riders, you must advise Cycling UK of the details in advance of the event by completing an event registration form.

You are covered for rides / events which are touring competitions, reliability events, audax events, and in record breaking. You are not covered for any form of competitive cycling including time trials or mass start races.

The cover also includes social events run as part of a ride, for example, tea stops or a barbecue for ride participants at the end of a ride and for meetings of your organisation.

If your officers are involved in the running of a ride / event (as a ride leader, marshal, or in a similar capacity), you are covered against claims made against you or your officers for injury or damage caused to a third party.

Rides in collaboration with other bodies are covered provided you are clearly the organiser of the ride / event and Cycling UK rules and guidelines are applied to the event.

Your officers are covered while they are a fully paid-up individual member of your organisation. For peace of mind, you are strongly encouraged to register with Cycling UK your officials who you want to be covered.

You are covered provided the ride / event is run in accordance with any guidance issued by Cycling UK and in particular that you are aware of all participants on the ride / event, either through collection of names or by completion of an entry form.

'Tours' lasting more than one day and including transport and / or accommodation may constitute a 'package'. Unless organised via a bonded travel operator such as Cycling UK Cycling Holidays and Tours, such a 'tour' may be illegal and will not be covered.

### Geographic cover

You are covered for any ride / event which takes place within Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands.

### 'Guest' or non-members

You are covered if a non member on your ride / event causes injury or damage leading to a claim against you.

A Cycling UK guideline is therefore that there should not be more than ten non-members on any one ride, nor should a non-member participate in a Cycling UK ride more than three times. This limitation does not apply to events registered with Cycling UK.

### What to do if there is an accident

If there is an incident which you think may lead to a claim being made against you or your officers, you should follow the guidance in the Law and Liability for Cycle Activity Providers advice sheet and complete the Incident Report Form immediately. You should also telephone the Cycling UK Accident Line on 0844 736 8452. They will send you a claim form to complete. Fill in the form with as much information as possible and send it together with any supporting information, including any letters of claim sent to you to: Butterworth Spengler Insurance Group, 20-24 Faraday Road, Wavertree, Technology Park, Liverpool L13 1EH quoting the Cycling UK policy number RSAP1587485200.

### What to do if you have a complaint

If you wish to make a complaint about any aspect of the cover provided to you, please speak to us at Cycling UK National Office on 0844 736 8450. If you remain dissatisfied, you should make a complaint using Cycling UK's Complaints Procedure. Details are on the Cycling UK website at [www.cyclinguk.org](http://www.cyclinguk.org).

### Peace of mind

Royal & Sun Alliance is covered by the Financial Services Compensation Scheme. If they were unable to meet their obligations to you under the Cycling UK policy, you may be entitled to compensation from the scheme.