

This guidance sheet has been produced by Cycling UK and Butterworth Spengler Insurance Group to offer guidance as to what an Activity Provider 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 Activity Provider]

## Period of insurance

[Period of cover offered to the Activity Provider]

## How is the insurance provided?

Cycling UK has arranged liability insurance for individual cycle activity providers. Cover is given under a policy taken out by Cycling UK with Royal & Sun Alliance, policy number RSAP1897485200. The policy has a maximum liability of £10,000,000 in respect of each incident and is for the period 1 October 2018 to 30 September 2019. Cover provided to you after 30 September 2019 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 insurance provided meets the needs of cycle activity providers. 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](#).

## What is a cycle activity provider?

A cycle activity provider is an individual providing or organising cycle activities.

**Summary of the insurance provided**  
**Cycling Activities** Cycle activity providers may provide a range of cycle related activities to third parties. The activities may include cycle training, rides, the provision of expert advice related to cycling, or cycle maintenance. You are also covered to carry out minor adjustments e.g. Dr Bike. These services may be provided either on a professional fee- paying basis, or on a voluntary, free basis.

Cover is provided for claims made against you for injury or damage caused to a third party as a result of:

any cycling related activity you may provide;

any expert advice related to cycling you provide; or

cycles supplied or hired out by you **provided** this is not your main business.

You are also insured in the event that a claim is made against you in respect of the actions of anyone assisting you in providing any of the above, **provided** the assistant:

is not directly delivering the services you are providing; and

is not, nor could be deemed to be, your employee or worker.

## Rides and events

You are insured for rides but are **not** insured for any form of competitive cycling including time trials or mass start races.

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

Rides in collaboration with other individuals or bodies are insured **provided** you are clearly the organiser of

the ride and Cycling UK rules and guidelines are applied to the event.

The insurance 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.

## Geographic cover

You are insured if you are normally resident within Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands **and** any services are provided within the same geographic area.

## 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, you should follow the guidance in the **Law and liability for cycle activity provider's advice sheet** and complete the **Incident Report** form immediately. You should also write to Butterworth Spengler with as much information as possible and 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 RSAP1897485200.

## What to do if you have a complaint

If you wish to make a complaint about any aspect of the insurance provided to you, please speak to us at Cycling UK National Office on 01483 238300. 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.

Cycling UK is a trading name of Cyclists' Touring Club (CTC) a company limited by guarantee, registered in England no: 25185. Registered as a charity in England and Wales charity no: 1147607 and in Scotland charity no: sco42541.