



## Guidance Note 4 - Cycling UK Activity Provider Insurance FAQs

### 1. What does Cycling UK Activity Provider Insurance cover me for?

**Answer:** Cover for claims made against you resulting from loss, injury or damage suffered by other people as a result of your actual or alleged negligence. It also covers you for the actual or alleged negligence of persons acting under your supervision or control that result in loss, damage or injury to a third party.

### 2. Is cover for instructing and leading provided irrespective of the number of people?

**Answer:** Yes, although you should demonstrate that you have risk assessed the situation and that the number of trainees in your control is manageable.

### 3. Does cover include the lending of a bicycle to trainees?

**Answer:** Yes

### 4. Do I have to be qualified to the National Standard to be eligible for this insurance cover?

**Answer:** No, however if you are teaching cycling skills in an off-road or road environment it is expected that you are working towards an appropriate qualification to confirm your competency or have an equivalent level of qualification that is nationally recognized, such as a Cycling UK trail leader award, MIAS mtb leader award or National Standard Cycle training qualification.

### 5. Are trainees, including children, covered who are taking the training under my instruction?

**Answer:** Yes – for injuries that they suffer/sustain resulting from your negligence but not for any liability claims caused by their negligence.

### 6. What is Professional indemnity cover and does the CTC policy provide this?

**Answer:** It covers you for any loss suffered resulting from the advice and information you provide as the expert in your field, providing you are proved to have been negligent. The policy covers you up to a limit of £10m for injury or damage as a result of any advice or training given. There is however no cover in place in respect of any financial loss.

### 7. Are Dr. Bike activities covered? If so are there any restrictions on the cover?

**Answer:** Yes – but no mechanical or electrical repair work should be undertaken.

### 8: Will I receive a refund if I need to cancel my policy?

**Answer:** No; the policy could still respond to incidents that have occurred but are not yet reported for a period of up to 3 years for injury and 6 years for property damage. As a result the policy and premium is non-refundable.