

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 resulting from your alleged negligence. In addition, cover includes claims arising from the hire or loan of cycles to trainees. It also includes claims for the alleged negligence of leaders acting for you that result in loss, injury or damage to a third party.

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

Answer: Yes, although you have to show that you are not negligent; for example that there isn't only one of you and lots of trainees that you cannot control or keep an eye on.

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: Yes, or have an equivalent level of qualification that is nationally recognised, such as a Cycling UK trail leader award or a MIAS mtb leader award.

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

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

6. Do I need to get personal insurance as a trainee?

Answer: If you are a Cycling UK member, your Cycling UK insurance covers you for cycle activities. It is at the discretion of the parent, guardian or teacher to decide whether insurance should be taken out for a young trainee, although cycle training is thought to be a very low risk activity.

7. What is expert indemnity cover?

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 or irresponsible.