



Legal & Insurance Benefits



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Legal and insurance benefits for Race members



Incident Helpline

Most incidents reported to the British Cycling Incident Helpline involve members who have either sustained injury or who have sustained damage to their bicycle or other property as a result of a road traffic incident. In most cases incidents arise through the negligence of the driver of a motor vehicle but a small number involve defects to the public highway. Invariably both result in damage to members' bicycles and more often than not personal injury.

The Members' Incident Helpline offers legal and insurance assistance to members who have been involved in an incident whilst riding or wheeling their bike and where appropriate will arrange advice and representation from professional personal injury lawyers experienced in handling legal actions on behalf of cyclists.

British Cycling's lawyers are recognised leading experts in personal injury litigation and in acting for sports men and women. Whether you have suffered a catastrophic injury or simple damage to your bicycle, you will receive a personal, first class legal service to deliver your compensation.

- You will not be asked to purchase an insurance policy to indemnify you against a Defendant's legal costs in the event of an unsuccessful claim.
- You will not be asked to purchase an insurance policy to cover legal disbursements.
- You will not be asked to personally fund any legal disbursements.
- You will keep all of your compensation.

Your membership details and a brief description of the incident will be taken over the telephone and a report sent immediately to our appointed solicitors and / or insurers. If you would like to receive the support of British Cycling's solicitors you must report the incident to the Incident Helpline within 12 months of the incident. An Incident Information Form will then be sent to you within 24 hours of reporting the incident, which you should complete and return without delay. The form that you receive will be used by both insurers and solicitors, as there are often disputes about liability after the event.

Bike Insurance

It is important to be aware that your membership does not automatically provide you with insurance in respect of damage to or loss of your bicycle. If your bicycle is damaged as the result of an incident which was not your fault or partly your fault you are entitled to claim compensation in respect of any repair costs or the deemed pre-accident value if it is considered uneconomic to repair (you are not entitled to claim the replacement cost of the bicycle).

Please refer to the information provided on "bike insurance" on page 19 which sets out the additional insurance cover that you may wish to have or require.

Please Note: Bronze members are not entitled to any legal assistance or insurance benefits.

**British Cycling
Incident Helpline:
0161 274 2015**

Legal assistance for members not at fault

If you are a Silver or a Gold member, a resident of the UK and believe that the incident was not your fault our solicitors will assess whether or not there are reasonable prospects of succeeding with a legal action against a third party. If our appointed solicitors are satisfied that there are reasonable prospects of success a claim can be pursued on your behalf.

All decisions on a claim's prospects of success and the pursuit and support of a legal action against a third party rest with British Cycling and its appointed solicitors and their decisions will be final. It is important to note, however, that British Cycling has an absolute discretion to provide or withdraw Legal Assistance in any particular case and shall be entitled to do so where, for example, our appointed Solicitors advise that the case no longer has a better prospect of success than failure.

Where legal support is provided it is also important to note that British Cycling reserves the right to withdraw funding in circumstances where a member does not adhere to the advice given by our solicitors or co-operate with them in progressing a claim.

Upon registering your claim you will receive full details of British Cycling's undertaking to meet your potential legal costs liabilities. British Cycling is approved as a prescribed Membership Organisation for the purposes of Section 30 of the Access to Justice Act 1999. Full details of British Cycling's undertaking to members in respect of legal costs are available in writing upon request and are accessible on the British Cycling website at britishcycling.org.uk

British Cycling reserves the right to withdraw funding at any time in circumstances to include, but are not limited to, where in the opinion of British Cycling and its Solicitors :

- There are no longer reasonable prospects of succeeding in your claim.
- You have failed to instruct, co-operate or agree to prosecute your claim for compensation.
- You have not adhered to advice given by our solicitors.
- You have sought to deliberately mislead either British Cycling or its solicitors in any material particular to your claim.
- You have given information or evidence which you know to be incorrect or misleading or that.
- You have acted in any way or manner which, in our or our Solicitor's view, could be regarded as fraudulent or dishonest.

Unfortunately, the British Cycling Incident Helpline and British Cycling's solicitors will not support a legal action:

- Against another rider whilst cycle racing in a competitive event or whilst training.
- Against a race official of a British Cycling sanctioned event.
- Against another member.
- Against a member of one's immediate family.
- Involving product liability issues.
- Where there is a conflict of interest between a member and British Cycling.

Members will be indemnified in relation to the cost of legal advice and assistance subject to the above-mentioned exclusions.

Cases will be referred to our panel Solicitors and no payment is made by our solicitors in respect of the referral of any case. Under the Compensation (Exemptions) Order 2006 British Cycling is exempt from authorisation by the regulator under section 4 (1) of the Compensation Act 2006.

Time limits for making a claim against a third party

Most of our members report incidents to the Incident Helpline immediately, and it is important that this step is not delayed. As a general point, the statutory time limit for bringing a claim for damages for personal injuries is three years from the date of the incident. For cases involving property damage only, the limit is six years. It will be appreciated that the sooner the matter is reported, the sooner it can be dealt with, particularly if witnesses need to be traced and interviewed.

All too often a case can be prejudiced because of the failure to obtain at the outset, basic information regarding the incident, the location and the witnesses. If you are under the age of 18 then the time limit is extended to three years from the date of your 18th birthday. However it is very important that you progress your claim through your parent or legal guardian as quickly as possible so get them to report the matter to the Incident Helpline for you immediately.

Liability insurance for members at fault

Third Party (Public) Liability Insurance is provided by British Cycling's insurers to Silver and Gold members who are normally resident in the United Kingdom and find themselves wholly or partly responsible for an incident whilst riding or wheeling their cycle.

If you are involved in an incident that was (or is alleged to have been) your fault or partly your fault your insurance cover indemnifies you in respect of a successful third party claim made against you to a limit of £10 million and you will not be liable for the payment of any insurance 'excess'. This essential member insurance covers non-competitive, social, leisure and utility cycling and also competitive cycling in events held under the auspices of British Cycling.

Silver and Gold members are also covered whilst participating in competitive events held under the auspices of other cycling organisations whose rules and regulations (including Event Safety Guidelines) are acceptable to British Cycling.

Motor Pacers holding Silver or Gold membership and a valid and appropriate British Cycling Motor Pacing licence are also covered whilst driving deryn or pacing motors up to a maximum of 125cc. Drivers of motor pacing machines over 125cc must apply to British Cycling headquarters for insurance cover. (Note: This cover excludes the use of pacing motors that require compulsory insurance under the Road Traffic Act)

The following organisations* promote competitive events under rules and regulations (including Event Safety Guidelines) that are acceptable to British Cycling :

- Scottish Cyclists' Union.
- Welsh Cycling Union.
- Northern Ireland Cycling Federation.
- Cycling Time Trials (CTT).
- WCRA (Women's Cycle Racing Association).
- BSCA (British Schools Cycling Association).
- BUSA (British Universities Sports Association).
- UCI affiliated National Governing Bodies.

*Correct at 1st January 2010

Members wishing to check whether or not their individual insurance cover extends to a competitive event held under the auspices of another cycling organisation should contact Membership Services on 0161 274 2010

Events organised by other Cycling Organisations

Before participating in competitive events organised by other cycling organisations members are strongly advised to consult the event organiser with regard to the existence and extent of liability insurance cover provided for all riders and officials.

Whilst members may be covered under the organiser's insurance arrangements they should be aware that some cycling organisations and promoters of competitive cycling events provide a significantly lower level of indemnity for their riders and officials and also that, where the member is at fault or partly at fault for a cycling incident, the member may be required to pay a substantial 'excess'.

Members are also reminded that some cycling organisations may only arrange 'contingent' liability insurance cover for their event, which means that their policy will only provide cover in the absence of any other insurance policy. Under these circumstances any other insurance cover that the member or participant may have will be at risk.

British Cycling's member liability insurance is arranged on a 'primary specific' basis - which means that a claim will not be referred to any other insurance policy that our members may have.**

It is important to note that the insurance covers your legal liability and legal costs and expenses in the event of negligence only and does not cover deliberate acts. Exclusions include business use and the following 'member to member' claims :

- One competitor against another in a cycle race or time trial.
- Any liability directly or indirectly caused to a Member's immediate family arising from either social or competitive cycling events.
- Claims against members who are not resident in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands.

** Members travelling to the USA or Canada must have appropriate travel insurance

Incident checklist

If possible, you should have made a record of the time and place of the incident and details of any other vehicle(s)/property or person(s) involved. You should not have any discussion with the other party with regard to liability. You may, however, provide details of British Cycling's insurance department:

Insurance Department
British Cycling Federation
Stuart Street
Manchester
M11 4DQ
Tel: 0161 274 2000
Fax: 0161 274 2000

Always make sure you obtain:

- Third Party driver contact details, including registration number and insurance details.
- Contact details for all witnesses.
- Witness accounts.
- Details of the incident location to include photos of the incident location or highway defect.

We recommend that all incidents are reported to the police immediately. Insurance particulars should be obtained from the motorist at the very earliest opportunity. If a motorist fails to provide this information or you have any concerns that the information given to you is incorrect or incomplete, you should also report this to the police immediately.

Personal accident insurance

Personal Accident insurance cover is provided for all Gold members aged between 5 and 75 years of age. This is an additional form of insurance cover providing death, permanent disability and hospital benefits.

Gold members are covered for non-competitive, social, leisure and utility cycling and also competitive cycling in events held under the auspices of British Cycling.

Gold members are also covered whilst participating in competitive events held under the auspices of other cycling organisations whose rules and regulations (including Event Safety Guidelines) are acceptable to British Cycling. (Cover includes direct travel to and from any venue for the purposes of participating in an approved event).

Silver & Bronze members do not benefit from personal accident insurance.



Benefits

- Permanent disability: £50,000
- Total and Irrecoverable loss of sight of one or both eyes: £50,000
- Loss of one or both limbs: £50,000
- Total and permanent loss of hearing in one ear: £12,500
- Total and permanent loss of hearing in both ears: £50,000
- Total and permanent loss of speech: £50,000
- Death: £7,500 (£5,000 for under 16 and 71-75 years old)
- Hospital cash benefit - £25 for each complete 24hr period up to a maximum £750

Conditions

- Permanent disability defined as “any and every” occupation.
- Includes use of power cycles (not registered for road use) or dernys.
- Excludes: professional cycling - occupational use, tool of trade - temporary or partial disablement.
- Age limit: 5 to 75 year olds.
- Benefits limited to £5,000 max. for members aged 71-75 years.
- Geographical limit - worldwide subject to a maximum of 21 days outside UK.
- All claims to be reported within five working days and independent evidence required that the cycle has been involved in an accident.

Whilst we are unable to provide this additional cover to members aged over 75 years and under 5 years, it is very important to remember that members’ Liability insurance cover is still provided to All Gold and Silver members without age restriction.

Legal and insurance benefits for Ride members



By joining British Cycling as a 'Ride' member you will gain access to certain legal and insurance benefits exclusive to members. Most people wouldn't dream of driving a car without insurance, yet some cyclists don't take the same steps to protect themselves when they are out on two wheels. Thankfully, you're not one of them and for as long as your 'Ride' membership remains valid you will benefit from two important areas of legal and insurance support to protect you during your cycling activities:

- Legal Assistance & Advice – to support a claim made by you against a third party.
- Liability Insurance – to protect you from a claim made by a third party against you.

Incident Helpline

Most incidents reported to the Cycling Incident Helpline involve members who have either sustained injury or who have sustained damage to their bicycle or other property as a result of a road traffic incident. In most cases incidents arise through the negligence of the driver of a motor vehicle but a small number involve defects to the public highway. Invariably both result in damage to members' bicycles and more often than not personal injury.

The Cycling Incident Helpline offers legal and insurance assistance to members who have been involved in an incident whilst riding or wheeling their bike and where appropriate will arrange advice and representation from professional personal injury lawyers. British Cycling's lawyers are recognised leading experts in personal injury litigation and in acting for active people involved in sports and recreation. Whether you have suffered a catastrophic injury or simple damage to your bicycle, you will receive a personal, first class legal service to deliver your compensation.

- You will not be asked to purchase an insurance policy to indemnify you against a Defendant's legal costs in the event of an unsuccessful claim.
- You will not be asked to purchase an insurance policy to cover legal disbursements.
- You will not be asked to personally fund any legal disbursements.
- You will keep all of your compensation.

Your membership details and a brief description of the incident will be taken over the telephone and a report sent immediately to our appointed solicitors and/or insurers. If you would like to receive the support of British Cycling's solicitors you must report the incident to the Cycling Incident Helpline within 12 months of the incident. An Incident Information Form will then be sent to you within 24 hours of reporting the incident, which you should complete and return without delay. The form that you receive will be used by both insurers and solicitors, as there are often disputes about liability after the event.

**British Cycling
Incident Helpline:
0161 274 2015**

Legal assistance for members not at fault

Ride membership provides you with access to solicitors who will assess whether or not there are reasonable prospects of succeeding with a legal action against a third party. If our appointed solicitors are satisfied that there are reasonable prospects of success and you are resident in the UK a claim can be pursued on your behalf.

All decisions on a claim's prospects of success and the pursuit and support of a legal action against a third party rest with British Cycling and its appointed solicitors and that their decisions will be final. It is important to note, however, that British Cycling has an absolute discretion to provide or withdraw legal assistance in any particular case and shall be entitled to do so where, for example, our appointed solicitors advise that the case no longer has a better prospect of success than failure.

Where legal support is provided it is also important to note that British Cycling reserves the right to withdraw funding in circumstances where a member does not adhere to the advice given by our solicitors or co-operate with them in progressing a claim.

Upon registering your claim you will receive full details of British Cycling's undertaking to meet your potential legal costs liabilities. British Cycling are approved as a prescribed Membership Organisation for the purposes of Section 30 of the Access to Justice Act 1999. Full details of British Cycling's undertaking to members in respect of legal costs are available in writing upon request.

Please note that British Cycling reserves the right to withdraw funding at any time in circumstances to include, but are not limited to, where in the opinion of British Cycling and its Solicitors:

- There are no longer reasonable prospects of succeeding in your claim.
- You have failed to instruct, co-operate or agree to prosecute your claim for compensation.
- You have not adhered to advice given by our solicitors.
- You have sought to deliberately mislead either British Cycling or its solicitors in any material particular to your claim.
- You have given information or evidence which you know to be incorrect or misleading or that.
- You have acted in any way or manner which, in our or our Solicitor's view, could be regarded as fraudulent or dishonest.

Unfortunately, the Cycling Incident Helpline and British Cycling's solicitors will not support a legal action:

- Against another rider whilst training.
- Against an official of an event insured by British Cycling.
- Against another member of British Cycling.
- Against a member of one's immediate family.
- Where a claim involves product liability issues.
- Where there is a conflict of interest between a member and British Cycling.

Members will be indemnified in relation to the cost of legal advice and assistance subject to the above-mentioned exclusions. Cases will be referred to our panel of Solicitors and no payment is made by our Solicitors in respect of the referral of any case. Under the Compensation (Exemptions) Order 2006 British Cycling is exempt from authorisation by the Regulator under Section 4(1) of the Compensation Act 2006.

Time limits for making a claim against a third party

Cycling accidents are usually reported to the Incident Helpline immediately, and it is important that this step is not delayed. As a general point, the statutory time limit for bringing a claim for damages for personal injuries is 3 years from the date of the incident. For cases involving property damage only, the limit is 6 years. It will be appreciated that the sooner the matter is reported, the sooner it can be dealt with, particularly if witnesses need to be traced and interviewed.

All too often a case can be prejudiced because of the failure to obtain at the outset, basic information regarding the incident, the location and the witnesses. If you are under the age of 18 then the time limit is extended to 3 years from the date of your 18th birthday. However it is very important that you progress your claim through your parent or legal guardian as quickly as possible so get them to report the matter to the Incident Helpline for you immediately.



Liability insurance for members at fault

Third Party (Public) Liability Insurance is provided by British Cycling's insurers to 'Ride' members who are normally resident in the United Kingdom and find themselves wholly or partly responsible for an incident whilst riding or wheeling their cycle.

If you are involved in an incident that was (or is alleged to have been) your fault or partly your fault your insurance cover indemnifies you in respect of a successful third party claim made against you to a limit of £10 million and you will not be liable for the payment of any insurance 'excess'. This essential member insurance covers non-competitive, social, leisure and utility cycling but does not cover competitive cycling. (Competitive cycling is defined as any cycling activity that involves a race or time trial for which results are published in order of finishing time or position).

By joining British Cycling as a 'Ride' member you will benefit from liability insurance arranged on a 'primary specific' basis - which means that a claim will not be referred to any other insurance policy that you may have.*

*Members travelling to the USA or Canada must have appropriate travel insurance

It is important to note that the insurance covers your legal liability and legal costs and expenses in the event of negligence only and does not cover deliberate acts. Exclusions include business use and the following 'member to member' claims:

- Any liability directly or indirectly caused to a member's immediate family arising from any covered cycling activity.
- Claims against members who are not resident in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands.

Incident checklist

If possible, you should have made a record of the time and place of the incident and details of any other vehicle(s)/property or person(s) involved. You should not have any discussion with the other party with regard to liability. You may, however, provide details of British Cycling's insurance department:

Insurance Department
British Cycling Federation
Stuart Street
Manchester
M11 4DQ
Tel: 0161 274 2000
Fax: 0161 274 2000

Always make sure you obtain:

- Third Party driver contact details, including registration number and insurance details.
- Contact details for all witnesses.
- Witness accounts.
- Details of the incident location to include photos of the incident location or highway defect.

We recommend that all incidents are reported to the police immediately. Insurance particulars should be obtained from the motorist at the very earliest opportunity. If a motorist fails to provide this information or you have any concerns that the information given to you is incorrect or incomplete, you should also report this to the police immediately.

Cycling Incidents

General advice for all members

Incidents involving uninsured or untraced motor vehicles

In most road traffic incidents members are able to obtain vehicle registration numbers, names and addresses and insurance details of the Third Party involved. If, however, you are badly injured you may not be in a position to obtain such information and may be reliant upon the services of the Police to obtain the relevant contact details.

Unfortunately, vehicles involved in a road traffic incident sometimes fail to stop and/or are uninsured. If the motorist is untraced then there is obviously no identifiable third party against whom damages can be claimed. Thankfully, under an agreement with the Minister of Transport, the Motor Insurers Bureau (MIB) has been set up to handle situations where the negligent Third Party is either untraced or uninsured.

An application can be made to the Motor Insurers Bureau for compensation for personal injuries and losses sustained. Whether your incident was caused by an untraced or uninsured motorist, any claim for property damage such as damage to your bicycle will be subject to an excess of £300

and you cannot claim for this at all if you were hit by an untraced driver and the vehicle was not ultimately identified.

It is vital to report your incident to the police immediately, since the MIB can refuse to consider your claim if you fail to do so. In the case of untraced motorists, the incident must be reported to the police within 5 days and your claim made within 9 months. If you have any concerns at all about the validity of a motorist's insurance cover then again, you must put the Police on notice immediately.

It is helpful to have independent witness evidence to confirm the fact of the incident if the driver has left the scene.

The MIB undertake their own investigations with regard to the issue of liability and consider documentary evidence provided to support the value of the claim to include obtaining medical evidence if you have suffered injuries. The MIB will then decide whether an award is appropriate.



Incidents caused by road defects

Some cases involve incidents that have occurred along a highway, as a result of a bicycle wheel hitting a pothole or other defect in the road. In these cases there is clearly no Third Party involved, and there are unlikely to be independent witnesses to the incident itself. The Highways Act 1980 imposes upon a Highway Authority a duty to maintain a public highway. The fact that an incident has occurred owing to the poor condition of the highway might, at first glance, be thought to be sufficient evidence to prove that the Local Authority were negligent for failing to maintain the highway in a good condition.

However, it is very important to be aware that the Courts have been careful to qualify liability to prevent Local Authorities from effectively being the insurer of all highways users who suffer incidents from minor defects.

In fact, a statutory defence is available to a Highway Authority if it can be proved that the authority has taken all reasonable steps to maintain the highway to the standard necessary to accommodate the ordinary traffic that passes along it. Photographic evidence of the defect is crucial, as it is common for defects to be repaired once an incident has been reported, leaving no evidence of the defect should liability be disputed by the Local Authority. In addition, where possible, measurements of the pothole or defect in the highway should be obtained and an exact description of the location of the defect provided.

Road Rage

It is now a fact of life that cyclists may find themselves the victims of 'road rage' or similar attacks. As Police proceedings may follow, most usually for dangerous driving, assault and criminal damage the Police must be contacted at the scene, or as soon as practical thereafter, so that the matter is reported and full particulars of witnesses obtained.

If a criminal prosecution is successful, Magistrates will usually order the driver to pay compensation to the cyclist, although in some instances this payment is actually insufficient. In this case it is still possible to pursue the assailant further for the correct level of damages, in the Civil Courts, although credit in any subsequent civil proceedings will be given for any award made by a Magistrates Court. The assailant will not be insured in respect of such attacks, so recovery of any award that may be made could prove difficult.

Claims may also be made through the Criminal Injuries Compensation Authority that makes payment on a tariff basis to victims of crimes of violence.

Cycling incidents abroad

Although our solicitors give advice in respect of incidents abroad we are unable to fund and do not actively pursue claims against third parties in these circumstances. In this instance members are advised to obtain adequate travel insurance with legal expenses cover.

Insurance for clubs

This insurance cover is arranged for 'non-profit making' clubs and teams. Club Secretaries are reminded that 'commercially named' clubs and teams must ensure that they operate on a non-profit making basis and are financially independent of any commercial businesses that may provide support to them.

Clubs or teams operating as a commercial business are required to make separate arrangements for commercial liability cover and should contact headquarters for assistance.

All Clubs, Teams and Associations in England other than school clubs are automatically covered for Public Liability Insurance, with an indemnity limit of £10,000,000 upon payment of the Club Affiliation Fee to British Cycling. Clubs in Scotland and Wales and school clubs are provided with the same cover upon payment of the appropriate fee. Full details of the liability insurance policy cover can be found at britishcycling.org.uk

The policy indemnifies the club/team in respect of its legal liability for accidental loss or damage to third party property or accidental bodily injury or death to third party persons. Subject to the normal terms and conditions of the Insurer's Public Liability Insurance Policy (a copy of which can be accessed on the website), it indemnifies:

- 1 The club against claims brought by non-members and invitees.
- 2 Officials of the club who act on the club's specific instructions during their term of office, against claims, as follows:
 - (a) Actions brought by non-members who have been invited (prior to possible membership) to take part in the Club's activities, for example, club runs, social activities etc., for injuries sustained and damage to third party property, sustained during participation.

- (b) Actions brought against the club or its elected officials who have carried out the club's instructions, including the hire, rent or loan of premises, at the instructions of the club committee. Such instructions should in all cases comply with the decision given by the club committee.

- 3 Individuals who have been invited to participate in club activities as invitees with a view to joining the club and are not already covered by any other Insurance.

Note: The use of derny or pacing motors for training purposes is also covered - motors are limited, however, to a maximum of 125cc and all Motor Pacers must hold a valid and appropriate British Cycling Motor Pacing licence. Drivers of motor pacing machines over 125cc must apply to British Cycling headquarters for insurance cover. (Note: This cover excludes the use of pacing motors that require compulsory insurance under the Road Traffic Act).

The following activities and persons are excluded from the club/team insurance cover:

- i) Competitive Events:
i.e. formally organised Road Races, Circuit Races, Time Trials*, Track Meetings, Mountain Bike Downhill, Mountain Bike Cross Country, Mountain Bike Four Cross, Bike Trials, BMX, Cycle Speedway and Cyclo-Cross events and timed personal and team challenge events in any of the above disciplines. Insurance cover for the organisers of Time Trials held under the auspices of Cycling Time Trials is provided by the Road Time Trials Council.
- ii) Non-Competitive Events:
i.e. formally organised social, charity & fundraising type events, reliability rides, personal challenge endurance type events, Mountain Bike Downhill practice events with 'uplift' transportation.

See page 16 for Event Insurance details.

Insurance for coaches, leaders and cycle training instructors

iii) Individual Club Members:

Individual Club Members (as opposed to club officials) are not covered unless they themselves are Silver or Gold members of British Cycling with personal liability insurance cover.

iv) Activities not regulated by British Cycling:

A club and its officials and event promoters are not covered for cycling activities that involve any variant or discipline of cycling that is not formally endorsed and regulated by the British Cycling Federation.

v) Activities utilising facilities where an appropriate risk assessment has not been carried out and/or the findings and recommendations have not been implemented by the appropriate people.

vi) Activities on Artificial Structures:

Any off road activity that takes place on or around artificially constructed timber structures, with the exception of bridges/causeways/ramps and the like which exist to span natural features or obstructions, and which exist as part of trails, paths or roadways.

*Clubs affiliated to Scottish Cycling are provided with insurance cover for 'club confined' time trials upon payment of the appropriate fee. Conditions apply.

Professional Indemnity insurance (to an indemnity limit of £5m) and Public Liability insurance (to an indemnity limit of £10m) is provided to qualifying members (i.e. Race Silver/Gold and Ride) who hold either a valid British Cycling Coaching qualification and/or a British Cycling approved leadership or instruction qualification together with a valid First Aid certificate.

The policy is extended to include coverage in respect of approved and qualified coaches, leaders and instructors that have been accepted for cover by British Cycling. All insured coaches, leaders and instructors operate either for and on behalf of British Cycling or operate outside of British Cycling Activities where private arrangements are made with third parties outside the custody and control of the British Cycling Federation and "expenses" or small sums of consideration are paid. Cover is also extended to include any British Cycling Federation coaching, leadership or instruction activity that is carried out on a commercial basis in which the coach, leader or instructor operates as a sole trader or business.

Cover is provided in accordance with and subject to the terms and conditions of British Cycling's 'Professional Indemnity' and 'Public Liability' insurance policies, copies of which are available on request.

Notes:

This policy is also extended to include any British Cycling Federation coaching, leadership or instruction activity that is carried out on a commercial basis in which the coach, leader or instructor operates as a sole trader or business subject to a gross remuneration of £15,000 per annum.

Note: Holders of the Activity Coach Award for Teachers Certificate or holders of qualifications where an individual is identified as a 'Candidate' do not benefit from this insurance cover.



Insurance for Cycling Events

Events liability insurance

For the protection of members and all those involved in the management of registered and insured cycling events, British Cycling provides through its public liability insurance policy, an indemnity, limited to £10,000,000 for legal liabilities arising from claims made against an event organiser, official or participant that involves either bodily injury or property damage to a third party.

All events promoted under the auspices of British Cycling are provided with this cover upon receipt of a properly completed Event Registration form and the payment of all appropriate fees.

Cover can also be provided for non-competitive events such as social, reliability, challenge and sportive rides.

In the unlikely event that a claim is directed at a race official 'as an individual', rather than as a representative of an event, then British Cycling also provides to that individual the benefit of 'Directors & Officers Liability' insurance which provides indemnity against 'wrongful acts' committed by 'individuals' acting on behalf of an event held under the auspices of British Cycling.

Notes:

1 'Wrongful act' shall mean any actual or alleged breach of trust, breach of duty, neglect, error, misstatement, misleading statement, omission, breach of warranty of authority or other act wrongfully committed or attempted by the Official in the course of performing his duties as an Official.

2 Track Meeting Promoters should note that the standard event liability insurance allows the use of derny or pacing motors. Motors are limited, however, to a maximum of 125cc and all Motor Pacers must hold a valid and appropriate British Cycling Motor Pacing licence. Drivers of motor pacing machines over 125cc must apply to British Cycling headquarters for insurance cover.



Motor vehicle insurance for road event officials

Occasional motor vehicle insurance is available to members who organise road events or perform a key role as a designated road event official. This insurance cover forms an extension to British Cycling's motor fleet policy and has been arranged for the benefit of organisers and key officials that are unable to find cover for their activities under their own personal motor vehicle insurance. It is for members using their own vehicle and is for the duration of a road event only.

For the purpose of this insurance cover 'the duration of the event' is defined as meaning from the start of a race until the end of a race and does not include the use of the vehicle between stages.

Members wishing to receive the benefit of motor vehicle insurance whilst using their own vehicles must provide vehicle and personal details to the organiser in advance of the event. In order to effect this cover the organiser must submit vehicle insurance requirements to British Cycling headquarters on an official registration form in advance of the event and certain conditions apply: all drivers must be members of British Cycling;

be aged 21 years or over; and be the named and 'normally insured' driver of the vehicle.

Note: Motorcycle marshals must be members of the National Escort Group, be Part 3 qualified and be at least 25 years of age.

This special extension to British Cycling's motor vehicle insurance arrangements is 'comprehensive' (i.e. not 'third party') in the event of a road traffic incident only and does not provide insurance cover for property or vehicle damage claims arising from the use of radio and other event equipment and the policy does carry an 'excess' that will be paid by the Federation in the event of a claim.

Important: The provision of motor vehicle insurance cover to nominated event officials is conditional and responsibility for compliance rests with the individual driver. Responsibility for registering an event's vehicle insurance requirements rests with the event organiser. Vehicle registration forms may be obtained at britishcycling.org.uk



Optional Extras for Members

Bike Insurance

British Cycling Bike insurance is available to all members, whether a commuter, a competing cyclist or someone who rides for leisure. British Cycling Bike Insurance is arranged by a company who already cover thousands of cyclists throughout the UK. The Insurance works around their 'create your own cover' system, so you only pay for the cover that you need.

It should be of particular interest to British Cycling members participating in cycling events. Home contents policies and even some bicycle insurances policies will not extend cover to this.

A specialist policy like British Cycling Bike Insurance can be a more cost effective way of ensuring that your bike is thoroughly insured.

You should be aware that your British Cycling membership does not provide you with insurance for damage to or theft of your bike. However, if your bike is damaged due to the fault of another person you may be able to use the legal support scheme to bring a claim against a third party. Where such a claim is brought you will not receive the replacement value of your bike and the legal processes involved in establishing fault can sometimes take time. If your bike is insured separately you should be able to obtain a replacement bike without delay.

See opposite for details of how to get a personal quote in 20 seconds for British Cycling Bike Insurance.

Benefits include:

- Theft & accidental damage cover for bikes up to £5,000
- New for old cover on bikes up to 3 years old
- Bicycle hire cover available whilst making a claim
- Zero excess on theft and accidental damage claims*

Optional extras:

- EU and Worldwide cover options
- Additional riders extension
- Multiple bikes on one policy (up to 15% off discounts for additional bikes)

How to buy

Gold members get 15% off
bcbikeinsurance.co.uk/gold

Silver members get 10% off
bcbikeinsurance.co.uk/silver

Ride members get 10% off
bcbikeinsurance.co.uk/ride

Bronze members
bcbikeinsurance.co.uk

or call the dedicated telephone number:
0845 408 1812

BC Bike Insurance reserves the right to amend or withdraw this offer without prior notification, at any time. Offer is correct at time of publication.

*(unless bike is stored in a wooden shed, communal hallway or outbuilding)

Applies to BC Bike Insurance and Cycle Rescue:

BC Bike Insurance is operated by JLT online and a division of Jardine Lloyd Thompson UK Limited. Lloyd's Broker. Authorised and Regulated by the Financial Services Authority. A part of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No 00338645. VAT No. 244 2321 96 BC Bike Insurance reserves the right to amend or withdraw this offer without prior notification, at any time. Offer is correct at time of publication. Prices correct at time of publication. Discounts may not be combined.

Cycle Rescue

Cycle Rescue is an emergency roadside recovery service for cyclists – a cycling version of those yellow or orange vans that help you when your car breaks down!

If you became unable to complete a journey (anywhere in the UK) due to an accident, theft or irreparable breakdown, Cycle Rescue will take you and your bicycle to a convenient location. That could be your home, train station, bicycle repair shop, car rental agency or alternative overnight accommodation.

How to buy

Standard price (Bronze members) bcbikeinsurance.co.uk	£18.00
10% discount (Silver members) bcbikeinsurance.co.uk/silver	£16.20
10% discount (Ride members) bcbikeinsurance.co.uk/ride	£16.20
15% discount (Gold members) bcbikeinsurance.co.uk/gold	£15.30
Members also buying Bike Insurance (£10 discount on standard price)	£13.00

or call the dedicated telephone number:
0845 408 1812

Travel insurance

Although our solicitors give advice in respect of incidents abroad we are unable to fund and do not actively pursue claims against third parties in these circumstances. In this instance members are advised to obtain adequate travel insurance with legal expenses cover.

Comprehensive travel insurance is available for trips of up to 6 months or alternatively an annual policy. Cover includes all non-hazardous holiday activities and can be extended to include all forms of cycling, including racing. Europe assistance and legal expenses cover is included. Premiums vary according to geographic location and the duration of your trip.

How to buy

You can buy cover online at:
policydirect.co.uk/bcf/bcfquote
or contact Capital & County Insurance Brokers
on 01795 597170





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