

CYCLOPEDIA

Knowhow

Making sense of commonly misunderstood subjects



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Cycling overseas

What should I do if I have an incident cycling abroad?

If you are unfortunate enough to be injured while cycling abroad as a result of the negligence of a third party, it is important to remember that, just like an incident in the UK, you will be able to pursue a claim for your injuries and losses.

However, it is very likely, depending on where the incident happened and the identity of the third party, that a foreign law will apply to your claim. So when you get home you will need to instruct a specialist international injury lawyer who is experienced in dealing with foreign accident claims. Call the Cycling UK Incident Line on 0330 107 1789 in the first instance.

Since Brexit, it has become significantly harder for UK citizens to bring claims arising from incidents abroad in the UK courts. Your specialist lawyer should be able to advise you as to whether, on the facts of your case, it will be possible. If not, then a good international injury lawyer will nevertheless be able to explore the possibility of working alongside lawyers in the country where your incident happened. The litigation can then be pursued there but you'll still have the benefit of a British lawyer involved in your case, to help advise and guide you.

In terms of the incident itself, provided you aren't too badly injured, you should try to obtain



all the usual details you would if the incident happened back home (see the Crash Course article, last issue – [cyclinguk.org/crash-course](https://www.cyclinguk.org/crash-course)). Most importantly, you should get the registration of the third party and their insurance details.

In certain European countries it is common for drivers to keep pro forma accident report forms in their vehicle. If you feel comfortable doing so, you can complete this form with the third-party driver. Only sign it if you are 100% certain that the facts of the incident have been recorded correctly, and take a photo of the completed form for your own records.

If possible, call the police to attend the scene of the incident as they will then prepare a report. A police report is normally a very important piece of evidence. If the police are not involved, it can make proving exactly what happened much more difficult. If there are any witnesses, you should also try to obtain their contact details, so your solicitor can make contact with them.

Take plenty of photographs of any damage to your bike and the third-party vehicle. Try to stay calm during your dealings with the third party. ●

Your insurance

Don't just pick the cheapest policy on a price comparison site. When selecting a policy, read the documents carefully, especially the summary of what is included and excluded, and make sure that your cycling trip doesn't fall under one of the exclusions. If you are taking part in an event like a sportive or a race, make sure such an event is covered by your policy.

Make sure there is sufficient cover, not only for your bike and any accessories you've had fitted, but also plenty of medical cover in case you are injured.

When selecting travel insurance, try to select a policy offered by a company you have previously had a good experience with. For example, if you have made an insurance claim with a company before and they handled it well, it might be worth going with them again.

Cycling UK members get 15% of Yellow Jersey travel insurance. See [cyclinguk.org/member-benefit/yellow-jersey-travel](https://www.cyclinguk.org/member-benefit/yellow-jersey-travel).

Don't leave home without it Tick these items off your to-do list before travelling.



Pack your travel insurance policy documents so you can quickly contact your insurer to let them know about the incident and get their assistance dealing with the aftermath.



Put your GHIC card in your wallet. It entitles you to free 'emergency and necessary medical care' in the EU. [gov.uk/global-health-insurance-card](https://www.gov.uk/global-health-insurance-card)



Pack your passport and ensure it has sufficient time remaining on it to comply with the rules of the country you are visiting.



Make sure you have completed any forms that are a prerequisite to entering the host country e.g. proof of Covid status, visa waiver forms, etc. Pack copies for inspection at the border.