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**A**ny road incident that damages you or your bike will tend to happen fast. There's little time to react, let alone think. Afterwards, however, you need to be methodical. It's easy to let adrenaline take over and erupt in anger or insist you're fine and jump back on the bike like a pro rider after a spill in the peloton. Don't. Get to a place of safety and take a breath. Check yourself first and your bike second. Follow the advice in this article. If you can't remember it, just call the Cycling UK Incident Line on 0330 107 1789. That's the most important takeaway from these pages.

Now let's get into the details. Crashes on the road (excluding those caused in sporting events and by defective equipment) normally fall into one of two categories. The first is caused by the fault of a third party – for example, a driver, a pedestrian (with or without a dog), a horse-rider or another cyclist. The second is caused by a defect in the highway, such as a pothole. These are not accidents, which are chance events without identifiable cause. They are collisions or crashes attributable to specific circumstances.

If you sustain losses – including personal injury, damage to property or financial losses – you can bring a claim for compensation. To do so you must establish the following:

- The incident occurred no longer than three years ago (unless the victim is a minor)
- That a duty of care is owed by the third party
- That there has been a breach of that duty through negligence or by a failure to comply with a specific law
- That there's a causal link between the breach of duty and the injury and loss sustained