

Cycling UK Individual Third Party Insurance - FAQs

The information in this FAQ has been provided by Bikmo Limited on behalf of Cycling UK to offer guidance to members on third party liability insurance. Cycling UK is not authorised to provide advice on insurance.

1. What does 'Third Party Insurance' mean?

Answer: It protects you against claims up to the value of £10 million made against you for injury, loss or damage you may have caused whilst cycling.

2. Will I receive a certificate? If not, how will I know I'm insured?

Answer: No – Membership of Cycling UK automatically provides cover. Full details of the insurance are provided in the [Guidance Note for Third Party Cover](#) available to all members, in accordance with Financial Services Authority regulations. There is a standard RSA master insurance policy but it will provide members with no more useful information about the cover than that contained in the guidance sheet.

3. Is my electric cycle covered? If so, what are the restrictions?

Answer: Where the main source of propulsion is electrical, the cycle would not be covered as it would be classified as a motor vehicle and should therefore have Road Traffic Act insurance. However, if it has pedals and is mainly used as a conventional bicycle (unicycle, tricycle, quadracycles, tandem or triplet) and only has electric assistance then it would be covered.

4. Am I covered cycling to and from work? Am I covered for business usage?

Answer: Yes, you are covered for commuting to work and you are also covered for cycling to and from business addresses, but not for work as a cyclist e.g. as a courier or professional racing cyclist.

5. Am I covered if I participate in charity rides?

Answer: Yes, provided they are not competitive in nature.

6. Am I insured against a claim made by another Cycling UK member?

Answer: Yes

7. I'm a Cycling UK member and go on Cycling UK rides with my local Member Group and/or an affiliated club. If I knocked another Cycling UK member off, where do I stand if they are injured or their bike is damaged?

Answer: You are covered up to £10 million.

8. Is there any excesses on the policy?

Answer: No

9. I'm a Cycling UK member and go on Cycling UK rides with my local Member Group and/or an affiliated club. If another Cycling UK member knocks me off accidentally and me and my bike are both damaged, where do I stand?

Answer: If the other rider is also a Cycling UK member, then they will be covered for your loss/injury up to £10 million.

10. And what if the person who knocks me off is not a member but is still riding with the Group, where do I stand then?

Answer: If the non-Cycling UK member has been 'invited' on the ride, which is an officially recognised Cycling UK event, and the number of 'guest' riders does not exceed five, then the 'guest' is insured as if they were a Cycling UK member for that ride, so you would be able to make a claim for any damage or injury caused to you.

11. I plan to ride a sportive event on the Continent next year. Does Cycling UK insurance cover me? Although it's not a race, you are timed around the course and some people treat it like a race.

Answer: Yes, provided you are normally resident in Great Britain, the Channel Islands, Northern Ireland or the Isle of Man and it is not a racing event.

12. Does Cycling UK offer 'temporary' insurance or insurance just to take part in a Cycling UK event?

Answer: If you take part in an event registered under one of Cycling UK's summer cycling initiatives: [Bike Week](#) or [Big Bike Revival](#) you will receive event and ride insurance cover for free.

13. Am I covered if I participate in time trials?

Answer: Yes, full Cycling UK members are covered.

14. Does Third Party insurance cover me to lead a ride?

Answer: No. This cover is only available to ride leaders registered under Member Group Organisers' Liability insurance or Affiliated Groups Organisers' Liability insurance. It also only applies if you are leading the ride in accordance with Cycling UK guidelines.

15. Am I insured if I am riding a tandem as a pilot and have a claim made against me by the stoker following an accident?

Answer: Yes - the stoker on a tandem is regarded as a 'third party'.

16. What if the stoker is seen as the cause of the crash?

Answer: Should the stoker be a Cycling UK member and regarded as the cause of a crash, then they too would be covered.

17. What is the position if the stoker is blind or otherwise disabled?

Answer: As long as they are Cycling UK members, they will be covered.

18. Am I covered if towing a child or luggage trailer?

Answer: Yes, cover is still available if you are towing a trailer. As with tandems, a child in a child trailer is regarded as a 'third party' and so could make a claim against the cyclist if the child was injured in a crash deemed to be the rider's fault.

19. Am I covered if riding a cycle converted for use by someone who is disabled?

Answer: Yes. Cover extends to hand-cranked and similar cycles. If you ride something that might be regarded as 'non-standard', you may wish to contact Cycling UK National Office to confirm cover, but generally Cycling UK wishes to encourage cycling by disabled members.

20. I live in the Republic of Ireland. As a member of Cycling UK do I benefit from your Third-Party insurance?

Answer: No. Only Cycling UK members normally resident in Great Britain, the Channel Islands, Northern Ireland or the Isle of Man are insured.

21. In the event of a liability claim what happens if I have several insurance policies, or memberships which include, Third Party liability?

Answer: If Cycling UK is the first organisation that you contact then our insurers will respond and deal with the claim, including settlement. Depending on the circumstances, Cycling UK may enquire whether the member has any dual insurance that may allow the charity to share the cost of any claims.