

## Guidance Note 5 – Special Events Insurance

The information in this guidance note has been provided by Bikmo Limited on behalf of Cycling UK to offer guidance to organisations, individuals, groups and charities (*for the purpose of this document referred to as 'Activity Providers'*) regarding which events and activities (*for the purpose of this document referred to as 'Events'*) can be covered by the Organisers' Liability insurance provided by Cycling UK.

Please note that Cycling UK is not authorised to give advice or make recommendations on insurance. Cycling UK arranges cover via Bikmo Limited who are authorised and regulated by the Financial Conduct Authority. Checks and further information can be obtained by looking at the Financial Services Register.

It is the responsibility of the Activity Provider to check they have obtained appropriate cover and demonstrate responsible steps are taken to minimise the potential for incidents to occur. (*please see Cycling UK Event Organiser and Ride Leader Checklist for more information*).

### Period of insurance

1 October 2024 to 30 September 2025

### How the insurance is provided

Cycling UK has arranged liability insurance for Activity Providers organising one-off special events which are part of Big Bike Revival, Bike Week and the Women's Festival of Cycling. Cover is given under a policy taken out by Cycling UK with Royal & Sun Alliance Insurance Plc, policy number RSAP0198840300. Cover provided after 30 September 2025 will reflect the cover available to Cycling UK at the time.

The policy Limit of Indemnity is:

- Public Liability - £10,000,000 any one event
- Products Liability - £10,000,000 any one event and in the aggregate

The policy cover period varies depending on the initiative the Event relates to:

- Big Bike Revival: Oct - September
- Bike Week: TBC
- Women's Festival of Cycling: TBC

Cycling UK believes that the insurance provided meets the needs of Activity Providers delivering Events under the collective umbrella of Big Bike Revival, Bike Week and Women's Festival of Cycling initiatives. Cycling UK does not and has not assessed individual needs for insurance nor will it provide advice or recommendations about individual needs.

### Summary of the insurance provided

Activity Providers may provide a range of cycle-related Events to members of the public; such as:

- Cycle rides

- Cycle confidence training sessions
- With regards to Cycle confidence training sessions; Activity Providers don't necessarily require a formal qualification; however, they should be able to demonstrate practical experience in providing cycling advice such as skills training or coaching sessions.
- Social activities, such as a cycle club open day or village fete
- The provision of maintenance advice related to cycling or cycle maintenance; such as tune-ups, puncture repairs, adjustments and replacing brake blocks and cables
- Maintenance and teaching sessions
- With regards to Dr Bike sessions; Activity Providers don't necessarily require a formal qualification; however, they should be able to demonstrate practical experience in cycle maintenance.
- Cover also includes catering aspects provided as part of the Event; such as tea stops during a ride or a barbecue for ride participants at the end of the Event.

Cover is provided for claims made against Activity Providers for injury or damage caused to a third party as a result of:

- Any cycling related Event an Activity Provider is responsible for
- Any expert advice related to cycling an Activity Provider delivers
- Cycles supplied or hired out by an Activity Provider, providing cycle supply or hire is not their main business.

Cover for organised rides

Activity Providers can be insured for Events that include an organised ride such as:

- Leisure rides
- Touring rides
- Audax rides

In addition, cover will be valid providing:

- The ride is run in accordance with any guidance issued by Cycling UK
- All participants on the ride are registered by completing a Cycling UK
- Rides in collaboration with other individuals or bodies clearly state that the Activity Provider is the main organiser of the ride and that Cycling UK guidelines have been applied to the event.

Events that will **not** be insured include:

- Any form of competitive cycling
- Time trials
- Mass start races
- School rides or events specifically for minors under the age of 13 years.

In addition, cover cannot be used for:

- Employee Liability insurance
  - Meaning; Cycling UK's cover is designed to cover Activity Providers where cycle rides, cycle loan and cycle maintenance are not their primary business or regular activity – it is for Activity Providers who wish to promote Events to the public through Cycling UK initiatives

- Cycling UK's cover is not intended to replace any Employee Liability insurance for organisations, individuals, groups and charities where cycle rides and maintenance are their primary business
- Details of Cycling UK's annual public liability cover for rides and events and cycle related business insurance cover can be found at [www.cyclinguk.org/insurance](http://www.cyclinguk.org/insurance)
- Professional indemnity insurance
- The selling of bikes, buildings and contents
- Rides over 500 people (unless with prior agreement of Cycling UK)

Activity Providers who are in any doubt as to whether or not they are eligible for Cycling UK cover should check with the appropriate contact at Cycling UK.

### **Geographic cover**

Activity Providers are insured if they are normally resident within Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands and any services are provided within the same geographic area.

### **Action to take if Activity Providers experience a serious incident**

If there is an incident which an Activity Provider thinks may lead to a claim being made, they must contact Bikmo Limited as soon as possible on **01244 727 100** (lines open 9am-5pm Mon-Fri) or at [cyclinguk@bikmo.com](mailto:cyclinguk@bikmo.com). You can also submit a claim 24/7 at [bikmo.com/cyclinguk](http://bikmo.com/cyclinguk)

### **Action to take if Activity Providers have a complaint**

If an Activity Provider wishes to make a complaint about any aspect of the insurance provided to by Cycling UK, they should call the Cycling UK National Office on 01483 238300.

If an Activity Provider remains dissatisfied, they should make a complaint using Cycling UK's Complaints Procedure and the details are on the Cycling UK website at [www.cyclinguk.org](http://www.cyclinguk.org)

### **Peace of mind**

Royal & Sun Alliance Insurance Plc is covered by the Financial Services Compensation Scheme. If they were unable to meet their obligations to an Activity Provider under the Cycling UK policy, then they may be entitled to compensation from the scheme.