

## Guidance Note 2 & 3 – Organiser’s Liability Insurance FAQs

The information in this FAQ has been provided by Bikmo Limited on behalf of Cycling UK to offer guidance to an Affiliated Body or Member Group on how to minimise the potential for incidents to occur. Cycling UK is not authorised to provide advice on insurance.

### 1. Exactly what does Organisers’ Liability insurance provide me with?

Answer: Cover of up to £10 million for claims made against you as the ride leader or event organiser resulting from loss, injury or damage suffered by others as a result of your negligence.

### 2. I want to organise a charity bike ride. What insurance do I need and can you provide it?

Answer: Organisers’ Liability cover, which can be obtained by affiliating to Cycling UK.

### 3. I want to take a cycling group abroad. Am I insured as an organiser / ride leader?

Answer: Yes, cover is available for world-wide travel excluding USA/Canada. For travel to USA/Canada please contact Bikmo Limited on 01244 727100 who may be able to assist.

### 4. I am a member of an affiliated club and I want to organise a trip away. What are the restrictions?

Answer: If it is deemed that you are organising a ‘package’ i.e. booking travel and accommodation, you may be subject to The Package Travel, Package Holidays and Package Tours Regulations 1992. Seek advice from the Department for Trade and Industry.

### 5. I am organising a ride for my local Cycling UK Member Group but there may be quite a few non-members on it. What is the position?

Answer: The Insurance Guidance Sheet states that the maximum number of ‘guests’ on any Cycling UK ride should not exceed 10 and non-members should not ride with a Group more than 3 times before being asked to join.

### 6. If there is a limit of 10 non-members on a ride, what about beginners’ rides?

Answer: For Cycling UK Member Groups, but not affiliated clubs, the 10 non-member limit is only a guideline. If more than ten non-members turn up on a ride, then they should not be turned away, but ride leaders should be aware of all the guidance available on leading a ride; ensure that they are comfortable with the number of non-members on the ride and that entry forms for each rider have been completed. It is expected that in running a beginners’ ride, the Member Group will have experienced ride leaders and helpers available to make sure that both Cycling UK members and the guest non-members can participate happily and safely in the ride.

## 7. What is the situation if a registered ride leader is not available to lead a ride?

Answer: An experienced rider could lead the ride and Cycling UK should be advised as soon as practicable.

## 8. I'm a member of Cycling UK but have never organised an event or led a ride. I've been asked by a friend to organise a charity event on behalf of a local church. How can I get insurance?

Answer: Contact Cycling UK's insurance brokers, Bikmo Limited for advice on 01244 727100.

## 9. What about Organisers' Liability insurance in the Republic of Ireland?

Answer: Currently, this is unavailable to residents outside the UK.

## 10. I want to organise a time trial for my group. Is this covered?

Answer: No, time trials are specifically excluded from cover. Contact Bikmo Limited 01244 727100 who may be able to assist.

## 11. Our club is organising a sportive ride, are we covered?

Answer: Affiliated bodies may organise 'events' which are rides for both members and the public. You are covered for rides/events providing it involves fewer than 200 riders. For events involving more than 200 riders, you must advise Cycling UK of the details in advance of the event by completing an event registration form. You are covered for rides/events which are sportives, touring competitions, reliability events, Audax events, and in record breaking. You are not covered for any form of competitive cycling including time trials or mass start races.

## 12. Can I take out Cycling UK insurance in the name of a registered company?

Answer: Yes. You can affiliate a registered company for Cycling Activities only (such as a company organised charity ride). This does not replace the normal business insurance any company would require. Contact Bikmo Limited on 01244 727100 if you wish to arrange Public Liability cover for a company, they may be able to help.

## 13. Is the cover Cycling UK provides to Cycling UK Member Groups the same as that provided to affiliated clubs?

Answer: In general, yes, but the cover available to Member Groups is wider.

## 14. Do we have to use the Cycling UK entry form for non-members on rides, or would a locally devised version be acceptable?

Answer: Cycling UK Member Groups must use the approved Cycling UK entry form. Affiliated groups may use their own version, providing it includes the same questions as the Cycling UK form.

### **15. What are the rules and what do we need to do about allowing young people on rides?**

Answer: Full guidance on children and young people participating in Cycling UK activities is set out in Cycling UK's library of resources for event organisers. Essentially, the guidelines are that anyone under the age of 13 should be accompanied by a parent or responsible adult and those between 13 and 18 must have a signed parental consent form.

### **16. Do events for the public need to be registered with Cycling UK and included in the Cycling UK Events Guide for the event to be insured?**

Answer: Yes. The event entry form can be found in our library of resources.

### **17. Are Doctor Bike activities covered? If so, are there any restrictions on the cover?**

Answer: Yes – A Doctor Bike check will include looking at and adjusting brakes, tyres, gears and checking the general road-worthiness of a bike, however, no mechanical or electrical repair work should be undertaken.

### **18. Are ride leaders insured if they give first aid to someone on the ride and they have a claim made against them in respect of the first aid they gave?**

Answer: Yes, but on the condition that the ride leader has received formal training as a first-aider.

### **19. Are we insured for riders using bikes owned by Cycling UK, a Cycling UK Member Group or a Cycling UK affiliated club?**

Answer: Yes. If an organisation is using a third party to provide cycles then participants must be covered by the suppliers' own insurance.

### **20. Are Community Cycle Clubs registered as a Cycling UK Affiliated Group able to carry out any additional activities covered under the Organiser's Liability insurance?**

Answer: Yes. Volunteers and Ride Leaders with the appropriate training are able to carry out the following additional activities:

- Doctor Bike checks
- Adjusting/servicing, but not replacing, headsets
- Basic bike trail maintenance, including the pruning/tidying/clearing of vegetation from trails only (excluding the use of any chainsaws or heavy equipment)