



Guidance Note 1 – Third Party Cover for CTC Members

This guidance sheet has been produced by CTC and Butterworth Spengler Insurance Group to offer guidance as to what you should do to minimize the potential for incidents to occur. CTC however are not authorized to give advice on insurance.

What cover are we offering?

As part of CTC membership, CTC has arranged third party cover for members normally resident in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands. Cover is given under a policy taken out by CTC with Royal & Sun Alliance under policy number RSAP1587485200. The policy has a maximum liability of £10,000,000 in respect of each incident and is for the period 1 October 2014 to 30 September 2015. Cover provided to you after 30 September 2015 will reflect the cover available to CTC at the time. A copy of the CTC master policy is available on request.

CTC believes that the cover provided meets the needs of the majority of CTC members. CTC has **not** assessed your individual needs for cover and you will **not** receive advice or recommendations from CTC about your insurance needs.

CTC arranges this cover via Butterworth Spengler Insurance Group, who are authorised and regulated by the Financial Conduct Authority. You may check this and obtain further information by looking at the [Financial Services Register](#).

Summary of the Cover provided

Cover is provided for injury or damage caused by you to a third party while you are cycling anywhere in the world, **except** the USA and Canada. A third party means anyone **other** than someone employed by you. You will **not** be covered for damage to property belonging to another member of your family. You are covered if you are cycling on a cycle (unicycle, bicycle, tricycle, tandem triplet or adapted cycle) **unless** it is driven by mechanical power **other than** electric assistance.

You are covered while you are a fully paid-up member of CTC.

You are covered while you are using your cycle for private and professional purposes, including business cycling. You will **not** be insured if you are specifically employed as a cyclist e.g. as a cyclist-messenger or a carrier cyclist.

You are covered while cycling in touring competitions, reliability events, audax events, time-trials and in record breaking. You are **not** insured for any other form of competitive cycling.

What to do if you have an accident

If you are involved in an incident which you think may lead to a claim being made against you, telephone the CTC Accident Line on 0844 736 8452. They will send you a claim form to complete. Fill in the form with as much information as possible and send it, together with any supporting information, including any letters of claim sent to you, to: Butterworth Spengler Insurance Group, 20-24 Faraday Road, Wavertree, Technology Park, Liverpool L13 1EH quoting the CTC policy number RSAP1587485200.

What to do if you have a complaint

If you wish to make a complaint about any aspect of the cover provided to you as part of your CTC membership, please speak to us at CTC National Office on 0844 736 8450. If you remain dissatisfied, you should make a complaint using CTC's Complaints Procedure.

Peace of mind

Royal & Sun Alliance is covered by the Financial Services Compensation Scheme. If they are unable to meet their obligations to you under the CTC policy, you may be entitled to compensation from the scheme.

2014_09_10_Insurance_Fact_Sheet-Members.doc