

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

What cover are we offering?

As part of Cycling UK membership, Cycling UK 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 Cycling UK 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 2016 to 30 September 2017. Cover provided to you after 30th September 2017 will reflect the cover available to Cycling UK at the time. A copy of the Cycling UK master policy is available on request.

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

Cycling UK 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 Cycling UK.

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 Cycling UK 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 Cycling UK 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 Cycling UK membership, please speak to us at Cycling UK National Office on 01483 238300. If you remain dissatisfied, you should make a complaint using Cycling UK'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 Cycling UK policy, you may be entitled to compensation from the scheme.

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