Guidance Note 3 – Organisers' Liability Cover for Affiliated Groups

The information in this guidance note has been provided by Bikmo Limited on behalf of Cycling UK to offer guidance to an Affiliated Group. Cycling UK is not authorised to provide advice on insurance.

Organisation included in the insurance

Group associated with Cyclists Touring Club trading as Cycling UK

Period of insurance

Membership start date to renewal date

How is the insurance provided?

Cycling UK has arranged Organisers' Liability cover for groups affiliated to Cycling UK and its ride leaders, volunteers and committee members (officials). Cover is given under a policy taken out by Cycling UK with Hiscox Insurance Company Limited under policy number PL-PSC10003735502/00.

The policy has a maximum liability of £10,000,000 in respect of each incident and is for the period 1 October 2025 to 30 September 2026. Cover provided to you after 30 September 2026 will reflect the cover available to Cycling UK at the time. A copy of the master insurance policy is available on request.

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

Cycling UK arranges this cover via Bikmo Limited, 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

Affiliated groups ('You') may organise rides primarily for your regular group riders. You may also organise 'events' which are rides for both your regular group riders and the public.

You are covered for rides or events ***providing*** the ride/event involves fewer than 200 riders. If you plan an event with more than 200 riders, you ***must*** advise Cycling UK of the details in advance of the event by completing an event registration form. By completing this form, this does not guarantee that the event has been approved, only when confirmed in writing by Cycling UK.

You may welcome up to 10 guest riders in addition to your regular group riders. This limit is a guideline, if more attend, they should not be turned away; however, ride leaders must have completed a risk assessment and be confident they can manage the group safely and that they are comfortable with the numbers attending.

You are covered for rides or events which are sportives, touring competitions, reliability events or Audax events.

You are not covered for any form of competitive cycling including time trials or mass start races.

The cover includes social events run as part of a ride, for example, tea stops or a barbecue for ride participants at the end of a ride.

In addition, cover also extends to cover cycle related promotional activities not tied to a ride as well as group meetings.

Ride Leader & Volunteer Requirements

If your officers (ride leaders, volunteers including marshals and committee members) are involved in running a ride or event, the group is covered for claims made against your group for injury or damage caused to a third party.

Rides in collaboration with other bodies are covered ***provided*** you are clearly the organiser of the ride or event.

Your officers are covered while they are a member of your group. It is recommended that you register your officials with Cycling UK to ensure that they are covered.

Event Planning & Management

You are covered provided the ride or event is run in accordance with Cycling UK guidance. Ride leaders must complete a written Risk Assessment for every ride or event and take all reasonable steps to minimise risks. See the Ride Leader Handbook for full guidance on completing the Risk Assessment.

It is best practice to keep an accurate list of all participants for each ride/event, either through collection of names or by completion of an entry form.

'Tours' lasting more than one day and including transport and/or accommodation may constitute a 'package'. It is your responsibility to seek guidance on whether this falls within The Package Travel, Package Holidays and Package Tours Regulations 1992. Tours that do, are not covered by this policy.

Geographic cover

You are covered for any ride or event which takes place anywhere except USA/Canada.

Participant Guidelines

You are covered if either a regular rider or guest rider from your affiliated group causes injury or property damage caused to a third party during your ride or event, leading to a claim against your group.

What to do if there is an accident

If you think you may have been involved in an incident that may lead to a claim being made against you, or your club's officials, please contact Bikmo as soon as possible on 01244 727100 (lines open 9am-5pm Mon-Fri) or at cyclinguk@bikmo.com. You can submit a claim 24/7 at bikmo.com/cyclinguk.

What to do if you have a complaint

If you wish to make a complaint about any aspect of the cover provided to you, please contact Cycling UK on 01483 238300 (lines open 10am to 4pm Mon-Fri) or at membership@cyclinguk.org. If you remain dissatisfied, you should make a complaint using Cycling UK's Complaints Procedure at www.cyclinguk.org

Peace of mind

Hiscox Insurance Group Limited is covered by the Financial Services Compensation Scheme. If they were unable to meet their obligations to you under the Cycling UK policy, you may be entitled to compensation from the scheme.

July 2026