Member Groups Organisers’ Liability Insurance FAQs

The information in this FAQ has been provided by Bikmo Limited on behalf of Cycling UK to offer guidance to a Member Group and should be read alongside the Organisers’ Liability Insurance Member Groups Guidance Note. Cycling UK is not authorised to provide advice on insurance.

Policy Cover

Exactly what does Organisers' Liability insurance provide?

Cycling UK’s Organisers’ Liability Insurance provides cover for ride leaders, volunteers and committee members (officials) from Member Groups involved in running group rides or events. The insurance provides up to £10 million in cover for claims made against officials resulting from loss, injury, or damage suffered to third parties due to their negligence, provided the ride is organised according to Cycling UK’s rules and guidance.

If a rider is injured on a group ride, are they covered by this insurance?

No. This is a liability policy designed to protect the leader or organiser if they are sued for negligence. It does not provide payments for a rider's personal injury, medical costs, or lost earnings from a standard accident where no negligence occurred. All regular member group riders should already have their own £10 million third party insurance cover by having individual Cycling UK membership.

Are there any restrictions on the style of riding disciplines?

Cover extends to BMX, track cycling, road riding, mountain biking, gravel, and the use of legal e-bikes. The policy is designed for non-competitive cycling where participation is the primary focus. You are not covered for any form of competitive cycling, including time trials or mass-start races, as these require specialist racing insurance.

What are the requirements for an e-bike to be covered under the policy?

As per the insurer’s specification, all electronically assisted cycles (e-bikes) must meet the following criteria:

a. the cycle must have pedals that can be used to propel it;

b. the electric motor should not be able to propel the cycle when it is travelling more than 15.5mph;

c. the motor must not have a maximum power output of more than 250 watts; and

d. the cycle must display either the power output, manufacturer of the motor, the battery voltage or its maximum speed.

Are skill sessions covered?

No. Organisers' Liability cover is not intended for skill sessions, instructing or demonstrations. This can be obtained on an individual basis through Cycling UK’s Cycling Activity Provider individual membership.

Is competitive cycling covered?

No. There is no cover for any form of competitive cycling, including time trials or mass-start races, as these require specialist racing insurance.

My group is based in the Republic of Ireland, will we be covered for Organisers' Liability Insurance?

Currently, this insurance is unavailable to residents outside the UK.

What is the period of insurance?

Cover is provided through an annual policy through Hiscox Insurance for the period 1 October 2025 to 30 September 2026. Cycling UK ensures that Member Groups have Organisers' Liability Insurance in place for the duration of membership and will advise the policy details in place after 30 September 2026.

Ride Leader & Volunteer Requirements

Do ride leaders, volunteers and committee members need to be registered with Cycling UK?

Whilst registration with Cycling UK is not required to enable ride leaders, volunteers and committee members to benefit from the Organisers' Liability Insurance, Cycling UK recommends your group register these roles with us. However, in the event of an incident, a non-registered ride leader has the same cover as a registered leader. Find the registration form here.

Are marshals covered by the Organisers' Liability Insurance?

Yes, this policy covers officers which include marshals.

Do ride leaders need to have qualifications or training?

Formal training isn't a strict requirement for ride leaders. As long as those identified are competent cyclists and the club is confident in their ability to lead rides safely and responsibly, they can be added to your group ride leader list without needing an external course or certification.

See The Ride Leader handbook for more information or visit our website for more details on our online ride leader training course available exclusively for our member groups.

What happens if a ride leader is not available to lead a ride?

An experienced rider who is a member of the group could lead the ride and Cycling UK should be advised by emailing membership@cyclinguk.org as soon as practicable.

Are ride leaders, volunteers and committee members insured if they give first aid?

Yes, but only if they have received formal training as a first-aider. Other riders administering first aid are not covered by this policy.

Must a member group have a dedicated Safeguarding Officer (SO)?

Yes, every Cycling UK member group must have a registered Safeguarding Officer. Cycling UK must be notified of each member group's Safeguarding Officer for compliance.

See the Groups handbook for more information.

Event Planning & Management

Is a formal Risk Assessment required for every ride?

A written Risk Assessment is mandatory for member group rides and events. Ride leaders must complete this assessment in advance and take all reasonable steps to identify and minimise risk.

A new or updated Risk Assessment must be completed whenever the route is new, changed or when participants or conditions **change significantly**, as these changes may introduce new risks.

A written assessment ensures safer planning, consistent standards and a clear record should an incident occur. See the Ride Leader Handbook for full guidance. Please note the Cycling UK Risk Assessment template can be used but groups are welcome to also use their own template if preferred.

What constitutes a social event run as part of a ride?

Cover includes tea stops, barbecues for ride participants at the end of a ride, and organisational meetings. Groups should consult Cycling UK and provide the required information if the event includes something which feels like more than a simple social setting, for example having food vendors, providing entertainment or using 3rd party contractors

Please use our Social Event form to consult us and provide the required information for any social events which include something which feels more than a simple social setting.

How do groups organise a charity bike ride or sportive?

Member groups may organise charity rides and "events" like sportives, Audax, or touring competitions for members and the public, provided they are non-competitive personal challenges.

Rides and events are limited to 200 riders per outing. For charity bike rides involving more than 200 riders, you must advise Cycling UK of the details in advance of the event by completing an event registration form.

Do events need to be registered with Cycling UK?

Yes. Events must be added to the group's publicity page on the Cycling UK website to be registered. For events with more than 200 riders, groups must advise Cycling UK in advance via an event registration form. Approval is only guaranteed when confirmed in writing by Cycling UK. Your regular rides do not need to be registered.

Is there insurance provision for self-led rides?

No. Insurance cover is dependent on the presence of a recognised ride leader or organiser. The provision of GPX routes for self-led rides is not covered.

Participant Guidelines

Is there a maximum number of guest riders who can participate on a ride?

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.

Must groups use the official Cycling UK signing in and out sheet for guest riders?

It is best practice for member groups to use the official Cycling UK signing-in and signing-out sheet for the group riders. However, groups may use their own version, provided it captures all the same essential information.

Using a consistent, comprehensive form helps ride leaders know who is attending, understand riders' experience and capabilities, and ensure all necessary details are recorded to support a safe and well managed ride.

What are the rules for young people on rides?

Anyone under 13 must be accompanied by a parent or responsible adult. It is best practice that those between 13 and 18 must have a signed parental consent form.

What are the rules for non-members on rides?

A non-member can participate in a Cycling UK ride on up to three occasions. After such they should continue by becoming a Cycling UK member.

Is the group insured for riders using bikes owned by Cycling UK or the club?

Yes, if the bicycle is road legal, as the policy insures the rider rather than the bike.

Maintenance & Skill Sessions

Are "Doctor Bike" and maintenance activities covered?

Trained volunteers may perform bike checks and basic maintenance as detailed below.

- **Permitted:** Adjusting headsets (not replacing) and basic trail maintenance like clearing vegetation (excluding use of chainsaws/heavy equipment).
- **Not Permitted:** No mechanical or electrical repair work, such as replacing a snapped cable, is covered.

Travel

Are trips away insured?

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.

Unfortunately Cycling UK and Bikmo are unable to assist with travel to the USA/Canada.

Cycling UK is unable to provide assistance to assess whether your tour is classed as a package under this legislation.