Affiliated Groups 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 Group and should be read alongside the Organisers Liability Insurance Affiliated Groups Guidance Notes. 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 Affiliated Groups (including Community Cycle Clubs) 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. A rider can obtain their own £10 million third party liability 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's 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 Affiliated 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 a qualification 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.

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

An experienced rider who is a member of the affiliated 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 an affiliated group have a dedicated Safeguarding Officer (SO)?

Having a Safeguarding Officer is recommended by Cycling UK but is not compulsory.

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 affiliated 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, 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?

Affiliated 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 affiliated 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.

How does a group define its "Regular riders"?

The group's committee decides who counts as a regular rider of the group – typically those included on the groups WhatsApp group or contact list. Regular riders take part frequently, while guest riders join occasionally or when trying the group out.

As an affiliated group, riders do not need to be individual members of Cycling UK though encouraging Cycling UK membership is considered good practice.

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.

As an officer (including ride leaders) for an affiliated group, does my associated insurance/benefits extend to personal rides outside of the affiliated group?

No. Liability cover does not extend to personal rides outside of affiliated group activities; individual Cycling UK membership would be required for this.

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.

Business Membership

Can insurance be taken out in the name of a registered company?

Yes. A registered company can become an affiliated group for cycling activities only (e.g. a company-organised charity ride). This does not replace the standard business insurance a company requires.

Are staff covered for travel between jobs?

Staff are only covered when participating in an organised group ride or activity, not for independent travel or commuting between jobs.

We have company pool bikes; will this cover staff for personal use if they take a bicycle home for the weekend?

No. Staff are only covered when participating in an organised group ride or activity.

Our business uses bicycles for deliveries or courier services. Will this cover our staff whilst they work?

No. This insurance is not intended for any commercial activity.

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.