



## Organisers' Liability Insurance FAQs

### 1. Exactly what does Organisers' Liability insurance provide me with?

**Answer:** Cover of up to £10 million for claims made against you as the ride leader or event organiser resulting from loss, injury or damage suffered by others as a result of your negligence.

### 2. I want to organise a charity bike ride. What insurance do I need and can you provide it?

**Answer:** [Organisers' Liability](#) cover, which can be obtained by [affiliating to](#) Cycling UK.

### 3. I want to take a cycling group abroad. Am I insured as an organiser / ride leader?

**Answer:** Yes, but only if you are a Cycling UK Member Group, but with certain restrictions and subject to proposal and an additional premium dependent on the number of days abroad. Contact [Carol McKinley](#) at National Office for further advice. This extension is NOT available to affiliated clubs.

### 4. I am a member of an affiliated club and I want to organise a trip away. What are the restrictions?

**Answer:** If it is deemed that you are organising a 'package' ie booking travel and accommodation, you may be subject to [The Package Travel, Package Holidays and Package Tours Regulations 1992](#). Seek [advice](#) from the Department for Trade and Industry and [CTC Holidays and Tours](#) may also be able to help.

### 5. I am organising a ride for my local Cycling UK Member Group but there may be quite a few non-members on it. What's the position?

**Answer:** The [insurance guidelines](#) state that the maximum number of 'guests' on any Cycling UK ride should not exceed five and non-members should not ride with a Group for more than five times before being asked to join. If there is a collision leading to a Third Party claim being made by a Cycling UK Member, cover is only available up to that number of non-members.

### 6. If there is a limit of 5 non-members on a ride, what about beginners' rides?

**Answer:** For Cycling UK Member Groups, but **not** affiliated clubs, the five non-member limit is only a guideline. If more than five non-members turn up on a ride, then they should not be turned away, but ride leaders should be aware of all the guidance available on leading a ride; ensure that they are comfortable with the number of non-members on the ride and that entry forms for each rider have been completed. It is

expected that in running a beginners' ride, the Member Group will have experienced ride leaders and helpers available to make sure that both Cycling UK members and the guest non-members can participate happily and safely in the ride.

**7. I'm a member of Cycling UK but have never organised an event or led a ride. I've been asked by a friend to organise a charity event on behalf of a local church. How can I get insurance?**

**Answer:** Organisers' Liability cover may be available subject to a completed proposal form. Contact Cycling UK insurance brokers, Butterworths for advice on 0151 494 4400.

**8. What about Organisers' Liability insurance in the Republic of Ireland?**

**Answer:** Currently, this is unavailable to residents outside the UK.

**9. I want to organise a time trial for my group. Is this covered?**

**Answer:** No, time trials are specifically excluded from cover.

**10. Can I take out Cycling UK insurance in the name of a registered company?**

**Answer:** No. Contact our brokers Butterworths on 0151 494 4400 if you wish to arrange Public Liability cover for a company. They may be able to help.

**11. Is the cover Cycling UK provides to Cycling UK Member Groups the same as that provided to affiliated clubs?**

**Answer:** In general, yes, but the cover available to affiliated clubs is more limited.

**12. Do we have to use the Cycling UK entry form for non-members on rides, or would a locally-devised version be acceptable?**

**Answer:** Cycling UK Member Groups must use the approved Cycling UK entry form. Affiliated clubs may use their own version, providing it asks the same questions as the Cycling UK form.

**13. What are the rules and what do we need to do about allowing young people on rides?**

**Answer:** Full guidance on children and young people participating in Cycling UK activities is set out in our [library of resources](#) for event organisers. Essentially, the guidelines are that anyone under the age of 13 should be accompanied by a parent or responsible adult and those between 13 and 18 must have a signed parental consent form.

**14. Do events for the public need to be registered with Cycling UK and included in the [Cycling UK Events Guide](#) for the event to be insured?**

**Answer:** Yes. The event entry form can be found in our [library of resources](#).

**15. Are Doctor Bike activities covered? If so, are there any restrictions on the cover?**

**Answer:** Yes – but no mechanical or electrical repair work should be undertaken.

**16. Are ride leaders insured if they give first aid to someone on the ride and they have a claim made against them in respect of the first aid they gave?**

**Answer:** Cover would only apply in respect of first-aiders officially designated as such by Cycling UK or an affiliated club to act in that capacity.

**17. Are we insured for riders using bikes owned by Cycling UK, a Cycling UK Member Group or a Cycling UK affiliated club?**

**Answer:** Yes.