

## Guidance Note 4 – Cycle Activity Provider Insurance

The information in this guidance note has been provided by Bikmo Limited on behalf of Cycling UK to offer guidance to a Cycling Activity Provider on how to minimise the potential for incidents to occur. Cycling UK is not authorised to provide advice on insurance.

### Member included in the Insurance

Member of Cyclists Touring Club trading as Cycling UK

### Period of insurance

Join date to renewal date

### How is the insurance provided?

Cycling UK has arranged liability insurance for individual cycle activity providers. Cover is given under a policy taken out by Cycling UK with Hiscox Insurance Company Limited, policy number PL-PSC10003735505/00.

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 Cycling UK policy is available on request.

Cycling UK believes that the insurance provided meets the needs of cycle activity providers. 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 arrange 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](#).

### What is a cycle activity provider?

A cycle activity provider is an individual providing or organising cycle activities.

### Summary of the insurance

### Cycling Activities

This policy is intended to cover a cycle activity provider whilst they deliver a range of cycle related activities to third parties.

You are also covered to carry out minor cycle adjustments e.g. Dr Bike.

These services may be provided either on a professional, fee- paying basis or on a voluntary, free basis.

Cover is provided for claims made against you for injury or damage caused to a third party as a result of:

- any cycling related activity you may provide;
- any expert advice related to cycling you provide; or
- cycles supplied or hired out by you *provided* this is not your main business.

You are also insured in the event that a claim is made against you in respect of the actions of anyone assisting you in providing any of the above, *provided* the assistant:

- is not directly delivering the services you are providing; and
- is not, nor could be deemed to be, your employee or worker.

### Rides and events

You are insured for rides but are *not* insured for any form of competitive cycling including time trials or mass start races.

You are insured provided the ride is run in accordance with any guidance issued by Cycling UK *and in particular* that you are aware of all participants on the ride, either through collection of names or by completion of an entry form.

Rides in collaboration with other individuals or bodies are insured

*provided* you are clearly the organiser of the ride and Cycling UK rules and guidelines are applied to the event.

The insurance also 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.

### Geographic cover

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

### 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 please contact Bikmo as soon as possible on **01244 727100** (lines open 9am–5pm Mon–Fri) or at [cyclinguk@bikmo.com](mailto:cyclinguk@bikmo.com). You can also submit a claim 24/7 at [bikmo.com/cyclinguk](https://bikmo.com/cyclinguk)

### What to do if you have a complaint

If you wish to make a complaint about any aspect of the insurance provided to you, please speak to us at Cycling UK 01483 238300. If you remain dissatisfied, you should make a complaint using Cycling UK's Complaints Procedure. Details are on the Cycling UK website at: [www.cyclinguk.org](https://www.cyclinguk.org)

### Peace of mind

Hiscox Insurance Company 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.