



Guidance Note 1 – Third Party Cover for Cycling UK Member

The information in this guidance note has been provided by Bikmo Limited on behalf of Cycling UK to offer guidance 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?

As part of Cycling UK membership, Cycling UK has arranged third party cover for members normally resident in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands. Cover is given under a cover 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 bodies. 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](https://www.fca.org.uk).

Summary of the cover provided

Cover is provided for injury or damage caused by you to a third party while you are cycling anywhere in the world, **except** the USA and Canada.

A third party means anyone **other** than someone employed by you. You will **not** be covered for damage to property belonging to another member of your family. You are covered if you are cycling on a cycle (unicycle, bicycle, tricycle, tandem, triplet, quadracycle, cargo bike or adapted cycle) unless it is driven by mechanical power other than electric assistance.

You are covered while you are a fully paid-up member of Cycling UK.

You are covered while you are using your cycle for private and professional purposes, including business cycling and voluntary work. You will **not be** insured if you are specifically employed as a cyclist e.g. as a cyclist messenger or a courier cyclist.

You are covered while cycling in sportive, touring competitions, reliability events, Audax events, time-trials and in record breaking.

You are **not** insured for any other form of competitive cycling.

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 727 100** (lines open 9am-5pm Mon-Fri) or at cyclinguk@bikmo.com. You can also 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 speak to us at Cycling UK National Office on 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

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.