

Guidance Note 2 – Organisers’ Liability Cover for Member Groups

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

Organisation included in the insurance

Member Group associated with Cyclists Touring Club trading as Cycling UK

Period of insurance

Join date to renewal date

How is the protection provided?

Cycling UK has arranged Organisers’ Liability cover for officers of Cycling UK’s Member Groups, Regions and Organising Committees (referred to here simply as “Member Groups”). Cover is given under a policy taken out by Cycling UK with Hiscox Insurance Company Limited under 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 cover provided meets the needs of Member Group Officers. Cycling UK has not assessed individual needs for cover and you will not receive advice or recommendations from Cycling UK about your protection 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](#).

Summary of the cover provided

Cycling UK Member Groups may organise rides primarily for Cycling UK members. They may also organise ‘events’, which are rides for both Cycling UK members and the public.

You and your Member Group are covered for rides. You are also covered for events provided an event is registered with Cycling UK and included in the Cycling UK Events Guide. You and your Member Group are also covered for rides / events which are touring competitions, reliability events, Audax events, and in record breaking and

for cycle information/promotional events and stands. You are not covered for any form of competitive cycling, including time trials or mass start races, other than events such as hill climbs and speed judging run as part of the Cycling UK Tourist Competition or registered with Cycling UK and included in the Cycling UK Events Guide.

You are also covered for social events run by your Member Group except for:

- Firework displays or bonfires; bouncy castles or other inflatable devices;
- Bodily injury arising from contact sports (including martial arts); jousting competitions; “It’s a knockout” type competitions; “donkey derby” races; go-karting; parachute jumping, paragliding or parasailing; or bungee jumping or abseiling; events involving weapons; passenger carrying amusement devices; or remote-controlled model aircraft.

If you are involved in the running of a Cycling UK Member Group ride / event (as a ride leader, marshal, or in a similar capacity), you are covered against any claim made against you or the Member Group for injury or damage caused to a third party.

You are covered while you are a fully paid up member of Cycling UK and have been registered with Cycling UK by your Member Group as a volunteer.

Rides in collaboration with other bodies are covered provided Cycling UK is clearly the organiser of the ride / event and Cycling UK rules and guidelines are applied to the event.

You are covered provided the ride / event is run in accordance with any guidance issued by Cycling UK and in particular that you are aware of all participants on the ride / event, either through collection of name and Cycling UK membership number or by completion of an entry form.

‘Tours’ lasting more than one day and including transport and/or accommodation may constitute a ‘package’. Unless organised via a bonded travel operator a ‘tour’ may be illegal and will not be covered.

Geographic cover

You and your Member Group are covered for any ride / event which takes place anywhere except the USA or Canada.

‘Guest’ or non-Cycling UK members

You are covered if a non-Cycling UK member on your ride / event causes injury or damage leading to a claim against you or your Member Group. Non-Cycling UK members on Cycling UK rides / events are also covered for the duration of the ride only against claims made against them by a Cycling UK member on the ride. This benefit is paid for by Cycling UK members. A Cycling UK guideline is therefore that there should not be more than ten non-members on any one ride, nor should a non-member participate in a Cycling UK ride more than three times. This limitation does not apply to events registered with Cycling UK.

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 as an officer of your Member Group, 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 are unable to meet their obligations to you under the Cycling UK policy, you may be entitled to compensation from the scheme.