

## Guidance Note 4 - Cycling Activity Provider Insurance FAQs

The information in this FAQ has been provided by Butterworth Spengler Insurance Brokers on behalf of Cycling UK to offer guidance to Cycling Activity Providers on how to minimise the potential for incidents to occur. Cycling UK is not authorised to provide advice on insurance.

### 1. What does Cycling UK's Cycling Activity Provider Insurance cover me for?

**Answer:** The policy covers claims made against you resulting from loss, injury or damage suffered by other people as a result of your actual or alleged negligence. It also covers you for the actual or alleged negligence of persons acting under your supervision or control that result in loss, damage or injury to a third party.

### 2. Is cover for instructing and leading provided irrespective of the number of people?

**Answer:** Yes, although you should demonstrate that you have risk assessed the situation and that the number of trainees in your control is manageable.

### 3. Does cover include the lending of a bicycle to trainees?

**Answer:** Yes

### 4. Do I have to be qualified to the National Standard to be eligible for this insurance cover?

**Answer:** No, however, if you are teaching cycling skills in an off-road or road environment it is expected that you are working towards an appropriate qualification to confirm your competency or have an equivalent level of qualification that is nationally recognised, such as a Cycling UK trail leader award, MIAS mtb leader award or National Standard Cycle training qualification.

### 5. Are trainees, including children, covered who are taking the training under my instruction?

**Answer:** Yes – for injuries that they suffer/sustain resulting from your negligence but not for any liability claims caused by their negligence.

### 6. What is Professional indemnity cover and does the Cycling UK policy provide this?

**Answer:** It covers you for any loss suffered resulting from the advice and information you provide as the expert in your field, providing you are proved to have been negligent. The policy covers you up to a limit of £10m for injury or damage as a result of any advice or training given. There is however no cover in place in respect of any financial loss.

### 7. Are Dr. Bike activities covered and if so are there any restrictions on the cover?

**Answer:** Yes – Dr Bike repair and maintenance work is covered to include the following:

- repairing or replacing tyres, tubes, wheels and related components;
- adjusting, repairing or replacing braking system components;
- adjusting, repairing or replacing transmission system components;
- repairing or replacing other essential components which prevent safe use of the cycle e.g. deteriorated grips or saddle;
- repairing or replacement of components for permanently fitted lighting systems.

**8. Does the insurance cover me to repair and fix bikes under the Governments 'Fix Your Bike Voucher Scheme'?**

**Answer:** The CAP insurance is not designed to cover all repair work that may be included under the voucher scheme as it may require more extensive work than that included within a Dr Bike session. If mechanics or sole traders require cover for more extensive repairs and maintenance work then they should consider getting separate cycle mechanic insurance. Contact Butterworth Spengler on 0151 494 4400 who may be able to assist.

**9: Will I receive a refund if I need to cancel my policy?**

**Answer:** No; the policy could still respond to incidents that have occurred but are not yet reported for a period of up to 3 years for injury and 6 years for property damage. As a result the policy and premium is non-refundable.