

Guidance Note 2 & 3 – Organiser’s Liability Insurance FAQs

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

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, cover is available for world-wide travel excluding USA/Canada. For travel to USA/Canada please contact Butterworth Spengler on 0151 494 4400 who may be able to assist.

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’ i.e. 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 is the position?

Answer: The Insurance Guidance Sheet states that the maximum number of ‘guests’ on any Cycling UK ride should not exceed 10 and non-members should not ride with a Group more than 3 times before being asked to join.

6. If there is a limit of 10 non-members on a ride, what about beginners’ rides?

Answer: For Cycling UK Member Groups, but not affiliated clubs, the 10 non-member limit is only a guideline. If more than ten 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. What is the situation if a registered ride leader is not available to lead a ride?

Answer: An experienced rider could lead the ride and Cycling UK should be advised as soon as practicable.

8. 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, Butterworth Spengler for advice on 0151 494 4400.

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

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

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

Answer: No, time trials are specifically excluded from cover. Contact Butterworth Spengler on 0151 494 4400 who may be able to assist.

11. Our club is organising a sportive ride, are we covered?

Answer: Affiliated bodies may organise 'events' which are rides for both members and the public. You are covered for rides/events providing it involves fewer than 200 riders. For events involving more than 200 riders, you must advise Cycling UK of the details in advance of the event by completing an event registration form. You are covered for rides/events which are sportives, touring competitions, reliability events, Audax events, and in record breaking. You are not covered for any form of competitive cycling including time trials or mass start races.

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

Answer: Yes. You can affiliate a registered company for Cycling Activities only (such as a company organised charity ride). This does not replace the normal business insurance any company would require. Contact Butterworth Spengler on 0151 494 4400 if you wish to arrange Public Liability cover for a company. They may be able to help.

13. 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 Member Groups is wider.

14. 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 groups may use their own version, providing it includes the same questions as the Cycling UK form. Organisations registered as a Cycling UK Affiliated Group under the SHIFT programme in Scotland must register their Ride Leaders with Cycling UK, confirm attendance at a Ride Leader course and ensure all rides/events are run in accordance with any guidance issued by Cycling UK.

15. 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 Cycling UK's 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.

16. 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.

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

Answer: Yes – A Doctor Bike check will include looking at and adjusting brakes, tyres, gears and checking the general road-worthiness of a bike, however, no mechanical or electrical repair work should be undertaken.

18. 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: Yes, but on the condition that the ride leader has received formal training as a first-aider.

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

Answer: Yes. Organisations registered as a Cycling UK Affiliated Group under the SHIFT programme in Scotland must ensure a regular maintenance schedule is in place for all the cycles they own. If an organisation is using a third party to provide cycles then participants must be covered by the suppliers' own insurance.

20. How do the rules and guidance for managing the risk of Coronavirus impact group riding and what are the implications for our organiser's liability insurance?

Answer: Cover provided under the organiser's liability insurance could potentially be invalid if a club or affiliated group decides to go against the advice issued by Cycling UK and arranges large-scale events and/or large group rides that exceed the numbers permitted under each nation's guidance. The latest advice to groups can be found here:

<https://www.cyclinguk.org/news/coronavirus-advice-and-guidance-cycling-uk-member-and-affiliate-groups>

21. Are Community Cycle Clubs registered as a Cycling UK Affiliated Group able to carry out any additional activities covered under the Organiser's Liability insurance?

Answer: Yes. Volunteers and Ride Leaders with the appropriate training are able to carry out the following additional activities:

- Doctor Bike checks
- Adjusting/servicing, but not replacing, headsets
- Basic bike trail maintenance, including the pruning/tidying/clearing of vegetation from trails only (excluding the use of any chainsaws or heavy equipment)