

## Cycling Insurance for TWCC Members

(This paper was written in 2013, but is still relevant as at 4/01/2015)

There has been some confusion over cycling insurance for the club and our members, so I will attempt to explain the position

CAVEAT - NONE OF THIS INFORMATION SHOULD BE CONSTRUED AS LEGAL ADVICE OR A RECOMMENDATION. THIS IS ONE (very) AMATEUR SUMMARY OF FINDINGS. YOU NEED TO MAKE YOUR OWN ENQUIRIES AND DECISIONS AS TO WHETHER YOU NEED OR WANT INSURANCE

Now that is out of the way, let's get on with it

In case you can't be bothered to read the detail, here is the executive summary.

If don't want to be insured against anything, do nothing, even as a member of the club, you aren't insured for anything.

If you want to protect yourself from being sued by someone else, for something you do by accident (like total someone's bike), then you need 3rd party insurance which you can get from CTC, or British Cycling (to name but two) (CTC is only £16 though)

<http://www.britishcycling.org.uk/legalandinsurance>

<http://www.ctc.org.uk/membership/affiliate-membership-for-cycling-clubs-and-groups-of-all-types-and-sizes>

If you want to be able to claim for accidents which affect **your own body** (falling off without help from anyone, or falling off with help from someone who isn't insured) you need personal cover

<http://www.britishcycling.org.uk/membership/article/memst-Personal-Accident-Insurance-0>

If you want to protect **your bike** from accidental damage or theft, you need bike cover.

<http://www.britishcycling.org.uk/membership/article/bike-insurance>

Below is further discussion, but the key headline is, **being a member of Tavistock Wheelers does not provide you with any insurance cover** (unless you are on the committee - and that is very limited - see below)

Martin Legg used to provide a conduit to the purchase of insurance / membership from the CTC, but with over 100 members, that is now realistically untenable.

The committee has discussed the possibility that we could increase the membership fee to include CTC personal membership (£16). This would provide third party insurance for all members, it would be interesting to get feedback on this idea. We would of course have to consider people who have British Cycling Ride, Silver (or Gold) Race Membership (which includes insurance) if we went down this route.

Now on with the detail. You can stop reading here if you tire easily.

Still reading? Here we go then.

TWCC membership does not protect you if ...

1. You run into a parked car
2. You run into someone else's expensive bike
3. You break someone else's leg.

In order to be covered for things like these (and these are examples only) you need your own, personal, 3rd party insurance, which is included with British Cycling Silver Membership (and above) at £38 or 'Ride' Membership at £28

<http://www.britishcycling.org.uk/membership/article/memst-Third-Party-Liability-Insurance-0>

Note that this doesn't cover you for personal injury, or for accidents that occur in races, for that you need Gold membership at £66 per year.

None of these cover your bike if it damaged, for that you will need cycle insurance, which is available all over the place, but conveniently also at British Cycling

<http://www.britishcycling.org.uk/membership/article/bike-insurance> but it is from these guys <http://www.cycleguard.co.uk/>

One thing to note about a lot of cycle insurances is that for the theft insurance, your bike must be locked to a secure object with an approved lock. See here....

<http://www.cycleguard.co.uk/coversummary.asp?product=Cycle&promCode=>

### **Exclusions relating to theft of your bicycle when you go out on it:**

- Theft if the bike is left without being locked to an immovable object
- Theft when the lock you have used is not an approved lock
- Theft of your bike if it is left unattended anywhere for any more than 18 hours

I can't see many Wheelers taking big shackle locks out on a Sunday, so be careful that you don't buy insurance that doesn't actually cover you. Some policies, especially home insurance policies, are less fussy about the locks, but most insist on the immovable object bit.

Now back to the club affiliation insurance....

"The policy indemnifies the club/team in respect of its legal liability for accidental loss or damage to third party property or accidental bodily injury or death to third party persons"

As an affiliated club to British Cycling the club is covered against legal action brought against the club, by someone who is not a member of the club as a result of things the club has done, so if we organise a time trial and we all ride through someones petunias, someone

could sue Tavistock Wheelers and we are covered as a club.

"it indemnifies the club against claims brought by non-members and invitees"

So it does not cover the club for actions against the club by people who are members of the club, so if you have an accident, as a club member and decide to sue Geoff for taking you down a dodgy road, Geoff isn't covered, but if a farmer sues Geoff because we frightened his lambs, we are.

This insurance also covers us against people who ride with us, prior to joining the club as guests, they can still sue the club and the club is also protected against their actions, as if they were part of the club.

"it indemnifies officials of the club who act on the club's specific instructions during their term of office" from

"Actions brought by non-members who have been invited (prior to possible membership) to take part in the Club's activities, for example, club runs, social activities etc., for injuries sustained and damage to third party property, sustained during participation"

and

"Actions brought against the club or its elected officials who have carried out the club's instructions, including the hire, rent or loan of premises, at the instructions of the club committee. Such instructions should in all cases comply with the decision given by the club committee."

Hence we are also covered for non-cycling activities, again as a club, so for example if Geoff sets up a marquee for TW activities, and it falls on someone, we are covered, as long as he is acting on instructions from the club committee. This is why it is important that we minute decisions and actions.

and also It indemnifies the club against actions brought by

"Individuals who have been invited to participate in club activities as invitees with a view to joining the club and are not already covered by any other Insurance."

However, we are not covered for...

Competitive Events (except where we do them through an organisation such as CTT, for which we pay for insurance with our participation fee)

Non-Competitive Events: i.e. formally organised social, charity & fundraising type events, reliability rides, personal challenge endurance type events, Mountain Bike Downhill practice events with 'uplift' transportation.

Individual Club Members: Individual Club Members (as opposed to club officials) are not covered unless they themselves are Silver or Gold members of British Cycling with personal liability insurance cover.

Activities not regulated by British Cycling: A club and its officials and event promoters are not covered for cycling activities that involve any variant or discipline of cycling that is not formally endorsed and regulated by the British Cycling Federation.

Activities utilising facilities where an appropriate risk assessment has not been carried out and/or the findings and recommendations have not been implemented by the appropriate people.

Activities on Artificial Structures: Any off road activity that takes place on or around artificially constructed timber structures, with the exception of bridges/causeways/ramps and the like which exist to span natural features or obstructions, and which exist as part of trails, paths or roadways.

I took a look at the CTC insurance, which also covers us, as we are affiliated to that too, it is here [http://www.ctc.org.uk/sites/default/files/file\\_Public/20130306-ctc-organisers-liability-cover-for-affiliated-bodies.pdf](http://www.ctc.org.uk/sites/default/files/file_Public/20130306-ctc-organisers-liability-cover-for-affiliated-bodies.pdf)

It is broadly similar.

So there you go. Hope that clarifies things a bit.

Chris Beighton

TWCC Membership Secretary. 19/9/2013