

## Liability Insurance For British Cycling Members AT FAULT

Third Party (Public) Liability Insurance is provided by British Cycling's insurers to Silver and Gold members who are normally resident in the United Kingdom and find themselves wholly or partly responsible for an incident whilst riding or wheeling their cycle.

Examples of third party claims against members >>>

If you are involved in an incident that was (or is alleged to have been) **your fault or partly your fault** your insurance cover indemnifies you in respect of a successful third party claim made against you to a limit of £10 million and you will not be liable for the payment of any insurance 'excess'. This essential member insurance covers non-competitive, social, leisure and utility cycling and also competitive cycling in events held under the auspices of British Cycling.

Silver and Gold members are also covered whilst participating in competitive events held under the auspices of other cycling organisations whose rules and regulations (including Event Safety Guidelines) are acceptable to British Cycling.

Motor Pacers holding Silver or Gold membership and a valid and appropriate British Cycling Motor Pacing licence are also covered whilst driving deryn or pacing motors up to a maximum of 125cc. Drivers of motor pacing machines over 125cc must apply to British Cycling headquarters for insurance cover.

The following organisations, as at 30/11/05, promote competitive events under rules and regulations (including Event Safety Guidelines) that are acceptable to British Cycling:

- Scottish Cyclists' Union
- Welsh Cycling Union
- Northern Ireland Cycling Federation
- CTT (Cycling Time Trials)
- WCRA (Womens Cycle Racing Association)
- BSCA (British Schools Cycling Association)
- BUSA (British Universities Sports Association)
- UCI affiliated National Governing Bodies

Members wishing to check whether or not their individual insurance cover extends to a competitive event held under the auspices of another cycling organisation should contact Membership Services on **0161 274 2010**.

### Other Cycling Organisations

Before participating in competitive events organised by other cycling organisations members are strongly advised to consult the event organiser with regard to the existence and extent of liability insurance cover provided for all riders and officials. Whilst members may be covered under the organiser's insurance arrangements they should be aware that some cycling organisations and promoters of competitive cycling events provide a significantly lower level of indemnity for their riders and officials and also that, where the member is at fault or partly at fault for a cycling incident, the member may be required to pay a substantial 'excess'.

Members are also reminded that some cycling organisations may only arrange 'contingent' liability insurance cover for their event, which means that their policy will only provide cover in the absence of any other insurance policy. Under these circumstances any other insurance cover that the member or participant may have will be at risk.

**British Cycling's member liability insurance is arranged on a 'primary specific' basis - which means that a claim will not be referred to any other insurance policy that our members may have\*\*.**

It is important to note that the insurance covers your legal liability and legal costs and expenses in the event of negligence only and does not cover deliberate acts. Exclusions include: business use and the following 'member to member' claims:

- One competitor against another in a cycle race or time trial
- Any liability directly or indirectly caused to a Member's immediate family arising from either social or competitive cycling events
- Claims against members who are not resident in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands

\*\* members travelling to the USA or Canada must have appropriate travel insurance

