



Working for cycling

Your Third Party Insurance from CTC

What insurance are we offering?

As part of CTC membership, CTC has arranged third party insurance for members normally resident in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands. Cover is given under a policy taken out by CTC with Norwich Union, policy number 23700354 LEP. The policy has a maximum liability of £10,000,000 in respect of each incident. A copy of the insurance policy is available on the CTC website.

CTC believes that the insurance provided meets the needs of the majority of CTC members. We have **not** assessed your individual needs for insurance and you will **not** receive advice or recommendations from us about your insurance needs.

CTC arrange this cover via Sport and Recreation Insurance Specialists, Perkins Slade Ltd, who are authorised and regulated by the Financial

Services Authority. You may check this and obtain further information by visiting the FSA website at www.fsa.gov.uk/register.

Summary of the Insurance provided

Cover is available for injury or damage caused to a third party while you are cycling anywhere the world **except** the USA and Canada. A third party means anyone **other** than someone employed by you. You will **not** be covered for damage to property belonging to another member of your family. You are covered if you are cycling on a cycle (unicycle, bicycle, tricycle, tandem or triplet) **unless** it is driven by mechanical power **other than** electric assistance.

You are insured while you are a fully paid up individual member of CTC.

You are insured while you are using your cycle for private and professional purposes, including



business cycling. You will **not** be insured if you are specifically employed as a cyclist e.g. as a cyclist-messenger or a carrier cyclist.

You are insured while cycling in touring competitions, reliability events, audax events, time-trials and in record breaking. You are **not** insured for any other form of competitive cycling.

If you are disabled or suffering from any illness which may affect your ability to cycle, you are insured provided your doctor has confirmed that you are fit to ride a cycle.

Introductory Members are insured **only** when cycling on a CTC ride or event.

What to do if you have an accident

If you are involved in an incident which you think may lead to a claim being made against you, telephone the CTC Accident Line on 0870 873 0062. They will send you a claim form to complete. Fill in the form with as much information as possible and send it together with any supporting information, including

any letters of claim sent to you to: Norwich Union, Commercial Liability Claims Department, 124 Vincent Street, GLASGOW, G2 5FR quoting policy number 23700354LEP.

What to do if you have a complaint

If you wish to make a complaint about any aspect of the insurance provided to you as part of your CTC membership, please speak to us at CTC National Office on 0870 873 0060. If you remain dissatisfied, you should make a complaint using CTC's Complaints Procedure. Details are on the CTC website at www.ctc.org.uk.

Peace of mind

Norwich Union is covered by the Financial Services Compensation Scheme. If they were unable to meet their obligations to you under the CTC policy, you may be entitled to compensation from the scheme.

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