



Working for cycling

CTC Affiliated Bodies Organiser's Liability

What insurance are we offering?

CTC has arranged organiser's liability insurance for bodies affiliated to CTC and its officers. Cover is given under a policy taken out by CTC with Norwich Union, policy number 23700354LEP. 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 affiliated bodies. We have **not** assessed 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

Affiliated bodies ("You") may organise rides primarily for their members. They may also organise "events" which are rides for both members and the public.

You are insured for rides / events **providing** the ride / event involves less than 200 riders. For events involving more than 200 riders, you **must** advise CTC of the details in advance of the event.

You are insured for rides / events which are touring competitions, reliability events, audax events, and in record breaking. You are not insured for any form of competitive cycling including time trials or mass start races.

The insurance also includes social events run as part of a ride, for example, tea stops or a barbecue for ride participants at the end of a ride and for meetings of your organisation.

If your officers are involved in the running of a ride / event (as a ride leader, marshal, or in a similar capacity), you are insured against any claim made against you or your officers for injury or damage caused to a third party.

Rides in collaboration with other bodies are insured **provided** you are clearly the organiser of the ride / event and CTC rules and guidelines are applied to the event.

Your officers are insured while they are a fully paid up individual member of your organisation. For peace of mind, you are strongly encouraged to register with CTC your officials who you want to be insured.

You are insured provided the ride / event is run in accordance with any guidance issued by CTC **and in particular** that you are aware of all participants on the ride / event, either through collection of names or by completion of an entry form.

"Tours" lasting more than one day and including transport and / or accommodation may constitute a "package" (see the CTC Fact Sheet **Regulations for the organisation of group tours**). Unless organised via a bonded travel operator such as CTC Cycling Holidays and Tours, such a "tour" **may** be illegal and hence not covered by the CTC insurance.

Geographic cover

You are insured for any ride / event which takes place within Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands

"Guest" or non-members

You are insured if a non member on your ride / event causes injury or damage leading to a claim against you.

There **must not** be more than 5 non-members on any one ride, **nor** should a non-member participate in a ride more than 5 times. This limitation does not apply to one-off events.

What to do if there is an accident

If there is an incident which you think may lead to a claim being made against you or your officers, you should follow the guidance in the **Law and liability for cycle activity providers** advice sheet and complete the **Incident Report Form** immediately. You should also 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, 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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