

# CTC Third Party and Organiser's Liability Insurance - Frequently Asked Questions

## CTC Individual Third Party Insurance

1. What does 3rd Party Insurance mean?

**Answer:** Protects the "Insured" against claims made for injury, loss or damage resulting from alleged negligence of the "Insured".

2. Will I receive a Certificate? If not, how will I know I'm insured?

**Answer:** No – Membership of CTC automatically provides cover. Full details of the insurance are provided in the Fact Sheet issued to all members. In accordance with FSA regulations, the Fact Sheet offers members a copy of the policy. This is a standard Norwich Union Liability policy and will provide members with no more useful information about the cover than that contained in the Fact Sheet but is available to be downloaded. It can also be requested from CTC National Office, but a charge of £10.00 is made to cover copying and postage costs.

3. Is my Electric Cycle covered? If so, what are the restrictions?

**Answer:** Where the main source of propulsion is electrical the cycle would not be covered, as it would be classified as a motor vehicle, in which case it should require Road Traffic Act insurance. However if it has pedals and is mainly used as a conventional bicycle (unicycle, tricycle, tandem or triplet) and only has electric assistance then it would be covered.

4. Am I covered cycling to and from work? Am I covered for Business usage?

**Answer:** Commuting – Yes. You are also covered for cycling to and from business addresses, but not for occupational use – e.g. courier work.

5. Am I covered if I participate in Charity Rides?

**Answer:** Yes.

6. Am I insured against a claim made by another CTC member?

**Answer:** Yes

7. I'm a member and go on CTC rides with my local section. If I knocked another group member off, where do I stand if s/he is injured or his / her bike is damaged?

**Answer:** Member to member liability cover is standard.

8. Are there any excesses on the policy?

**Answer:** There used to be a £250 excess on all insurances offered by CTC for property claims only. This has now been removed.

9. I'm a member and go on CTC rides with my local section. If another member of the group knocks me off accidentally and I and my bike are both damaged, where do I stand?

**Answer:** If the other ride member is also a CTC member then he/she will be covered for your loss/injury.

10. Similarly, if the person above is not a member but is still riding with the group, where do I stand then?

**Answer:** If the non CTC member has been “invited” on the ride, which is an officially recognised CTC event, and, the number of “guest” riders does not exceed 5 then the “guest” is insured as if he/she was a CTC member for that ride.

11. I plan to ride a ‘cyclo sportif’ event on the continent next year. Does my CTC insurance cover me? Although it’s not a race, you are timed around the course and some people treat it like a race.

**Answer:** Yes, provided you are normally resident in Great Britain, the Channel Islands, Northern Ireland or the Isle of Man and this is not a racing event.

12. Am I covered by CTC insurance when I attend the Semaine Fédérale?

**Answer:** Yes, provided you are normally resident in Great Britain, the Channel Islands, Northern Ireland or the Isle of Man and this is not a racing event.

13. Does CTC offer ‘temporary’ insurance or ‘insurance just to take part in a CTC event’?

**Answer:** No. However, limited cover is provided for non-members participating in CTC rides. For full details refer to the “CTC DA and Regions Organiser’s Liability” Fact Sheet.

14. Am I covered if I participate in time trials?

**Answer:** Yes

15. Time trialling – am I covered as a member?

**Answer:** Yes

16. Time trialling – am I covered as an affiliate member?

**Answer:** Yes

17. Does my CTC third party insurance cover me to lead a ride?

**Answer:** No. This cover is only available under CTC’s Organiser’s Liability insurance and only applies if you acting on behalf of a CTC DA or affiliated club and in accordance with CTC guidelines.

18. Am I insured if I am riding a tandem as pilot and have a claim made against me by the stoker following an accident? What is the position if the stoker is blind or otherwise disabled?

**Answer:** The stoker on a tandem is regarded as a “third party” so the answer is “Yes” – covered. Should the stoker be a CTC member and regarded as the cause of an accident, then they too would be covered.

19. Am I covered if towing a child or luggage trailer?

**Answer:** Yes, cover is still available if you are towing a trailer. As with tandems, a child in a child trailer is regarded as a “third party” and so could make a claim against the cyclist if the child was injured in an accident.

20. Am I covered if riding a cycle converted for use by someone who is disabled?

**Answer:** Yes. Cover extends to hand cranked and similar cycles. If you ride something that might be regarded as “non-standard”, you may wish to contact CTC National Office to confirm cover, but generally CTC wishes to encourage cycling by disabled members.

21. I live in the Republic of Ireland. As a member of CTC do I benefit from your 3<sup>rd</sup> party insurance?

**Answer:** No. Only CTC members normally resident in Great Britain, the Channel Islands, Northern Ireland or the Isle of Man are insured.

### Organiser's Liability Insurance

22. Exactly what does leader insurance provide me with?

**Answer:** Cover for claim made against the leader resulting from loss, injury or damage suffered by Third Parties who alleged such loss, injury or damage resulting from the leader's negligence.

23. I want to organise a charity bike ride. What insurance do I need and can you provide it?

**Answer:** Public Liability – Organisers' Liability cover which can be arranged via CTC if "Club" arranging Charity Ride Affiliates to the CTC.

24. I want to take a CTC group abroad. Am I insured as an organiser / ride leader? If not, how can I become insured?

**Answer:** Yes but, with certain restrictions and subject to proposal and additional premium dependent on:

- (i) Number of days abroad.
- (ii) The trip being organised by CTC National Office, a CTC DA or CTC Section.

This cover is **not** available to affiliated clubs.

25. I am not a CTC member. A group of us are going abroad and I'm organising the accommodation and someone else is organising the ferry. Should I take out insurance? How can you help?

**Answer:** You need to establish if any of the ABTA travel arrangements apply. If so, CTC cannot help (but contact CTC Cycling Holidays and Tours who may be able to assist and provide guidance). If not, full details are required and special "one-off" policy may be arranged.

26. I am a CTC member and want to take a group of non-members on a cycling trip abroad. What insurance products do you have that will meet our needs in this area?

**Answer:** Public Liability Organisers' Liability cover is available as a separate policy available via the CTC Insurance Brokers, Butterworth Spengler.

27. I am organising a ride for my local section but there may be quite a few non-members on it. What's the position? I know non-members are allowed to ride with the group but how many are permitted? What does the cover for guests provide?

**Answer:** The maximum number of "guests" on any CTC ride should not exceed 5. Third Party cover is available only for claims made by CTC members on the ride up to that number of non-members.

28. If there is a limit of 5 non-members on a ride, what about Beginner's Rides?

**Answer:** For CTC DAs and Sections, but **not** affiliated Clubs, the 5 non-member limit is only a guideline. If more than five non-members turn up on a ride, then they almost certainly 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 have been completed. It is expected that in running a Beginners Ride, the DA will have experienced ride leaders and helpers available to make sure that both CTC members and the guest non-members can participate happily and safely in the ride.

29. I'm a member of CTC 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. Should I have some kind of insurance? What can you offer?

**Answer:** Public Liability Organisers' Liability cover may be available subject to Proposal Form. Contact the CTC Insurance Brokers, Butterworth Spengler.

30. What about leaders' insurance in the Republic?

**Answer:** Not covered by policy.

31. I want to organise a time trial for the DA section. I've organised timed hill-climbing events before but this one is the same, but on a flat course. Presumably I'm covered as before?

**Answer:** No, time trials are specifically excluded from cover.

32. Can I take out CTC insurance in the name of a registered company?

**Answer:** No.

33. Is the cover CTC provides to its DAs the same as that provided to Affiliated Clubs?

**Answer:** In general, yes, but the cover available to Affiliated Clubs is more limited for certain aspects.

34. Do we have to use the CTC entry form for non-members on rides, or would a locally devised version be acceptable?

**Answer:** CTC District Associations and Section must use the approved CTC entry form. Affiliated Clubs may use their own version providing it asks the same questions as the CTC form.

35. 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 CTC activities are set out in the "CTC Children and Young Persons Participation Policy – Recreational Cycling" document available on the CTC web site. The key guidelines are that anyone under the age of 13 should be accompanied by a responsible adult acting in loco parentis and those between 13 and 18 must have a signed parental consent form.

36. Do events for the public need to be registered with CTC and included in the CTC Events Guide for the event to be insured?

**Answer:** Yes.

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

**Answer:** Yes – but no mechanical or electrical repair work should be undertaken.

38. 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:** Cover would only apply in respect of first-aiders officially designated by CTC or an affiliated club to act in that capacity.

39. What constitutes a “tour” or a package?

**Answer:** You will need to refer to official “ABTA” definition. There is also a CTC Advice Sheet on the CTC website at Home / CTC resources / Groups & Clubs / Policy & Rules for CTC Groups /CTC policies & rules.

40. Are we insured for riders using bikes owned by CTC / the DA / Affiliated Club?

**Answer:** Yes.

#### **Activity Provider’s Insurance**

41. What does CTC’s Activity Provider Insurance cover me for

**Answer:** Cover for claims made against the provider resulting from loss, injury or damage suffered by Third Parties who alleged such loss, injury or damage resulting from the provider’s negligence. In addition, cover extends to claims arising from the hire or loan of cycles to trainees and for Third Party liability claims for alleged negligence of leaders acting for the provider resulting in loss, injury or damage.

42. Is cover for instructing and leading provided irrespective of the number of people?

**Answer:** Yes, although you have to show that you are not negligent; for example, that there is only one of you and lots of trainees that you cannot control or keep an eye on.

43. Does it cover for lending of a bicycle in the course of business?

**Answer:** Yes

44. Do I have to be qualified to the National Standard to be eligible for this insurance cover?

**Answer:** Yes.

45. What is 3<sup>rd</sup> party liability and what does it cover me for?

**Answer:** See answer Q1.

46. Are trainees, including children, covered who are taking the training under my instruction?

**Answer:** Yes – for injuries etc that they suffer/sustain resulting from negligence of tutor but, not for any liability claims caused by the trainee / child.

47. Do I need to get personal insurance as a trainee?

**Answer:** If you are a CTC member, your CTC insurance covers you for cycle activities. It is at the discretion at the parent, guardian, teacher, etc to decide whether individual insurance should be taken out, although cycle training is thought to be a very low risk activity.

48. Currently the Cycle Activity Provider’s insurance has had no claims made against it. Is this correct?

**Answer:** Yes.

49. Is this the only cycle activity cover available?

**Answer:** No but this offers the best cover as it includes expert indemnity cover.

50. What is expert indemnity cover?

**Answer:** It covers you for any loss suffered resulting from the advice and information you provide as the expert in your field providing you are proved to be negligent or irresponsible.

### **CTC Insurance Arrangements**

**51.** Why has CTC changed its insurance broker?

**Answer:** Perkins Slade Ltd is considered to be the pre-eminent Insurance Brokers in the UK for predominantly recreation and amateur sport. They have over 20 years insurance experience in this area and currently act for over 300 National Governing/Representative Bodies and their constituents.