

Public Liability Insurance for British Cycling-affiliated Clubs

It is hereby confirmed that non-profit making clubs and teams holding affiliation with the British Cycling Federation are insured in accordance with and subject to the terms and conditions of British Cycling's Public Liability Policy, details of which can be found below

Please note that cover is also subject to the terms found at www.britishcycling.org.uk/clubinsurance. For more information on Club Insurance, visit the [Club Insurance FAQs](#)

Insured : **British Cycling Federation affiliated not for profit clubs, teams and community groups⁽¹⁾**
Activity : **Whilst undertaking the activities of a cycling club and related cycling activities**
Period of Cover : **31 March 2023 to 30 March 2024**

Public Liability

Insurers : **Chubb European Group SE & Starr International (Europe) Limited**
Policy Ref. : **UKCASD38773 & B0831CM0090123**
Limit of Indemnity : **£20m any one claim**
Geographical Limits : **Worldwide excluding USA and Canada⁽²⁾**

Please note, club secretaries are reminded that 'commercially named' clubs and teams must ensure that they operate on a non-profit making basis and are financially independent of any commercial businesses that may provide support to them in order to benefit from this cover. Clubs or teams operating as a commercial business are required to make separate arrangements for commercial liability cover.



Howden Insurance Brokers Limited
Direct email: britishcycling@howdengroup.com

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This letter shall be governed by and shall be construed in accordance with English law.

⁽¹⁾ Clubs in Wales, School Clubs and Community Groups are provided with this cover only upon payment of the appropriate fee.

⁽²⁾ The club and its officials are covered by third party (public) liability insurance for their role in organising a club activity outside the UK.

It is important to note that:

- cover is only provided for an "official" club trip, not simply a group of club members that choose to go on a cycling holiday or similar.
- risk assessments should be carried out and all recommendations implemented.
- the cover provided is not a substitute for travel insurance and those travelling must take out appropriate travel insurance to meet all of their insurance needs

Disclaimer

The document upon which this information has been based has been prepared to meet the specific requirements of our client and is supplied to you at their request. It has not been prepared for, and may not meet your own requirements. You should therefore take such steps as you consider necessary to satisfy yourselves that your own requirements have been met, and should not rely on this information as doing so. Should the above be cancelled, assigned or changed during the stated policy period no obligation to inform any third party is accepted by the undersigned or Howden.

Please see overleaf for important advice on Risk Management & Incident Reporting

Risk Management

Accurate and up-to-date risk assessment documents are essential in the delivery of a cycling activity. It is essential that a club and/or its officials are able to demonstrate that safety considerations have been taken into account and risk assessments carried out before and during any organised club activity.

It is important to note that under the general terms and conditions of insurance, cover is excluded in respect of club activities that utilise facilities where an appropriate risk assessment has not been carried out and/or the findings and recommendations of a risk assessment have not been implemented.

To access helpful documents including risk assessment guidance and templates, visit the [Useful Documents for Clubs](#) page of our website.

Incident Reporting

An Incident Report Form must be completed whenever an incident occurs which involves:

- illness or injury to riders / participants or others requiring medical attention or treatment
- incidents involving an injury to a third party or damage to their or any other property
- crashes / collisions
- where the incident may give rise to an insurance or legal claim
- anything you consider the sport may learn from (e.g. near misses)

The Incident Report Form must be completed no later than three days after the incident. Forms can be completed in the following ways;

- Online via your member dashboard at www.britishcycling.org.uk/dashboard - you may need a club role assigned to your member record to access this.

(Or by completing the Incident Report Form document and emailing it to incident@britishcycling.org.uk.

To download a copy of the Incident Report Form, please see the [Club Resources](#) section of our website)

Where a party who is involved in an incident has indicated that they wish to make a claim, or it appears likely or possible that they will make a claim against anyone involved in the event / activity, this must be reported as soon as possible to British Cycling via the **Incident Helpline** on **0161 274 2015** or by email to incident@britishcycling.org.uk.

Where an incident has taken place, those involved **MUST NOT** make comment on social media or discuss the circumstances, admit liability, enter into any form of correspondence or disclose any documentation to anyone other than British Cycling or their representatives, as this could prejudice British Cycling and its insurers. If you receive any correspondence from a third party or their representative regarding making a claim, you should forward it on unanswered to British Cycling at the earliest opportunity using the above contact details.

An affiliated club, team or Community Group must co-operate fully with British Cycling, its insurers and representatives in the defence of any claim. Failure to do so may result in insurance protection being withdrawn.