Guidance Note 3 - Organisers' Liability Cover for Affiliated Bodies

The information in this guidance note has been provided by Bikmo Limited on behalf of Cycling UK to offer guidance to an Affiliated Body on how to minimise the potential for incidents to occur. Cycling UK is not authorised to provide advice on insurance.

Organisation included in the insurance

Ruthin Cycling Club

Period of insurance

19/04/2026 to 18/04/2027

How is the insurance provided?

Cycling UK has arranged Organisers' Liability cover for bodies affiliated to Cycling UK and its officers. Cover is given under a cover taken out by Cycling UK with Hiscox Insurance Company Limited under policy number PL-PSC10003735502/00.

The policy has a maximum liability of £10,000,000 in respect of each incident and is for the period 1 October 2025 to 30 September 2026. Cover provided to you after 30 September 2026 will reflect the cover available to Cycling UK at the time. A copy of the master insurance policy is available on request.

Cycling UK believes that the cover provided meets the needs of affiliated bodies. Cycling UK has ***not*** assessed individual needs for insurance and you will ***not*** receive advice or recommendations from Cycling UK about your insurance needs.

Cycling UK arrange this cover via Bikmo Limited, who are authorised and regulated by the Financial Conduct Authority. You may check this and obtain further information by looking at the Financial Services Register.

Summary of the cover 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 covered for rides / events ***providing*** the ride/event involves fewer than 200 riders. For events involving more than 200 riders, you ***must*** advise Cycling UK of the details in advance of the event by completing an event registration form.

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

The cover 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. Cover also extends to cover Cycle related promotional activities not tied to a ride

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

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

Your officers are covered while they are a fully paid-up individual member of your organisation. It is recommended that you register your officials with Cycling UK to ensure that they are covered.

You are covered provided the ride/event is run in accordance with any guidance issued by Cycling UK ***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'. Unless organised via a bonded travel operator such as Cycling UK Cycling Holidays and Tours, such a 'tour' ***may*** be illegal and will not be covered.

Geographic cover

You are covered for any ride / event which takes place anywhere except USA/Canada.

'Guest' or non-members

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

A Cycling UK guideline is therefore that there should not be more than ten non-members on any one ride, nor should a non-member participate in a Cycling UK ride more than three times. This limitation does not apply to ***events*** registered with Cycling UK.

What to do if there is an accident

If you think you may have been involved in an incident that may lead to a claim being made against you, or your club's officials, please contact Bikmo as soon as possible on 01244 727100 (lines open 9am-5pm Mon-Fri) or at cyclinguk@bikmo.com. You can submit a claim 24/7 at bikmo.com/cyclinguk.

What to do if you have a complaint

If you wish to make a complaint about any aspect of the cover provided to you, please speak to us at Cycling UK National Office on 01483 238300. If you remain dissatisfied, you should make a complaint using Cycling UK's Complaints Procedure. Details are on the Cycling UK website at www.cyclinguk.org

Peace of mind

Hiscox Insurance Group Limited is covered by the Financial Services Compensation Scheme. If they were unable to meet their obligations to you under the Cycling UK policy, you may be entitled to compensation from the scheme.

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