



Insurance Questions & Answers

What does the policy cover?

The BMCR's LEGAL liability for death/injury to third parties (i.e. other people) or damage to third parties' property. It is legal liability and to be legally liable you will have to be proved to have been negligent. The policy covers "Public Liability" – No Cover for third party liability arising from the use of a motor vehicle or motorcycle as required by the Road Traffic Act.

Is my own property covered?

No; this is cover for the BMCR's liability for claims from other people.

Does the definition of "third parties" include other participants in an event?

No. What is sometimes called "member-to-member" claims are excluded. Specifically, the Public and Products Liability section does not apply to liability or indemnity arising from Bodily Injury caused by the acts and/or omissions of any participant towards another participant.

Why are member-to-member claims excluded?

Members race at their own risk and should consider their insurance requirements based on their own assessment of the risk of personal injury, damage to property (clothing and cycles) and liability to other participants. Insurance which includes cover for bicycle racing is available from specialist insurance firms.

Limit of liability

£10,000,000 any one accident/occurrence.

Time limits to make a claim

Policy condition requires notification in writing to insurers as soon as reasonably possible. Circumstances will dictate, but this should normally be within five working days.

Is recreational cycling covered?

Yes, but note NOT commuting (i.e. journeys to and from work).

Are sportive covered?

Yes.

Are time trials covered?

Yes; all racing is covered for events organised and run by the BMCR AND other events which are organised by recognised cycling bodies which effectively have the same or similar Rules and Method Statements to BMCR.

Are there any EXCLUDED activities?

Yes.

- Commuting (being travel between one's place of residence and place of work)
- The acts of members who are under the influence of drugs or alcohol
- Any cycling outside the United Kingdom unless with prior approval by insurers

Territorial limits

UK only unless prior approval obtained from insurers which will be considered for block trips organised via the BMCR.

Who is insured?

The BMCR Organisation, Registered and fully paid-up Members and helpers and volunteers instructed to act by the BMCR or an authorised official of the organisation.

Are helpers covered including accredited marshals?

Yes; helpers and volunteers are for Public Liability risks, but there is NO cover for third party liability compulsorily required to comply with Road Traffic Act Legislation. Helpers and Accredited Marshalls who are using their own vehicles in connection with BMCR events should ensure that their own motor insurance covers them.

Is there cover if I ride in other cycling bodies' races?

See above.

Reporting incidents - what information needs to be collected?

Names and contact details of all parties involved including independent witnesses. Location and accident circumstances – supported by photos if possible, together with the accident report.

Do I inform the police?

Yes, if anyone has been injured. Never make an admission of liability.

What legal support and assistance is included?

The insurers will pay reasonable costs in defending a claim made against an insured party but in indemnifying the insured party the insurer will insist on having full control of the claim negotiations and any settlement agreed.

Position if accident caused by road defects

The policy covers the legal liability of the insured – to be liable the insured party must be shown to have been negligent in causing the accident. If an outside agency (eg road

conditions) was the cause or contributed to the cause of the accident the insured member may not be liable or wholly liable. Insurers will assess this and defend the claim accordingly.

Position if pulling a trailer or child carriage

No policy restrictions but there is always an overriding condition under any liability policy for the insured to act prudently.

Position on cycling outside the UK

See above (Territorial Limits)