



working for cycling

THE UK'S NATIONAL CYCLISTS' ORGANISATION

"Keeping you safe since 1878"

Your Third Party Cover from CTC

What cover are we offering?

As part of CTC membership, CTC has arranged third party cover for members normally resident in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands. Cover is given under a policy taken out by CTC with Zurich Insurance Group under, policy number AD647676. The policy has a maximum liability of £10,000,000 in respect of each incident and is for the period 1 October 2009 to 30 September 2010. Cover provided to you after 30 September 2010 will reflect the cover available to CTC at the time. A copy of the CTC policy is available on the CTC website.

CTC believes that the cover provided meets the needs of the majority of CTC members. CTC has **not** assessed your individual needs for cover and you will **not** receive advice or recommendations from CTC about your insurance needs.

CTC arrange this cover via Butterworth Spengler Insurance Group, 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 Cover provided

Cover is available for injury or damage caused by you to a third party while you are cycling anywhere the world **except** the USA and Canada. A third party means anyone **other** than someone employed by you. You will **not** be covered for damage to property belonging to another member of your family. You are covered if you are cycling on a cycle (unicycle, bicycle, tricycle, tandem or triplet) **unless** it is driven by mechanical power **other than** electric assistance.

You are covered while you are a fully paid up individual member of CTC.

You are covered while you are using your cycle for private and professional purposes, including business cycling. You will **not** be insured if you are specifically employed as a cyclist e.g. as a



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cyclist-messenger or a carrier cyclist.

You are covered while cycling in touring competitions, reliability events, audax events, time-trials and in record breaking. You are **not** insured for any other form of competitive cycling.

Introductory Members are covered **only** when cycling on a CTC ride or event.

What to do if you have an accident

If you are involved in an incident which you think may lead to a claim being made against you, telephone the CTC Accident Line on 0844 736 8452. 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: Butterworth Spengler Insurance Group, 180-184 Garston Old Road, Liverpool L19 1QL quoting the CTC policy number.

What to do if you have a complaint

If you wish to make a complaint about any aspect of the cover provided to you as part of your CTC membership, please speak to us at CTC National Office on 0844 736 8450. 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

Zurich Insurance Services 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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