



THE UK'S NATIONAL CYCLISTS' ORGANISATION

"Keeping you safe since 1878"

CTC ORGANISER'S LIABILITY COVER FOR AFFILIATED BODIES

Organisation included in the Insurance

[Name of affiliated body]

Period of insurance

[Period of cover offered to the affiliated body]

How is the insurance provided?

CTC has arranged organiser's liability cover for bodies affiliated to CTC and its officers. Cover is given under a cover taken out by CTC with Aviva under policy number 24911768CCI. The policy has a maximum liability of £10,000,000 in respect of each incident and is for the period 1 October 2011 to 30 September 2012. Cover provided to you after 30 September 2012 will reflect the cover available to CTC at the time. A copy of the insurance policy is available on the CTC website.

CTC believes that the cover provided meets the needs of affiliated bodies. CTC has **not** assessed individual needs for insurance 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

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 less than 200 riders. For events involving more than 200 riders, you **must** advise CTC of the details in advance of the event.

You are covered for rides / events which are 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.

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 CTC rules and guidelines are applied to the event.

Your officers are covered while they are a fully paid up individual member of your organisation. For peace of mind, you are strongly encouraged to register with CTC your officials who you want to be covered.

You are covered provided the ride / event is run in accordance with any guidance issued by CTC **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" (see the CTC Fact Sheet **Regulations for the organisation of group tours**). Unless organised via a bonded travel operator such as CTC 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 within Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands.

"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.

There **must not** be more than 5 non-members on any one ride, **nor** should a non-member participate in a ride more than 5 times. This limitation does not apply to one-off events.

What to do if there is an accident

If there is an incident which you think may lead to a claim being made against you or your officers, you should follow the guidance in the **Law and liability for cycle activity providers** advice sheet and complete the **Incident Report Form** immediately. You should also 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, 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

Aviva are 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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