



Working for cycling

CTC DA and Regions Organiser's Liability

What insurance are we offering?

CTC has arranged organiser's liability insurance for officers of CTC DAs, Sections and Regions (referred to here simply as "DAs"). Cover is given under a policy taken out by CTC with Norwich Union, policy number 23700354LEP. The policy has a maximum liability of £5,000,000 in respect of each incident. A copy of the insurance policy is available on the CTC website.

CTC believes that the insurance provided meets the needs of DA officers. We have **not** assessed individual needs for insurance and you will **not** receive advice or recommendations from us about your insurance needs.

CTC operates as an appointed representative of Butterworth Spengler Commercial Ltd 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 insurance provided

CTC DAs may organise rides primarily for CTC members. They may also organise "events" which are rides for both CTC members and the public.

You and your DA are insured for rides. You are also insured for events **providing** an event is registered with CTC and included in the CTC Events Guide.

You and your DA are also insured for rides / events which are touring competitions, reliability events, audax events, and in record breaking. You are **not** insured for any form of competitive cycling including time trials or mass start races **other than** events such as hill climbs and speed judging run as part of the CTC DATC competition.

You are also insured for social events run by your DA **except** for:

- firework displays or bonfires;
- bouncy castles or other inflatable devices;
- bodily injury arising from contact sports (including martial arts); jousting competitions; "It's a knockout" type competitions; "donkey

derby" races; go-karting; parachute jumping, paragliding or parasailing; or bungee jumping or abseiling;

- events involving weapons ; passenger carrying amusement devices; or remote controlled model aircraft.

If you are involved in the running of a CTC DA ride / event (as a ride leader, marshal, or in a similar capacity), you are insured against any claim made against you or the DA for injury or damage caused to a third party.

Rides in collaboration with other bodies are insured **provided** CTC is clearly the organiser of the ride / event and CTC rules and guidelines are applied to the event.

You are insured while you are a fully paid up individual member of CTC other than as an Introductory Member **and** have been registered with CTC by your DA as a volunteer.

You are insured **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 name and CTC membership number 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 hence not covered by the CTC insurance.

Geographic cover

You and your DA are insured for any ride / event which takes place within Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands. Rides / events which take place outside these areas may be insured on a one off basis, possibly on payment of an additional premium. If you are running an event abroad, you should complete an application form and send it to CTC HQ as early as possible.

"Guest" or non-CTC members

You are insured if a non-CTC member on your ride / event causes injury or damage

leading to a claim against you or your DA.

Non-CTC members on CTC rides / events are also insured for the duration of the ride only against claims made against them by a CTC member on the ride. This benefit is paid for by CTC members. A CTC guideline is therefore that there should not be more than 5 non-members on any one **ride**, nor should a non-member participate in a CTC **ride** more than 5 times. This limitation does not apply to **events** registered with CTC.

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 the DA, 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 0870 873 0062. 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: Norwich Union, Commercial Liability Claims Department, 124 Vincent Street, GLASGOW, G2 5FR quoting policy number 23700354LEP.

What to do if you have a complaint

If you wish to make a complaint about any aspect of the insurance provided to you as an officer of your DA, please speak to us at CTC National Office on 0870 873 0060. 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

Norwich Union 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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