



Guidance Note 3 - Organisers' Liability Cover for CTC Affiliated Bodies

This guidance sheet has been produced by CTC and Butterworth Spengler Insurance Group to offer guidance as to what an Affiliated Body should look to do to minimise the potential for incidents to occur. CTC however are not authorised to give advice on insurance.

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 Organisers' Liability cover for bodies affiliated to CTC and its officers. Cover is given under a cover taken out by CTC with Royal & Sun Alliance under policy number RSAP1587485200. The policy has a maximum liability of £10,000,000 in respect of each incident and is for the period 1 October 2015 to 30 September 2016. Cover provided to you after 30 September 2016 will reflect the cover available to CTC at the time. A copy of the master insurance policy is available on request.

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 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 CTC of the details in advance of the event by completing an event registration form.

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'. 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.

A CTC 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 CTC ride more than three 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 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, 20-24 Faraday Road, Wavertree, Technology Park, Liverpool L13 1EH quoting the CTC policy number RSAP1587485200.

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

Royal & Sun Alliance 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.

29/09/2015