

What to do in the event of accident & how CTC covers you (22 Jan 14)

Dear Ride Leader

The committee were asked to clarify the position regarding the responsibilities of a ride leader in the event of an accident, and the legal position (i.e. insurance).

We have sought guidance from CTC Head Office, and that advice is:

- A ride/event leader has a duty of care to make sure that an injured rider is *protected* until proper assistance arrives.
- Ride leaders are not required by CTC to administer first aid. However, they have that duty of care and this is why our Guidelines Art 62, which has been fully endorsed by CTC, provides 6 basic step by step instructions as to what you should do in the event of an accident. This includes doing traffic control to prevent a car running over a casualty, calling 999, reassuring the casualty, and importantly, not moving the injured person.
- Our Guidelines also stipulate that “if first aider present, let that person take charge of the injured party”. This first aider could also be you if you are a qualified first aider and are willing to assist. However, do please bear in mind that CTC have stated that “ride/event leaders will not be insured if they have a claim made against them in respect of the first aid they gave unless they are officially designated by CTC to act in that capacity”. Some of you may not like the content of the CTC liability insurance, but it is fact and I can’t change it. (See Art.16 of CTC Events - Organisers' Liability Insurance FAQs - 25 Oct 12. http://www.ctc.org.uk/sites/default/files/file_Public/organisers_liability_insurance_faqs.pdf.)
- I had also pointed out that none of our ride/event leaders are currently so designated by CTC to provide first aid (although if you have received training elsewhere and would like CTC HQ to officially designate you as a qualified first aider, please contact the Club Secretary).

It is common sense, and something I hope we all know; that in the event of a serious accident you do not move the casualty unless you really know what you are doing, as you might do more damage. But it is important to keep a casualty warm, hence the foil blanket in the club-issued first aid kit. This blanket also makes an injured rider lying on the road more visible and helps prevent them from being run over by another motorist (see below for what’s in your club-issued First Aid Kit).

So, two points, one the legal position, the other don’t make things worse in the event of a serious injury. I do trust that you will convey to your riders that this club truly cares about the welfare of its riders, both in terms of providing a riding experience that is as safe as possible, and looking after them in the event of an accident. I also hope that this guidance has clarified your responsibilities and liabilities in the event that one of your riders is involved in an accident. Now let’s go out and enjoy some safe riding with our friends.

John Murdoch
Rides Secretary

Mini First Aid Kits: see below extract from [The West Surrey Cyclist Magazine](#), Jan-Apr 2014

MINI FIRST AID KITS FOR RIDE LEADERS

By Louise Gagnon

- To be issued free of charge to all regular Ride Leaders in December 2013 (see Rides Secretary's Notes).
- Funded by revenues from Club events (Tour of the Hills, etc.)
- Fits in the back pocket of a cycling jersey
- Half the weight of a spare tube (only 66 g or 2.4 oz)
- Contains a foil blanket and the essentials for cuts and grazes, such as plasters, gauze dressing and antiseptic wipes.



The foil blanket is a key piece of equipment for an injured person awaiting ambulance evacuation. Waterproof and windproof, it reduces body heat loss (reflects 90% of the body heat) and helps prevent shock. It also makes the casualty more visible as the blanket's metallic surface appearance reflects light.

- Tailor-assembled by Committee members specifically for CTC West Surrey's requirements.