



Guidance Note 2 - Organisers' Liability Cover for CTC Member Groups

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

How is the protection provided?

CTC has arranged Organisers' Liability cover for officers of CTC's Member Groups, Regions and Organising Committees (referred to here simply as "Member Groups"). Cover is given under a policy 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 2014 to 30 September 2015. Cover provided to you after 30 September 2015 will reflect the cover available to CTC at the time. A copy of the CTC policy is available on request.

CTC believes that the cover provided meets the needs of Member Group Officers. CTC has **not** assessed individual needs for cover and you will **not** receive advice or recommendations from CTC about your protection 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

CTC Member Groups 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 Member Group are covered for rides. You are also covered for events **provided** an event is registered with CTC and included in the CTC Events Guide.

You and your Member Group are also covered for rides / events which are touring competitions, reliability events, Audax events, and in record breaking and for cycle information/promotional events and stands. You are **not** covered 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 Tourist Competition or registered with CTC and included in the CTC Events Guide.

You are also covered for social events run by your Member Group **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 parascending; 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 Member Group ride / event (as a ride leader, marshal, or in a similar capacity), you are covered against any claim made against you or the Member Group for injury or damage caused to a third party.

You are covered while you are a fully paid-up member of CTC **and** have been registered with CTC by your Member Group as a volunteer.

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

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 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'. 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 and your Member Group are covered for any ride / event which takes place anywhere **except** the USA or Canada.

'Guest' or non-CTC members

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

leading to a claim against you or your Member Group.

Non-CTC members on CTC rides / events are also covered 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 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 the Member Group, 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 as an officer of your Member Group, 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 are unable to meet their obligations to you under the CTC policy, you may be entitled to compensation from the scheme.

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