

West Surrey CTC
Potential move to Affiliated Club status
Insurance Implications

There are two categories of insurance to consider: i) individual cyclists and ii) ride leaders / organisers. The table below provides an audit trail of information firstly for our **existing** Cycling UK / CTC insurance cover, and secondly if we move to **Affiliated Club** Status.

In summary, if we become affiliated to Cycling UK:

A. Individuals can secure their third party insurance as follows:

1. Remain a Cycling UK member (£ 10 million cover) or
2. Resign from Cycling UK and check their home insurance cover. Typically this provides automatic third party liability cover (often around £ 2 million)
3. Resign from Cycling UK but take up the Third Party Insurance cover available to Affiliated Club members at a cost of £ 24 per annum.
4. Join another cycling organisation, for example, the London Cycling Campaign offer £ 5 million third party cover for £ 9.50

B. Ride Leaders / Organisers will automatically be covered through the affiliation charge of £ 75 per annum.

Existing Insurance Cover	Source of Information
<p>Individual Third Party Insurance</p> <p>Existing CTC members are automatically covered up to a value of £ 10 million.</p>	<p>http://www.cyclinguk.org/insurance/third-party-insurance</p>
<p>Ride leaders Third Party Insurance</p> <p>Ride Leaders, Organisers etc are automatically covered provided the Guidelines are followed (e.g. guests)</p>	<p>http://www.cyclinguk.org/sites/default/files/file_Public/lic/third_party_faqs_a.pdf</p>
Moving to Affiliated Club Status	
<p>Individual</p> <p>Members of bodies that affiliate to Cycling UK can obtain Third Party insurance for £24 per annum, which covers them against any damage or injury they cause whilst riding their bikes, whether riding with the affiliated body or not.</p> <p>Other cycling organisations (British Cycling, London Cycling Campaign) offer Third Party Insurance for a nominal charge.</p> <p>Riders who have home insurance cover should contact their insurance agents to establish whether they automatically have third party insurance.</p>	<p>http://www.cyclinguk.org/insurance/third-party-insurance</p> <p>http://www.cyclinguk.org/membership/affiliate-membership-for-cycling-clubs-and-groups-of-all-types-and-sizes</p>

Third Party Insurance for the affiliated club and its officials (including Ride Leaders)

Upon payment of the affiliation charge of £ 75, the affiliated body (i.e. the Club) and its ride leaders, officials, event organisers and marshals receive the same Third Party Liability insurance.

<http://www.cyclinguk.org/insurance/event-organiser>

http://www.cyclinguk.org/sites/default/files/file_Public/guidance_note_3a_-_2015_affiliated_bodies_organisers_liability_guidance.pdf