



What if there's an Accident (Nov 2023)

Dear Ride Leader

Despite our attention to safety on the road, and considerate and disciplined riding by all our members, accidents and medical emergencies can happen. It's important therefore to clarify the responsibilities of a Ride Leader in the event of an accident, and the position regarding insurance.

A ride leader has a duty to protect and care for an injured rider until professional help arrives, as summarised below:

In the event of an accident:

1. **Assess the situation for danger:** protect yourself, the injured person, and others from harm. Send someone up and down the road to slow down and warn traffic of the situation. Move other people off the road to a safe place. Consider use of high-viz jacket for makeshift warning sign.
2. **Check the casualty:** seek help from any first aiders in the group or passers-by. Shout for help – let any willing first aider take charge of the casualty.
3. If advised by the first aider or if there is risk of serious injury (e.g., a head strike) or acute medical condition (e.g., heat attack) get someone to **Call 999** straight away and report back to you. (Emergency services can locate your position via a mobile phone if you are unclear of location or use "what3words" app). Send people to guide the emergency services if required.
4. Unless you are certain there are no neck or spinal injuries, do not move the person. Do not offer drinks. Keep talking and reassure the injured person. Make sure they are warm – use a foil blanket if available and needed. If there has been a head strike, keep the head stable.
5. **Arrange security** - for the casualty's bike and other possessions (e.g., glasses, hearing aids, wallet).
6. **Reassure the rest of the group** - they may also be in shock. Appoint another ride leader to continue the ride with those not directly assisting at the scene of the accident.
7. Take photographs, and witnesses' names and contact details. Fill in a Cycling UK Incident Report Form as soon as you get back.
8. **Injuries not requiring an ambulance** - it is important to decide if the rider can continue (shock may be a factor here). It may be necessary to arrange alternative transport for the rider and bicycle. If the rider continues, he/she should be monitored. Do not leave an injured cyclist without having first ensured their safe return home.

Insurance

Ride Leaders are covered by Cycling UK's liability insurance when leading rides in accordance with Cycling UK's guidance (which is mirrored in WSCC's guidance). If Ride Leaders administer first aid, they are covered by Cycling UK's insurance, on condition that they have received formal first aid training. Refer to:

<https://www.cyclinguk.org/sites/default/files/downloads/2024-09/organiser%27s-liability-insurance-faqs-2024-2025.pdf>

and

<https://www.cyclinguk.org/sites/default/files/downloads/2024-09/member-groups-insurance-guidance-note-2024-2025.pdf>