



Organisers' Liability Insurance FAQs

1. Exactly what does Organisers' Liability insurance provide me with?

Answer: Cover of up to £10 million for claims made against you as the ride leader or event organiser resulting from loss, injury or damage suffered by others as a result of your negligence.

2. I want to organise a charity bike ride. What insurance do I need and can you provide it?

Answer: [Organisers' Liability cover](#), which can be obtained by [affiliating to CTC](#).

3. I want to take a cycling group abroad. Am I insured as an organiser / ride leader?

Answer: Yes, but only if you are a CTC Member Group, but with certain restrictions and subject to proposal and an additional premium dependent on the number of days abroad. Contact [Carol McKinley](#) at National Office for further advice. This extension is NOT available to affiliated clubs.

4. I am a member of an affiliated club and I want to organise a trip away. What are the restrictions?

Answer: If it is deemed that you are organising a 'package' ie booking travel and accommodation, you may be subject to [The Package Travel, Package Holidays and Package Tours Regulations 1992](#). Seek [advice](#) from the Department for Trade and Industry and [CTC Holidays and Tours](#) may also be able to help.

5. I am organising a ride for my local CTC Member Group but there may be quite a few non-members on it. What's the position?

Answer: The [insurance guidelines](#) state that the maximum number of 'guests' on any CTC ride should not exceed five and non-members should not ride with a Group for more than five times before being asked to join. If there is a collision leading to a Third Party claim being made by a CTC Member, cover is only available up to that number of non-members.

6. If there is a limit of 5 non-members on a ride, what about beginners' rides?

Answer: For CTC Member Groups, but **not** affiliated clubs, the five non-member limit is only a guideline. If more than five non-members turn up on a ride, then they should not be turned away, but ride leaders should be aware of all the guidance available on leading a ride; ensure that they are comfortable with the number of non-members on the ride and that entry forms for each rider have been completed. It is expected that in running a beginners' ride, the Member Group will have experienced ride leaders and

helpers available to make sure that both CTC members and the guest non-members can participate happily and safely in the ride.

7. I'm a member of CTC but have never organised an event or led a ride. I've been asked by a friend to organise a charity event on behalf of a local church. How can I get insurance?

Answer: Organisers' Liability cover may be available subject to a completed proposal form. Contact CTC insurance brokers, Butterworths for advice on 0151 494 4400.

8. What about Organisers' Liability insurance in the Republic of Ireland?

Answer: Currently, this is unavailable to residents outside the UK.

9. I want to organise a time trial for my group. Is this covered?

Answer: No, time trials are specifically excluded from cover.

10. Can I take out CTC insurance in the name of a registered company?

Answer: No. Contact our brokers Butterworths on 0151 494 4400 if you wish to arrange Public Liability cover for a company. They may be able to help.

11. Is the cover CTC provides to CTC Member Groups the same as that provided to affiliated clubs?

Answer: In general, yes, but the cover available to affiliated clubs is more limited.

12. Do we have to use the CTC entry form for non-members on rides, or would a locally-devised version be acceptable?

Answer: CTC Member Groups must use the approved CTC entry form. Affiliated clubs may use their own version, providing it asks the same questions as the CTC form.

13. What are the rules and what do we need to do about allowing young people on rides?

Answer: Full guidance on children and young people participating in CTC activities is set out in our [library of resources](#) for event organisers. Essentially, the guidelines are that anyone under the age of 13 should be accompanied by a parent or responsible adult and those between 13 and 18 must have a signed parental consent form.

14. Do events for the public need to be registered with CTC and included in the [CTC Events Guide](#) for the event to be insured?

Answer: Yes. The event entry form can be found in our [library of resources](#).

15. Are Doctor Bike activities covered? If so, are there any restrictions on the cover?

Answer: Yes – but no mechanical or electrical repair work should be undertaken.

16. Are ride leaders insured if they give first aid to someone on the ride and they have a claim made against them in respect of the first aid they gave?

Answer: Cover would only apply in respect of first-aiders officially designated as such by CTC or an affiliated club to act in that capacity.

17. Are we insured for riders using bikes owned by CTC, a CTC Member Group or a CTC affiliated club?

Answer: Yes.