

## **BMCR Insurance**

BMCR has its own insurance this indemnifies BMCR for legal liability for death/injury to third parties (i.e., other people) or damage to third parties' property. The insurance covers BMCR for its organisation of cycle races, and cover is extended to BMCR members whilst they undertake the following activities within the UK:

- recreational cycling;
- participating in cyclo-sportives;
- competing in racing in events organised and run by BMCR and other events which are organised by recognised cycling bodies which effectively have the same or similar rules and method statements to BMCR.

There are some specific exclusions which are NOT covered:

- Bodily Injury caused by the acts and/or omissions of any participant towards another participant;
- commuting (being travel between one's place of residence and place of work);
- the acts of members who are under the influence of drugs or alcohol;
- any cycling outside the United Kingdom unless with prior approval by insurers.

It is important to note that the BMCR insurance does NOT act as if a separate policy had been issued to each member (so called *member-to-member* cover.). A more detailed Question and Answer note about BMCR's insurance is available [here](#).

## **Assessing your own insurance needs**

As BMCR membership does not provide you with your own insurance cover, you are advised to consider your own requirements to cover your cycling activities, including competition. Risks you might want to consider include *liability*, *personal accident* and *property*.

### Liability Insurance

Whilst participants in races accept that racing is potentially hazardous and "race at their own risk", there have been cases where the courts have decided that liability can be attached to an individual participant. If an accident happens and you are to blame, it's good to know you have some peace-of-mind cover.

### Personal Accident Insurance

Personal accident insurance is designed to provide financial support if an accident leaves you hospitalised or permanently injured. Many accidents in races are characterised as *racing incidents*, and you cannot rely on being able to claim that another rider was at fault. It is also possible that, even if you could prove another rider liable, the other rider would not be able to pay.

### Bicycle Insurance

Bicycle Insurance is designed to cover damage to your bike and equipment, whether from hitting a pothole on a social ride, or crashing in the last few metres of a race.

### **Are you already covered?**

It is possible that one or more of the risks are included in your household insurance or some other policy. If you think this might be the case it is important to check the wording. Specifically, that the cover includes cycle racing, and that the limits set on potential payments are sufficient. If in any doubt, check directly with your insurer.

If you are a member of another cycling organisation or club, you must NOT assume that the insurance associated with that membership covers you for racing with BMCR. For example, in the case of British Cycling, their insurance policies do NOT cover racing with BMCR.

### **If you wish to take out specific cycling insurance cover**

BMCR does not require members to take out specific cover. It is our policy to keep the costs of membership as low as possible and to leave the choice of personal insurance cover up to individual members. Should you wish to take out specific cycling insurance, there are a number of specialist insurers providing cover for competitive cyclists. The links below are NOT recommendations from BMCR; they are included to provide a selection of specialist insurance providers members may wish to consider.

<https://www.cycleplan.co.uk/>

<https://www.yellowjersey.co.uk/>

<https://www.cycleinsurance.co.uk/>

<https://www.cycleguard.co.uk/>

<https://bikmo.com/uk/cycle-insurance/>

### **Driving a support vehicle at a BMCR event**

BMCR's third-party insurance covers the liability arising from *bodily injury or damage to property* arising from the ownership possession or use of mechanically propelled vehicles or motorcycles by or on behalf of the BMCR in connection with any BMCR events.

Cover is provided on the strict understanding that owners and users of such mechanically propelled vehicles or motorcycles have *motor insurance* in force which is compliant with the requirements of Road Traffic Act legislation, and the cover provided by the BMCR policy is only to the extent where there is no entitlement to indemnity under any motor policy or other more specific insurance.

BMCR's insurance does not cover damage to the vehicle or motorcycle or to anything in/on it.

Drivers must be licenced to drive the vehicle or motorcycle and must not have been disqualified.

### **Liability Insurance Certificate for Race Organisers**

Race organisers may be asked to provide a certificate evidencing BMCR's insurance cover. The current certificate is available [here](#).