



## **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/>