



# Swindon Wheelers Race Team

## Crash Kit Replacement Policy

### Purpose

Swindon Wheelers recognises that crashes can result in significant damage to club kit resulting in the need for replacement. This policy provides fair and reasonable financial support to Race Team participants, while ensuring the scheme remains sustainable for the club.

### Eligibility

- The claimant must be a paid-up full first claim club member at the time of the incident.
- The crash must occur during an organised race, or similar British Cycling recognised event, or while the member is representing the club at an external event.
- Replacement kit must be sourced from a Swindon Wheelers manufacturer e.g. Spatzwear, Nopin.
- Kalas already offer a 50% crash replacement discount, so are excluded from this policy.
- Claims must be submitted within 28 days of the incident.

### Support Available

- The club will contribute up to 50% of the replacement cost of damaged official Swindon Wheelers kit, capped at £100 per incident.
- Support is limited to one claim per member per year, unless the committee approves otherwise in exceptional circumstances.
- Eligible items include: jerseys, shorts, skinsuits, gilets, and jackets.
- Accessories (gloves, socks, caps, etc.) and non-kit equipment (helmets, bikes, shoes, etc.) are excluded.

## **Claim Process**

1. Complete a Club Accident Report Form and submit it to the SWCC Welfare Officer.
2. Include a brief description of the incident, including date and location.
3. Present the damaged kit to a committee member (or supply clear photographic evidence).
4. Submit proof of purchase for the replacement kit (invoice/receipt).
5. Once verified, reimbursement will be made by the Treasurer.

## **Exclusions**

- Cosmetic damage (minor scuffs, stains) that does not affect kit usability.
- Kit damaged outside of a club ride, race, or event where the rider was not representing the club.
- Non-club kit.

## **Funding & Review**

- The scheme will be reviewed annually and capped based on available club funds.
- The committee reserves the right to amend or withdraw the scheme if it becomes unsustainable.