Cycling Insurance FAQ's

The club recommends everyone to get their own insurance, as a minimum 3rd Party Liability Insurance **by joining the club does not mean you have joined British Cycling (BC) and hence you will not be covered for 3rd Party Liability Insurance**, below are a list of questions and answers, it is not comprehensive and if you have a question please ask!

First of all you need to decide what level of insurance you need e.g. cycling abroad, going for over 30 days, 3rd Party Liability, Accident cover, theft, breakdown cover etc.

Why You Need Individual 3rd Party Cover?

If you are riding your bike and you accidentally cause injury to another cyclist, a pedestrian, or damage property (like a parked car), you are personally liable. Without liability insurance, you could face significant out-of-pocket legal costs and compensation claims.

Are Individuals covered by the Club Insurance?

No, individual riders are **only** covered for 3rd party liability insurance **IF** they are members of BC or Cycling UK or you have your own insurance (if you choose that option on your own insurance), we recommend joining BC but you must consider the level of cover you need.

(Individual Club Members as opposed to club officials, are not covered unless they themselves are Core Members or Premium Members of British Cycling with personal liability insurance).

Does House Insurance cover me for 3rd Party Liability Insurance

It depends heavily on your specific policy. While some standard home insurance or contents policies automatically include personal liability that covers you while riding, many completely exclude cycling. You often need to add a "pedal cycle extension" or have personal liability specified in your policy documents.

Are Gravel Rides Covered?

The club insurance includes our usual gravel rides but not off road (due to the FA requirements being different).

Does the Clubs Insurance cover non-members before joining the club or on a non-club ride?

The Clubs insurance also covers the club **for claims brought by non-members** on a club ride prior to joining the club.

What about non-Club rides?

On a non-club ride, the only riders with 3rd party liability insurance etc. are those who are members of BC or Cycling UK or have their own insurance.

I am self employed what if I have an accident and cannot work?

In case you cannot work due to injury, as a club, we strongly suggest self-employed club members look to take out income protection insurance.

How to Get Covered for Club Rides?

If you frequently ride your bike, you will generally need to obtain individual third-party insurance or an insurance that covers your needs, which can be easily arranged through several avenues, such as:

https://www.britishcycling.org.uk/bc/membership

https://www.cyclinguk.org/insurance

How many rides can a non-member do before joining the club

Three: the three ride rule is set by the club and therefore
the club could be liable if that rider exceeded the "Three Ride Rule" and caused or was in an accident.

Are Ride Leaders covered by the Club Insurance?

RL's are covered under the club's insurance policy with British Cycling (BC) to lead rides as they are acting as "officers of the club" and provided they follow club (and BC) guides have 3rd party liability cover.

https://www.britishcycling.org.uk/_clubinsurance/20150727-_clubinsurance-Insurance-for-clubs--How-does-it-work--0

What if a rider turns up for the 4th time?

If a rider shows up for a 4th time and has still not paid club membership, the situation becomes a significant liability risk.

If the Ride Leader allow them onto the ride, they are intentionally breaking a safety and governance rule set by your own club committee. In the insurance world, knowingly breaching your own club's rules is a fast track to voiding liability protection.

If that rider causes a major accident on their 4th un-joined ride, British Cycling's insurers could refuse to defend the club or you, citing a failure to enforce club rules and guest limits.

You, as the Ride Lead, could be left personally exposed to negligence claims because you knowingly permitted an unauthorized person to join the peloton.

What if a Rider turns up and just wants to ride with the club for a one off ride?

If a rider turns up and just wants to ride it is the same scenario as if a riders turns up for a 4th ride as above.

Other Insurance Options

There are many more insurance options and you can check these out on various comparison sites, especially if you want cover for abroad, breakdown cover of theft insurance, click on the link below to see a post on the club website:

https://swindonwheelers.org/2025/02/16/cycling-insurance-bike-recovery-services/