



PORTISHEAD CYCLING CLUB ("PCC")

RIDE POLICY AND INSURANCE

24 SEPTEMBER 2017

Insurance

The Club & Officers/Officials

PCC is insured via [British Cycling](#) for its normal activities. Club Officers are also insured when acting on the Club's specific instructions. PCC (only) also benefits from the cover provided by British Cycling's [Professional Indemnity Insurance](#).

Members

It is very important that all members understand that PCC's liability insurance does not cover claims made against individual members (including by other PCC members, for example, in the event of an accident). For this reason PCC has adopted a policy (decided at the 8 September EGM) that all members must also be British Cycling members to benefit from its specific liability insurance (see below).

Club Rides - everyone participating in a club ride, irrespective of whether they consider another to be the Ride Leader, is responsible for their own actions. It is important to note that a club ride is not considered to be a formally led or coached activity, consequently the Ride Leader(s) are not qualified to lead and routes are not risk assessed.

A non-PCC member is covered under British Cycling insurance for a limited number of "taster" rides (see link to British Cycling Q&A below). Please note that for insurance reasons we cannot permit non-PCC members to participate in group rides after two "taster" rides.

PCC requires that all participants in club rides have third party liability insurance through [British Cycling](#). For the avoidance of doubt joining PCC as a member via the British Cycling website does not mean that you have joined British Cycling.

The legal and insurance benefits provided by British Cycling membership are set out [here](#). Please be aware of the different levels of cover provided by Fan, Ride and Race Gold/Silver memberships. In particular Fan membership does not include insurance and Ride membership does not provide insurance when competing in a time trial. The Club Secretary can see who is a member of British Cycling through their website.

As a transitional measure, recognising that membership of British Cycling was not required when many joined the club, this requirement will be waived for existing members until renewal of PCC membership. All new members will be required to be British Cycling members at the point of joining. In the meantime PCC still requires that members have appropriate insurance which should generally be available through a household insurance policy. If a member is any doubt over whether they have insurance cover PCC highly recommends they join British Cycling.

If this policy causes any member any issues then please contact the Club Secretary to discuss further.

[British Cycling Insurance Q&A](#)

As at 18 September 2017 the annual subscription for the British Cycling **Ride** package was £37 pa but for the first year as a PCC member this is reduced to £18.50 (see [here](#)).

Membership gives a 10% discount at Halfords (all products), 10% at Chainreactioncycles (orders over £100 only) and 10% at Cycle Republic. The cost of membership may be recouped through these discounts.

No cover is provided by PCC insurance should your bike be accidentally damaged or stolen. Household contents insurance MAY provide this cover.