



Carlisle Reivers Cycling Club

Safety and Risk Assessment Policy

Version 2

Dated 1st September 2025

Version History

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Introduction

This 'Safety and Risk Assessment Policy' applies to the cycling activities of Carlisle Reivers Cycling Club (CRCC).

The content has been approved by the Club Committee and will be reviewed annually at the Club's Annual General Meeting (AGM).

Aim

To identify hazards and reduce the risks those hazards present to members when engaged in CRCC activities.

Who is at risk?

All members of CRCC are exposed to a degree of risk when participating in Club cycling activities.

Compliance

Members are ultimately responsible for their own safety and are required to comply with this Safety and RA Policy when engaged in Club rides.

Category of Risk

For the purpose of this Risk Assessment (RA) Policy, risk can be classified as:

Low Risk	Activities which present minimal risk to those participating.
Medium Risk	Activities which present a greater level of risk than Low-Risk activities, but which are nevertheless considered to be normal cycling risks. Medium-Risk activities are considered to be acceptable to those participating in Club Rides.
High Risk	Activities which present a greater level of risk than Medium-Risk activities. When dealing with High-Risk activities, those participating are required to take extreme care and be acutely aware of other hazards that may affect their safety including fixed feature hazards, environmental hazards or hazards presented by other road users. High Risk activities are acceptable on Club Rides providing the above stipulation is firmly understood and complied with by those members engaging in the High-Risk activity.

Insurance cover

Details of the 3rd Party Liability Insurance provided by British Cycling are shown at Annex A to this Safety and Risk Assessment Policy document.

What constitutes a Club Ride?

A 'Club Ride' is one which meets **either** of the following two criteria:

- A ride organised by a Club member (the Ride Organiser) and advertised on the Club App. The ride may be open to all members or it may be restricted to a specific category or categories of members as decided by the Ride Organiser. E.G., 'Green riders only' or 'Black and Red riders only' Etc. The eligibility criteria will be stated on the Club App by the Ride Organiser at the time of advertising the ride.

- A ride organised by a Club member for any number of other Club members but that is not advertised on the Club App, providing the Club's appointed Ride Co-ordinator is informed in advance by Email, or some other recorded means. Acknowledgement of the notification is not required.

Note 1: Any Club member can organise a ride without advertising it on the Club App or informing the Club's Ride Co-ordinator in advance. However, such rides will not be classed as 'Club Rides'.

Note 2: The terms 'Official' and 'Un-official' rides are no longer relevant. Rides are either 'Club rides', or they are not.

Note 3: The Ride Co-ordinator is an appointed member of the Club's Committee.

Personal Protective Equipment (PPE)

Risk is reduced when appropriate and effective PPE is worn.

To comply with this RA Policy:

- A properly adjusted and securely fastened cycle helmet that conforms to current regulations is **mandatory** PPE on Club rides.
- It is further **advised** that on Club rides:
 - A white light is shown to the front and a red light to the rear. Note that this becomes a **mandatory** requirement when riding at night ([Highway Code Rule 60](#)).
 - An effective wind / water-proof jacket is worn when required.
 - Suitable cycling footwear is worn.
 - Suitable cycling gloves are worn.
 - Light coloured or fluorescent clothing is worn in daylight or poor light conditions and reflective clothing and / or accessories (E.G., a reflective belt, or bands Etc.) is worn when riding in the dark to help other road users see you ([Highway Code Rule 59](#)).

Hierarchy of Road Users

The Highway Code states that 'the hierarchy of road users' is a concept that places those road users most at risk in the event of a collision at the top of the hierarchy. The road users most likely to be injured in the event of a collision are, in order of risk:

- Pedestrians
- Cyclists
- Horse riders
- Motorcyclists

[Highway Code Rule H1](#) states that: *'those in charge of vehicles that cause the greatest harm in the event of a collision bear the greatest responsibility to take care and reduce the danger they pose to others.'* E.G., car drivers bear more responsibility to take care and reduce the danger of collision with cyclists and cyclists bear more responsibility to take care and reduce the danger of collision with pedestrians Etc.

Generic Risk Assessment (RA)

A Generic RA is required for each type of riding in which the Club engages. I.E., Road Riding and Riding on the Carlisle Cycle Circuit.

Road Riding Generic Risk Assessment

Road riding is the main activity of the Club. The Road Riding Generic RA considers the hazard to members and the action required to reduce the risk from those hazards when dealing with:

- Moving off and stopping
- Roundabouts
- Junctions
- Rural roads
- Urban roads
- Cold weather riding
- Cycling in a group
- Mechanical breakdown
- Road traffic incidents

Moving off and stopping

Risk Assessment **Moving off and stopping is assessed as a Low-Risk activity.**

Look all round to make sure it is safe before moving away from the kerb and when pulling out to overtake or to pass stationary vehicles. ([Highway Code Rule 67](#)). Signal your intention to stop, if it helps other road users, and ensure that you stop in a safe, legal and convenient place.

Roundabouts

Risk Assessment: **Cycling on or across roundabouts is assessed as a High-Risk activity.**

[Highway Code Rules 185 and 186](#) govern the action to take by road users when dealing with roundabouts. [Highway Code Rule 186](#) states: 'You should give priority to cyclists on the roundabout. They will be travelling more slowly than motorised traffic.'

Give them plenty of room and do not attempt to overtake them within their lane. Allow them to move across your path as they travel around the roundabout. Cyclists, horse riders and horse-drawn vehicles may stay in the left-hand lane when they intend to continue across or around the roundabout and should signal right to show they are not leaving the roundabout. Drivers should take extra care when entering a roundabout to ensure that they do not cut across cyclists, horse riders or horse-drawn vehicles in the left-hand lane, who are continuing around the roundabout.'

It must not be assumed that all road users either know or comply with these rules therefore cyclists must take extreme care when dealing with roundabouts by complying with the following risk reduction action:

- Under normal circumstances plan to cross roundabouts in accordance with [Highway Code Rule 186](#).
- On approach to a roundabout, '**plan to stop but be prepared to go**', if it is safe to do so.

- Take frequent observations to the right and ahead and assess the traffic both on and approaching the roundabout.
- Prioritise the hazards presented by other traffic.
- If you must stop to give way to priority traffic or traffic ahead, warn cyclists behind by clearly saying: **'Stopping'**.
- Decide on the action to take. E.G., if traffic on and approaching the roundabout is light it may be safer to 'straight line' the roundabout when going ahead or turning right. This reduces the transit time compared to going around in the left-hand lane as described in [Highway Code Rule 186](#). Note: this is not illegal and is a technique taught to advanced drivers and motorcycle riders.
- Once you have decided what to do, act decisively.
- Be **extremely vigilant** and signal right when passing an exit in the left-hand lane with the intention of taking another exit on the left.
- The priority and signalling rules stated in [Highway Code Rule 186](#) apply equally to mini roundabouts.
- Develop a proactive rather than a reactive approach to hazard awareness and risk reduction by asking : **'What if?'** E.G., 'what if that car driver has not seen me?' Etc.

Junctions

Risk Assessment: [Cycling across junctions in general is assessed as a Medium-Risk activity.](#)

The following points should be considered when dealing with junctions:

- Look out for pedestrians and give them priority when turning into or exiting from a junction. ([Highway Code Rule H2](#)).
- At a junction controlled by a 'Stop Sign' you must stop behind the solid white line even if the road is clear ([Highway Code Rule 171](#)).
- You are the 'give way' road user when turning from a minor to a major road at an unmarked T-junction.
- Advanced Stop Lines (I.E., a 'cycle box') allow cyclists to position in the 'box' ahead of stationary traffic ([Highway Code Rule 178](#)). On moving off, be extremely aware of the position and speed of adjacent traffic.
- [Highway Code Rule 73 states:](#) *'At junctions with no separate cyclist facilities, it is recommended that you proceed as though you were driving a motor vehicle. Position yourself in the centre of your chosen lane, when you feel able to do this safely, to make yourself as visible as possible and to avoid being overtaken where this would be dangerous. If you do not feel safe to proceed in this way, you may prefer to dismount and wheel your bike across the junction.'*
- When turning right from a One-Way Street, position in the right-hand lane ([Highway Code Rule 143](#)).
- On approach to a T-junction on a quiet rural road, the first rider in a group of riders may stop in a position where they have a clear view of the road in both directions, if it is safe to do so. As other riders in the group approach the junction the stationary rider can call **'clear'** to indicate that the road is clear of approaching traffic in both directions and that it is safe for the approaching rider / riders to proceed through the junction without stopping.

Alternatively, they can call **'car right'** (or left as required) to indicate that the road is not clear and it is not safe to proceed. The approaching rider / riders should then stop and wait for the junction to clear before proceeding.

Risk Assessment: Turning right from a busy road is assessed as a High-Risk activity.

- When turning right from a busy main road into a side road, ***extreme caution is required along with sound judgement of the position and speed of other road users on approach to the junction and before committing to the turn.***

Rural Roads

Risk Assessment: In general, cycling on rural roads is assessed as a Medium-Risk activity.

Most of the Club cycling routes will be on Rural Roads. The following points should be considered when cycling on rural roads:

Risk Assessment: Meet situations with other traffic on narrow country roads is assessed as a High-Risk activity.

- On narrow country roads there is increased risk from other road users, in particular on-coming and overtaking traffic. As such, stop in a safe place to allow them to pass if it is considered that the road width is too narrow for them to otherwise pass safely.

Risk Assessment: Cycling on roads where there are hazards likely to cause damage to the bike or loss of grip is assessed as a High-Risk activity.

- Potholes, gravel, standing water and mud present significant hazard to cyclists. Caution is therefore required when cycling on rural roads in conditions where these hazards are likely to be encountered.
- If hazards such as potholes or gravel are encountered, the first rider / riders in the group should bring this to the attention of the following riders by stating **'pothole / gravel'** and / or by pointing to the hazard. The warning should then be passed down the line by others, as required.

Risk Assessment: The following rural road cycling activities / actions are assessed as Medium-Risk

- **Highway Code Rule 163** states that other road users should *'leave at least 1.5 metres when overtaking cyclists at speeds up to 30mph and give them more space when overtaking at higher speed'*.
- Downhill sections of road result in higher speed. If the road ahead is open and clear this does not in itself present undue risk, providing the rider is always within their 'comfort zone'. However, if the downhill section leads to a closed view on approach to a sharp bend, extreme caution is required as the rider will be unaware of any road surface issues around the bend. I.E., gravel, potholes Etc.
- The golden rule for safety is: ***'be able to stop in the distance you can see to be safe and clear!'***
- Walkers and slower cyclists are likely to be encountered on rural roads. The first rider / riders in the group should bring this to the attention of the following riders by stating **'walkers / cyclist'**. The warning should then be passed down the line by others, as required.

- [Highway Code Rule 63](#) states '*do not pass pedestrians, horse riders or horse drawn vehicles closely or at high speed, particularly from behind. You should not pass a horse on their left. Remember that horses can be startled if passed without warning. Always be prepared to slow down or stop when necessary*'.

Note: Slow down when approaching horses and riders, especially if they are on your side of the road. Ring your bell or call out to alert the rider of your presence. A polite wave and friendly word on passing helps to improve good relations and has associated safety benefits.

Urban roads:

Risk Assessment: The following urban road cycling activities are assessed as Medium-Risk.

Whereas CRCC routes are not specifically planned for urban roads there are times when they cannot be avoided. E.G., at the start and finish of a ride Etc. The following points should be considered when cycling on urban roads:

- Traffic and hence hazard density is normally higher on urban roads, presenting a greater risk to vulnerable road users such as cyclists. Consequently extreme caution is required when cycling on urban roads.
- Road Positioning. [Highway Code Rule 72](#) states that there are two basic road position for cyclists:
 1. *Ride in the centre of your lane, to make yourself as clearly visible as possible, in the following situations:*
 - *On quiet roads or streets. If a faster vehicle comes up behind you , move to the left to enable them to overtake, if you can do so safely.*
 - *In slower moving traffic. When the traffic around you starts to flow more freely, move over to the left if you can do so safely so that the faster vehicles behind you can overtake.*
 - *At the approach to junctions or road narrowings where it would be unsafe for drivers to overtake you.*
 2. *When riding on busy roads with vehicles moving faster than you, allow them to overtake where it is safe to do so whilst keeping at least 0.5 metres away, and further where it is safer, from the kerb edge.*
- Traffic lights, including temporary traffic lights:
 - [Highway Code Rule 109](#) states that '*you must obey all traffic light signals*'.
 - [Highway Code Rule 71](#) states that '*you must not cross the stop line when the lights are red*'.
 - Amber means 'stop' at the stop line. You may only go on if the amber light appears after you have crossed the stop line or are so close to it that to stop may cause an accident.
 - Red and Amber together means 'stop'. Do not proceed until the green light shows and it is safe to do so.
 - Green means 'go, but only if the way is clear.'
- Pedestrian Crossings.
 - [Highway Code Rule 81](#) states '*do not ride across Equestrian Crossings (also known as Pegasus Crossings) as they are for horse riders only. Do not ride across a Pelican, Puffin or Zebra crossing. Dismount and wheel your cycle across*'.

- *'Toucan crossings are light controlled crossings that allow cyclists and pedestrians to share the crossing space and cross at the same time.'* Note that a Toucan Crossing is identified by the 'Red / Green Man and Cycle' icons. You can ride across a Toucan Crossing when the 'Green Man and Green Cycle' icons show.

Risk Assessment: Filtering through traffic is assessed as a High-Risk activity.

- Filtering along the side or between lines of stationary or slow-moving traffic is legal. [Highway Code Rule 163](#) states *'cyclists may pass slower moving or stationary traffic on their right or left and should proceed with caution as the driver may not be able to see you. Be careful about doing so, particularly on approach to junctions and especially when deciding whether it is safe to pass lorries or other large vehicles'*.

Risk Assessment: Cycling on the pavement is assessed as a High-Risk activity as it is illegal.

- Cycling on the pavement. [Highway Code Rule 64](#) states 'you **must not** cycle on a pavement'.

Risk Assessment: The following urban road cycling activities are assessed as Medium-Risk.

- Bus lanes. [Highway Code Rule 65](#) states *'most bus lanes may be used by cyclists as indicated on signs. Watch out for people getting on or off a bus. Be very careful when overtaking a bus or leaving a bus lane as you will be entering a busier traffic flow. Do not pass between the kerb and a bus when it is at a stop'*.
- [Highway Code Rule 66](#) states 'do not ride close behind another vehicle in case it stops suddenly'.
- [Highway Code Rule 67](#) states *'take care when passing stationary vehicles, leaving enough room (a door's width or 1 metre) to avoid being hit if a car door is opened, and watch out for pedestrians stepping into your path'*.
- [Highway Code Rule 67](#) states *'take extra care near road humps, narrowings and other traffic-calming features'*.
- Cycle tracks and lanes.
 - [Highway Code Rule H2](#) states *'cyclists should give way to pedestrians on shared use cycle tracks and to horse riders on bridleways'*.
 - Referring to shared pedestrian and cycle tracks, [Highway Code Rule 62](#) states 'you **must** keep to the intended side for cyclists as the pedestrian side remains a pavement or footpath'.
 - [Highway Code Rule 140](#) states *'cyclists are **not** obliged to use cycle lanes or cycle tracks'*.

Cold Weather Riding

Risk Assessment: Cycling in temperatures above 5°C is assessed as a Low-Risk activity.

Risk Assessment: Cycling in temperatures from 0°C to 5°C is assessed as a Medium-Risk activity.

Risk Assessment: Cycling in temperatures below 0°C is assessed as a High-Risk activity.

Low temperatures generally prevail on rides throughout the winter months and Club Policy in regard to low temperature riding is as stated in this Safety and Risk Assessment Policy Document.

Club members are **advised to avoid riding in temperatures below 0°C.**

The decision on whether to ride or not

The decision on whether or not to cancel a low temperature ride is that of the Ride Organiser but ultimately every rider is responsible for their own safety and decision on whether to ride or not. Note that cycling in low temperatures **does not** invalidate the British Cycling Club 3rd Party Liability Insurance Policy.

Advice for riding in low temperatures:

- Keep your feet warm and dry by using good quality socks with weatherproof cycling boots or overshoes.
- Keep your fingers warm and dry by wearing a thin pair of gloves under a weatherproof pair, creating an insulating air gap between the two.
- Keep your head warm and dry by wearing a neck buff which can be pulled up over the top of your head and ears or by using a snood that covers the top of your head. It is advised not to cover your mouth as water vapour in the exhaled breath soon soaks the fabric making it very uncomfortable to wear.
- Keep your body warm by wearing a close-fitting base layer under an outer layer of clothing. A good quality base layer should wick sweat away from the body, helping to keep you warm and dry. Wearing 'sleeves' and a wind / waterproof jacket on top will add a further protective layer and associated insulating air gap.
- Heated insoles are an option.
- Start slow and allow your joints and muscles time to warm up.
- Pedal slower on frosty or snow-covered surfaces to minimise the risk of losing grip.
- Keep out of the gutter and away from the edge of the road where standing water can freeze to ice.
- Avoid cycling over metal gratings (I.E., manhole covers and drain covers) as they provide less grip than the surrounding road surface.

Cycling in a group

Risk Assessment: Cycling in a disciplined and organised group or sub-group is considered to be a **Low-Risk activity**.

To meet the requirement of a 'disciplined and organised group or sub-group':

- Members voluntarily elect to ride in one of the four CRCC categories, which are colour coded as follows:
 - Green Riders are those that can maintain a speed of 12-14mph throughout the ride.
 - Blue Riders are those that can maintain a speed of 14-16mph throughout the ride.
 - Red Riders are those that can maintain a speed of 16-18mph throughout the ride.
 - Black Riders are those that can maintain a speed upwards of 18mph throughout the ride.

Riders know, or very soon discover, which colour category suits them best, however, movement between categories is informal and decided by the individual.

- The Ride Organiser is responsible for ensuring that members set off in easily manageable sub-groups of compatible riders who are -as far as possible- matched in ability.

- It is important for the safety of those in the sub-group, and other road users, that there are not too many riders in any one sub-group. Although the number of riders within a sub-group is not set and can vary from ride to ride, it will normally be in the region of 6 to 10.
- It is CRCC Policy that no rider is dropped on any ride. If, for whatever reason, a rider is unable to maintain the average pace of the sub-group and subsequently falls behind, the others in the sub-group must stop in a safe and convenient place and wait for the slower rider to catch up. The situation can then be discussed and if it is decided that the one struggling to keep up needs to proceed at a slower pace, or to discontinue the ride, at least one other rider from the sub-group must accompany them in order to comply with the 'no drop' policy.
- The stronger riders in the sub-group normally take it in turn to lead. This is especially helpful in windy conditions, as the front rider generates a wind break to the one behind. Frequent changeover of the lead rider ensures that no individual becomes too fatigued when battling the wind.

Risk Assessment: Half wheeling is a High-Risk activity.

- Those within a sub-group tend to ride quite close together and usually less than a bike length apart, if it is safe to do so. However, each rider must ensure that they do not get too close to the rider ahead and they should avoid the practice of 'half-wheeling' where the leading edge of a following rider's front wheel overlaps the trailing edge of the rear wheel ahead. Half-wheeling is a High-Risk activity that is strongly discouraged.
- Riders within a sub-group communicate either verbally, or by hand signal, or a combination of both. E.G.:
 - If there is a pothole / gravel / standing water / mud or a hazardous irregularity in the road surface ahead, the first rider should warn those following by saying in a loud voice -for example- '**pothole**'. Alternatively, or in addition to the verbal warning, the rider should point to the hazard.
 - If there is a stationary vehicle or some other stationary hazardous obstruction in the road ahead on the left, the lead rider in the sub-group would give a '**move right**' sign by pointing to the right with their left arm behind their back. The signal would then be repeated by following riders ensuring it is passed all the way to the last rider in the sub-group.
 - The '**move right**' arm signal is also used if there is a walker in the road ahead on the left or a slower moving cyclist that the sub-group will overtake. This would be accompanied with a verbal warning -for example- '**walker**'.
 - If it is necessary for the sub-group to stop on approach to a T-junction or to allow an oncoming vehicle to pass safely on a narrow road, the lead rider would say in a loud voice '**stopping**'. The command would be repeated by others in the sub-group as required.
- [Highway Code Rule 66](#) states '*be considerate of the needs of other road users when riding in groups. You can ride two abreast and it can be safer to do so, particularly in larger groups or when accompanying children or less experienced riders. Be aware of drivers behind you and allow them to overtake (for example, by moving into single file or stopping) when you feel it is safe to let them do so*'.
- [Highway Code Rule 213](#) states '*On narrow sections of road, on quiet roads or streets, at road junctions and in slower-moving traffic, cyclists may sometimes ride in the centre of the lane,*

*rather than towards the side of the road. It can be safer for groups of cyclists to ride two abreast in these situations. Allow them to do so for their own safety, to ensure they can see and be seen. Cyclists are also advised to ride at least a door's width or 1 metre from parked cars for their own safety'. Note: this rule does not advise cyclists to ride in the centre of the road, nor is it about obstructing others for no good reason. It simply **advises** cyclists to stay safe by riding in the **centre of their lane** in some situations.*

Mechanical Breakdown

Risk Assessment: Mechanical breakdown presents a Low-Risk hazard for those on a Club Ride

The term 'mechanical breakdown' refers to the common faults that can occur during a cycle ride. They include:

- Puncture, either slow or fast. Assuming the bike has tubes, a puncture is easily fixed if the rider carries a spare tube.
- Rip in the body of a tyre. It may be possible to insert a makeshift patch, but it depends on the location and extent of the damage.
- Broken chain. Easily fixed if the rider, or some other member of the sub-group, has a chain breaker and the correct sized master link.
- Ineffective gear indexing. Easily fixed by adjusting the barrel adjuster in one direction or the other depending on nature of the fault.
- Snapped gear or brake cable. Generally not fixable by the roadside. Riders tend not to carry spare cables and even if they did, many of them involve internal routing which is not something that can be done easily at the side of the road.
- Broken spoke. The broken upper part of the spoke can either be removed by unscrewing it from the spoke nipple or it can be twisted around an adjacent spoke to stop it from flapping around and getting caught on anything. The broken lower part of the spoke can possibly be removed but if not, it can be twisted around an adjacent spoke to stop it flapping around.
- Flat battery on a bike with an electrical gear changing system. Not fixable at the side of the road.
- Loose nuts / bolts. Easily fixed if the rider, or some other member of the sub-group, has the appropriate spanner / hex key.

Of these, the most common mechanical breakdown is a puncture. Riders with tubed tyres are therefore advised to carry at least one spare tube, although two spares are better.

If the sub-group has to stop to deal with a 'mechanical' consideration must be given to the following:

- Ensure everyone is stopped in a safe and convenient place that will not present a hazard to either the sub-group members or other road users.
- Be vigilant and watch out for approaching traffic.
- Warn everyone if any vehicle approaches.
- Take all your rubbish away with you. E.G., punctured tubes Etc.

Road Traffic Incident

Even skilled and careful cyclists can be involved in incidents.

See Annex A to this Safety and Risk Assessment Policy for details of British Cycling 3rd Party Insurance cover provided to CRCC.

In any 3rd Party Liability Claim:

- You are the 1st Party.
- The Insurance Company underwriting the British Cycling Insurance Policy is the 2nd Party.
- Any person making a claim against you is the 3rd Party.

Note that 3rd Party Liability Insurance **does not** provide personal cover if you or your bike are damaged as a result of an incident caused by you. E.G., if you fall off your bike and injure yourself and / or damage your bike, you cannot claim on the Club's 3rd Party Liability Insurance Policy.

Personal and / or bike insurance cover can be obtained from insurance providers offering this type of cover, on payment of the relevant premium.

If involved in a cycling incident:

- Look after your own safety first and, if possible, remove yourself from any immediate danger.
- If possible sit down, breathe deeply and assess your situation. Adrenalin will mask the extent of any injury and may stop you thinking clearly.
- Call 999 if you are seriously hurt.
- Stay calm and be polite and obtain contact details of any other party involved and of any witnesses. If a vehicle was involved make sure you photograph the registration number, obtain the driver's name and address and their insurance details. Note the make, model, colour, number of persons in the vehicle and any damage to the vehicle.
- Photograph the scene and the relative positions of your bike and any vehicle involved in the incident. The metadata for a digital phone will record the date and time of all photographs. If the incident was caused by a pothole or mud / gravel on the road, photograph the hazard to show its position on the road and include something like a glove or pump to give scale to the shot.
- If a motor vehicle was involved, or if any person was injured as a result of the incident, report it to the police (in person) as soon as possible and ask for a 'police incident number'.
- Report the incident through the British Cycling website: <https://www.britishcycling.org.uk/> using this '[Incident Report](#)' form. The incident should also be reported to the Chair of CRCC, or any other Committee member if the Chair is unavailable.
- If you were injured but there was no third-party involvement you should consider contacting a solicitor to act on your behalf. E.G., injury and damage caused by hitting a pothole Etc.
- If your injuries are more than superficial, go to A&E. If you develop symptoms a day or so later, visit your GP.
- Take your bike to the local bike shop and obtain a written estimate for any repair costs.
- Keep a record of all phone calls and correspondence and pass them on to the solicitor acting on your behalf through British Cycling and / or your own solicitor. Avoid negotiating with the

other party's insurance company directly, especially if they contact you soon after the incident with an offer of compensation!

Cycle Circuit Riding Generic RA Riding on the Cycle Circuit presents a Low-Risk hazard to participating Club members

The Cycle Circuit Riding Generic RA considers the hazard to members and the action required to reduce the risk from those hazards when riding on an off-road cycle circuit.

The Carlisle Cycle Circuit is a popular Club activity from October through to the end of March, when the evenings are generally colder and darkness falls sooner.

The Cycle Circuit provides the opportunity to maintain fitness over this period, whilst riding in a low risk, controlled environment.

Advantages of riding on the Cycle Circuit:

- It presents a flat, traffic free riding environment.
- Smooth surface free from hazards such as potholes, gravel and traffic management features (E.G., traffic lights, roundabouts, junctions Etc.)
- Coached sessions are run by an experienced Level 2 British Cycling Coach with focus on riding techniques, interval training, group riding etiquette, fitness enhancement Etc.,
- There will be a minimum of two qualified coaches present at all sessions.
- All coaches are First Aid qualified.
- Groups assigned according to ability.
- Pre-session checks are carried out to ensure there is no debris on the circuit.
- It is an alternative to Turbo Trainers and 'spinning', when striving to maintain riding fitness.
- It encourages riders to set and achieve personal fitness goals.

Potential Hazards associated with riding on the Cycle Circuit include:

- Bike not properly maintained and ready for the session.
- Ineffective, warm clothing.
- Low temperatures.
- Proximity of other cyclists when riding in a group.
- Debris that has inadvertently been deposited on the circuit.
- Moss overgrowth on the circuit. (Cumberland Council are responsible for periodic cleaning of the circuit.)
- Antisocial behaviour and risk of accidents owing to missiles thrown or unauthorised people on the circuit. (Coaches will stop the session and call the Police if necessary).

Note: A 'specific' RA document entitled 'Risk Assessment for Club Activities' is available through the Coach in charge of the session.

George A Cairns
Secretary
Carlisle Reivers Cycling Club

What British Cycling 3rd Party Liability Insurance is provided to CRCC?

Third party (public) liability insurance with an indemnity limit of £20m.

What is third party (public) Liability Insurance?

Third party (public) liability insurance indemnifies the club and its officials against their legal liability for personal injury, death and/or property damage to a third party arising from their negligence.

What does the club need to do to be covered by this insurance?

1. Cover is provided to all non-profit making clubs, teams and associations in England, Scotland and Wales upon payment of the appropriate affiliation fee.
2. Clubs and club officials must endeavour to follow 'Best Practice Guidelines' (See Annex B) laid down by British Cycling as these form the basis for cover agreed with our insurers.
3. This includes proactive management of risk such as carrying out risk assessments.

Who is covered by the club insurance?

- The club.
- Officials of the club who are acting on the club's specific instructions.
- Individuals (non-club members) who have been invited to participate in club activities as invitees with a view to joining the club and are not already covered by any other insurance. (E.G., those participating in a Try Ride).

Who are classed as 'club officials'?

Officials are the individuals responsible for the activities of the club. They do not need to hold a formal title (E.G., Chairperson, Secretary, Treasurer, Etc.), but to be classed as a 'club official' a person must be acting on the club's instructions and have been appointed beforehand by the club to take responsibility for a club activity or to perform a specific task in relation to the activity. (E.G., Ride Leaders).

For cover to apply the negligent act must arise out of the activity which the club official has been designated to carry out. For example, a Club Secretary would not be covered as an individual whilst taking part in a club ride simply by virtue of their title. However, if the Club Secretary is tasked with taking an official club run and a third party was injured as a result of the Club Secretary doing something negligent whilst taking the club ride then this would be covered.

Do club officials have to be club members?

It is not necessary for a club official to be a member of the club to benefit from the club's insurance cover. Therefore, parents and members of other clubs would be covered as club officials (for example, as the person organising a club run or who is appointed to supervise minors) if they are acting on the club's instructions and appointed by the club.

Are clubs/club officials covered against claims brought by club members?

Yes, the club/club officials are covered if a club member pursues a claim against them for personal injury and/or property damage. Whether the claim is successful will depend upon whether the club/club official has been negligent.

Are individuals participating in club activities insured by the club's insurance?

No. All individual participants are strongly advised to become a Member or Premium Member of British Cycling which provides the benefit of individual third party (public) liability insurance. Contingent insurance cover is, however, provided to invitees who have been invited to participate in club activities with a genuine view to joining the club and are not already covered by any other insurance. (E.G., those participating in a Try Ride).

Are people who join in a Club activity but who are not members of CRCC, covered by the club insurance as invitees?

No. Only those who are invited to take part in club activities with a genuine view to joining the club and who are not already covered by any other insurance are covered by the club's insurance. A 'genuine view to joining' means they may attend one or two club activities before joining the club. E.G., members of other clubs or personal guests of members who join in a Club ride are not covered by the club insurance.

Does the club insurance cover property?

No. Any property or equipment owned by the club or borrowed, loaned or hired and/or in the care, custody or control of the club is not insured. This includes but is not limited to, for example, bikes, marquees, tents, barriers, portable toilets and any other event or maintenance equipment.

Clubs are strongly advised to arrange their own insurance cover for property and equipment that is either owned, borrowed, hired and/or in their care, custody and control.

What should the club do if there is an incident involving personal injury, death and/or property damage to a third party?

All such incidents should be reported to British Cycling (see the [British Cycling Incident Report Form](#)).

It is important to note that the club and/or its officials must not admit liability, disclose documentation or respond directly to a third party or their representatives/insurers. By doing so, this could entitle the insurers to refuse to support the claim.

If assistance is required, please contact the Incident Helpline on 0161 274 2015.

Should the club report incidents to British Cycling?

Yes. Where an incident has occurred during a club activity which involves injury, death, illness or property damage sustained by any party, or where there was potential for injury, illness or damage, an Incident Report Form should be completed and returned to British Cycling.

Only the official British Cycling Incident Report will be accepted – clubs should not make their own alterations or additions to it.

Insurers could refuse cover if they are in receipt of a claim where the incident has not been reported to British Cycling. Individual British Cycling members who are involved in an incident and wish to rely upon their individual legal and insurance benefits should report their incident online or via the Incident Helpline.

What type of club activities are covered by the club insurance?

The club and its officials are insured to organise and manage the club's normal activities and this includes club rides, coaching (see the section below entitled: ***'Is the delivery of formal coaching, leadership or cycle training activity covered by the club's insurance?'***) training sessions and any other activities designed to develop the sport and those participating in it and also activities designed to attract new members which includes, for example, fundraising, club promotional activities and club socials. Only official club activities are covered by club insurance.

Cycle sport competition, races, time trials and other open cycle events are not included in the club's insurance cover and must be separately insured. An event would be deemed to be a race if it gives results in order of time and/or declares a winner (or Club Champion) and/or awards prizes (other than tokens). The only exception to this being where the racing is coach led with a view to having a rider development outcome (see below) – results, standings and major prizes should not be given for these mock races.

What is coach led racing and is it covered by the club insurance?

Coach led racing that forms part of a coaching session is an activity which is covered by the club insurance subject to the above (I.E., the club is covered to make arrangements/facilitate these activities, but the coach is not covered by the club insurance and must have their own cover). With regard to racing in the context of a club led coaching session the purpose and the outcome is a developmental one. A rider will be able to implement techniques and activities practiced during the coaching session and receive feedback from the coach. The racing activity should not be the sole purpose a participant has attended and signed up for the session, there is no publishing of results, no awarding of major prizes such as cumulative series prize, trophies or cash (although token prizes such as sweets, fruit, simple certificates or ribbons is allowed).

Is the delivery of formal coaching, leadership or cycle training activity covered by the club's insurance?

No. A club and its officials are covered to make suitable arrangements to facilitate these activities. Only appropriately qualified coaches, leaders and cycle training instructors should formally coach, lead or train club members.

Note: Coaches, Leaders and Cycle Training instructors are not covered by the club insurance to deliver formal coaching, leadership or training and, therefore, must rely on their own individual insurance cover (such as that provided through their membership of British Cycling - for more information on insurance for coaches, leaders and instructors, see [here](#).)

Are formally organised events covered by the club's insurance?

No. A formally organised event such as a race, time trial or other timed personal or team challenge event must be separately insured by registering the event with British Cycling and paying the appropriate fees.

The following cycling events are not included in the club's insurance cover and require separate and additional insurance cover:

Competitive cycling events:

Formally organised road races; circuit races; time trials; track meetings; mountain bike downhill; mountain bike cross country; mountain bike four cross; bike trials; BMX; cycle speedway; cyclo-cross events and timed personal and team challenge events in any of the above disciplines.

Non-competitive cycling events:

Formally organised social, charity and fundraising type events; reliability rides; personal challenge endurance type events (E.G., sportive); and mountain bike downhill practice events with 'uplift' transportation.

If you are uncertain about whether or not your event should be registered and insured separately you should email clubs@britishcycling.org.uk for clarification. Queries about event insurance should be directed to our events team by email to events@britishcycling.org.uk or by telephone on 0161 274 2020.

Is the club run an insured activity?

Yes. The club and/or its officials (including the ride captain or leader) are covered for the organisation and management of a 'club ride', Individual participants are not covered by the club insurance and so are advised to become a Member or Premium Member of British Cycling to ensure they have the benefit of individual third party (public) liability insurance.

Are participants on a club ride covered if they ride an electrically assisted pushbike?

Individuals who have a Member or Premium Membership with British Cycling are covered third party whilst riding an electrically assisted pushbike on a club ride as long as the bike meets the following requirements:

- a. The bike must have pedals that can be used to propel it.
- b. The electric motor should not be able to propel the bike when it is travelling more than 15.5mph; and
- c. The motor should not have a maximum power output of more than 250 watts.

It must also display one item from each of the following:

- a. the power output or manufacturer of the motor; and
- b. the battery's voltage or maximum speed of the bike.

It is for the individual to ascertain via the manufacturer/place of purchase whether their electrically assisted pushbike meets these criteria.

Where participants in a club ride are riding electrically assisted pushbikes, the club should carry out a risk assessment as with all other club activities.

What risk assessments must a club and/or its officials carry out?

In arranging this insurance British Cycling have explained the work, resources and guidance available to clubs in managing risk. To avoid invalidating this insurance is essential that a club and/or its officials is able to demonstrate that safety considerations have been taken into account and risk assessments carried out before and during any organised club activity.

It is important to note that under the general terms and conditions of insurance, cover is excluded in respect of club activities that utilise facilities where an appropriate risk assessment has not been carried out and/or the findings and recommendations of a risk assessment have not been implemented.

British Cycling Best Practice Guidelines

This document is intended only as a general guide for clubs. For specific advice and questions relating to club activities and the legal and insurance benefits provided to clubs, members and events, please consult the British Cycling Legal and Insurance Benefits booklet or contact the membership team on membership@britishcycling.org.uk

Club/Group Ride/Training Session – on the public highway

Best practice is.....

- Have a predetermined start time and communicate the route to all participants.
- All participants should comply with the Highway Code.
- All adult participants are responsible for their own well-being during the ride and should be prepared for situations such as adverse weather conditions, mechanical problems and flat tyres.
- Have emergency procedures and communicate them to all participants. This should include emergency procedures for incidents that riders may experience during a ride (eg punctures, mechanical problems, changes in environmental conditions, accidents involving one or more members of the group).
- Have procedures in place to ensure that individual riders are not left on their own during the session. All riders should be aged 12 years or older and be competent at a level equivalent to the Level 2 Cycle Training Standards.
- There is a greater duty of care for riders under the age of 18 years. Therefore, if there are riders aged 12-18 years in the group, somebody will need to take responsibility for these riders and ensure they are not left on their own during the session.
- Have a signed parental consent form for all riders under the age of 18 years.
- All riders should be encouraged to take part in activities that are within their capabilities.
- All riders must wear a helmet.

Coaching Group Sessions Best practice

- Always have a coach in attendance with an appropriate and recognised British Cycling coaching qualification.
- The coach should hold a valid British Cycling Coaching License, which includes the requirement to have a valid first aid certificate.
- The coaching should be consistent with the British Cycling Code of Conduct and meet the minimum standards outlined in the British Cycling Health and Safety Guidelines for Coaching Cycling.
- The coach should operate within the remit of his/her coaching qualification.