



### Confirmation of Liability Insurance

**Insured:** Cycling Time Trials Ltd

**Activities:** Cycling Time Trials events under Cycling Time Trials rules and regulations. Attendance by club officials, volunteers, instructors, teams and members in external competition sanctioned by the club or whilst representing the club in the participation in the sport or activity or necessary in the administration and running of the club at such events arranged or organised by third parties

#### PUBLIC & PRODUCTS LIABILITY PROTECTION

Primary Insurer: Barbican Protect Ltd  
Period of Cover: 15 November 2018 to 14 November 2019  
Policy Number: BP05257-1801  
Limit of Indemnity: £5,000,000 in respect of any one occurrence for Public Liability Claims and in the aggregate for Products Liability Claims  
Excess: Nil

Excess Insurer: CNA Insurance Company Ltd  
Period of Cover: 15 November 2018 to 14 November 2019  
Policy Number: 10229920/CYCLI-1  
Limit of Indemnity: £5,000,000 in excess of £5,000,000 any occurrence for Public Liability Claims and in the aggregate for Products Liability Claims

Total Limit of Indemnity: £10,000,000 any occurrence for Public Liability Claims and in the aggregate for Products Liability Claims

#### EMPLOYERS' LIABILITY PROTECTION

Insurer: Barbican Protect Ltd  
Period of Cover: 15 November 2018 to 14 November 2019  
Policy Number: BP05257-1801  
Limit of Indemnity: £10,000,000 in respect of any occurrence  
Excess: Nil

We hereby certify that the above is a summary of the Insurance cover in place and that the premium has been paid in full. Please refer to the policy documentation for precise details of the policy cover, terms and conditions.

#### **In the event of a claim:**

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Romero Sports & Leisure on 0113 281 8110 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.

Signed \_\_\_\_\_  
**Martin Mansley, Divisional Director**  
**Romero Sports & Leisure**

Dated: 21<sup>st</sup> November 2018



# Third Party Insurance Summary

## **Third Party Insurance**

Should an accident occur involving either a competitor or an official associated with an event, the following clarification of the Cycling Time Trials' third party insurance is provided, along with an outline of how to proceed should a claim be received.

## **Cycling Time Trials Open and Club Events**

All approved events, whether Type A (Open) or Type B (Club), run "for and on behalf of Cycling Time Trials" and in accordance with the Cycling Time Trials' Rules and Regulations as detailed in the current Cycling Time Trials' handbook or on the Cycling Time Trials' website are covered by Cycling Time Trials' third party liability policy.

The current third party liability policy provides indemnity in the event of a claim against the event officials involved in an approved event (event secretaries, timekeepers, pusher off, marshals, sign erectors, observers and all volunteer helpers, including catering provided by the event). (nb. should a commercial organisation provide the catering, they must hold and provide evidence of appropriate insurance).

## **Cycling Time Trial National and District Officials**

The current insurance also extends to District Committee members and officers, together with any individuals tasked with undertaking activities on their behalf. This includes the course measurers, risk assessors and course designers whilst they are carrying out their duties, undertaking Cycling Time Trials' business.

The same cover extends to members of the Board of directors, its officers, and to any individuals tasked with undertaking activities on their behalf.

## **Limits of Liability**

The limit of the Public and Products Liability is £10,000,000. This cover includes any claims received associated with the use of buildings hired as headquarters for an approved event.

Cycling Time Trials' third party insurance covers accidents during approved events where a competitor to competitor claim is received.

## **Actioning a Claim and Incident Notification**

If a claim is received against a competitor or any official associated with an approved event, details of the claim should be forwarded, without delay, to the National Secretary (Legal & Corporate), together with, or as part of the Accident/Incident Report Form, who in turn will inform Cycling Time Trials' insurance brokers.

## **Competitors in Cycling Time Trials Events**

The insurance cover we have arranged is aimed primarily to protect race organisers and committees, including cover for claims arising from incidents involving competitors injuring other competitors or officials during an event.

Cycling Time Trials recommend that all competitors/cyclists should consider purchasing personal third party insurance, either through membership of a national cycling organisation, from a commercial source, or as part of their household insurance.

Should you require any further information or advice on insurance associated with Cycling Time Trials, or this statement, please do not hesitate to contact the National Secretary (Legal & Corporate).