

## RIDES & EVENTS – IMPORTANT UPDATES



May 2015

**These instructions and process will apply to all LCC events taking place on 1st June 2015 and after.**

**LCC is issuing new guidance for Local Groups to help clarify the process for organising events, including rides as part of a Local Group. Please note that only official LCC events are covered by LCCs public liability insurance. We have set out the process and requirements for registering official Local Group rides and events below. If you have any questions, please email [amy@lcc.org.uk](mailto:amy@lcc.org.uk)**

### SUMMARY

- LCC's **Public Liability insurance** only covers official LCC Local Group Rides or Events
- Public Liability insurance protects the organisation from claims made by individuals for injury or damage caused during the course of LCCs business
- Official Rides or events are those which have been organised or authorised by the Local Group or organised by LCC central office
- Official Local Group Rides or Events must be posted on the LCC website using the relevant local group login details in order to be covered by LCCs public liability insurance
- All led rides must be led by competent ride leaders
- All LCC members are covered by our individual **Third Party insurance policy**
- Any LCC member is welcome to post an event or ride on the LCC website if they feel it would be of interest to other LCC members, but such events are not considered official LCC events, are not endorsed by LCC and are not covered by LCCs public liability insurance. Members attend at their own risk.

### OFFICIAL LOCAL GROUP EVENTS OR RIDES

**Official LCC rides or events are those which have been organised or authorised by LCC or a Local LCC borough group.** A Local Group must give authorisation to any event posted in its name, according to the rules or constitution of that group. If a group does not yet have specified rules or a constitution relating to the authorisation of events, then the event or ride will be considered official if the Local Group Coordinator or a Committee member records it as so, until such time as a specified procedure is set out by the Local Group.

**Once a ride or event is authorised as an official local group ride or event, it must be listed on the LCC Events Page ([www.lcc.org.uk/events](http://www.lcc.org.uk/events)) using the relevant Local Group login given to each Local Group Coordinator by LCC.**

A local group may work with another individual, organisation or group to deliver a ride or event, or may be involved in an event being delivered by another organisation or individual. Such events, as long as they have been recorded by the Local Group as such, can be considered 'official LCC events'.

When posting an event, the Coordinator will be asked to confirm the following statement:

*"I confirm that I am posting this event on behalf of the registered LCC group of which I am a member, and that I have been authorised to do so according to the rules or constitution of my group. I understand that if this event has not been properly authorised by my LCC group then it will not be recognised as an official LCC event, and in particular will not be covered by LCC's event insurance."*

**For led-rides:** *"I confirm that this official LCC ride will be led by someone whom my LCC Group considers to be competent to do so, and that it will comply with such health and safety requirements for official LCC led-rides that LCC has in place at the time."*

## LED RIDES

To mitigate the risks, comply with the terms of LCCs public liability insurance and ensure that LCC rides are safe and enjoyable for all who want to take part, all official LCC rides and events must be led by a competent ride leader.

We are currently developing a LCC definition of a 'competent ride leader' but in the meantime you can assess if your skills needs updating or developing with the LCC Ride Leader training self-assessment form: <http://lcc.org.uk/uploads/7728>.

We strongly recommend that any ride leaders and marshals, even those with years of experience, should have 1-2-1 cycle training and to Bikeability level 3 [<https://bikeability.dft.gov.uk>]. The skills you learn on the LCC Ride Leader training build on this.

Ride leaders should assess the planned route for any risks (busy junctions, canals, rivers etc) and have plans to adapt the ride if necessary. Rides should be designed with new cyclists in mind, if they are part of the target audience.

As well as leading a ride on the day, the Ride Leader is responsible for the wider duties involved in setting up and running a ride. This includes route planning, dealing with the authorities and managing the roles of the Marshals.

## PUBLIC LIABILITY INSURANCE

- LCCs public liability insurance covers public events that are part of the organisation's business. This is not the same as personal insurance cover.
- LCC local groups are covered by the organisation's public liability insurance. This protects the organisation from claims made by members of the public for any injury or damage caused during the course of LCC's business (i.e. events, led rides, Dr Bike etc).

The terms of the insurance policy are:

- *All non-competitive events, rides or otherwise, are covered;*
- *Rides and events must be recognised as official LCC rides and events (see above)*
- *LCC members are covered up to £5 million;*
- *The policy is provided by the Butterworth Spengler insurance group.*

For a public event or led ride to be covered by LCCs public liability insurance, or "event insurance" (as compared to personal third party cover), then that event must be an official LCC event (see above). It will then be covered even if the event organiser or staffer etc. is not an LCC member (e.g. if s/he is under contract to provide a service to LCC, e.g. a bike mechanic).

**To ensure your ride or event is considered a 'recognised or authorised' LCC event, and therefore covered by LCCs public liability insurance, it must be authorised by the Local Group (i.e. via the Committee or by approval of the Local Group Coordinator – see above for details) and listed as a Local Group event on the LCC events page: [www.lcc.org.uk/events](http://www.lcc.org.uk/events)**

You may find that if you are participating in a larger event the organisers will ask you to show that LCC has public liability cover. Contact Amy Summers ([amy@lcc.org.uk](mailto:amy@lcc.org.uk)) to get a copy of our Insurance Certificate.

## THIRD PARTY / MEMBERSHIP INSURANCE

All LCC members are covered by our third party insurance policy. LCC's third party insurance covers members if claims are made against them where it is alleged they have caused damage or harm [when cycling]. It doesn't cover the people attending a public ride being led by that person (i.e. any damage or harm those riders may cause on the ride).

If an LCC member leads an official ride or event, and a fellow rider is injured in some way, then that member will be covered for claims made against them. Individual membership insurance (third party insurance) does not cover LCC or the local group for claims made against the charity by a rider (e.g. if s/he is injured on the ride and then sues LCC on the grounds that the ride leader was negligent). It is LCC's Public Liability Insurance that is needed for this.

**Non-official rides being led by an LCC member will not be covered under LCC's public liability insurance.**

## POSTING EVENTS ON LCC WEBSITE

### NON LCC EVENTS

- Any LCC member can post a cycling related event or ride on the LCC website. These are not considered official LCC events and will be accompanied by a disclaimer stating as such:

*"This event has been posted by an individual LCC member, and is not an official LCC event. Although we encourage LCC members to publicise their unofficial cycling events on the LCC website, the publication of such events does not constitute an endorsement of them by LCC. LCC takes no responsibility for this event, and whilst we hope those attending it enjoy doing so, attendance is at their own risk."*

- Any LCC member can post an informal ride or event that they have organised or are leading, even if it is not endorsed or organised with the relevant Local LCC Group (although this is obviously encouraged). These rides and events are not endorsed by LCC and are not covered under LCC's public liability insurance. People attend at their own risk and LCC does not hold any responsibility for the event itself
- Any person leading a ride must be a competent ride leader and ensure that they have the necessary skills, training and experience to lead a ride safely
- LCC members taking part in a ride are still covered as individuals by LCC's third party insurance
- Non LCC members are not covered by LCC's third party insurance (e.g. if they were to cause an accident or scratch a car)

### LCC / LOCAL GROUP EVENTS

- Are Rides or Events organised or authorised by a Local Group.
- *A local group may commission a ride or event to be organised on their behalf, or may wish to authorise a ride or event taking place in or near their borough, organised or led by an LCC member who may or may not be part of the Local Group. Such authorisation would grant such an event 'official' status and therefore be covered under LCC's public liability insurance. The Local Group must post the event on the LCC events page.*
- Official LCC events and rides along with Local Group events and rides must be listed on the LCC website: [www.lcc.org.uk/events](http://www.lcc.org.uk/events)
- Local Group Coordinators will be given a specified login to use to post official Local Group Events. The overall responsibility for posting all Local Group events lies with the coordinator.

## FAQs

- **Are local group events, (i.e. stalls, Dr Bike's etc.) covered by insurance?**

Yes – Official LCC events and LCC business are covered by our Public Liability Insurance. This includes cover for LCC Local Groups, so it is important that your local group authorises any activity for which public liability insurance is needed. Don't forget, your event must also be listed on the LCC events page in order to be covered: [www.lcc.org.uk/events](http://www.lcc.org.uk/events)

- **What if a local group takes on someone else and pays them to do a local group event or ride, is that person covered under LCC cover?**

Yes – as long as the event is an authorised official Local Group event or ride and listed accordingly on the LCC website, then the event is considered an LCC event and therefore covered by our public liability insurance.

- **If a non-LCC member leads a ride organised by a local group, what is the position regarding insurance?**

It is LCC's third-party liability insurance covering individual members that applies to rides. A ride leader who is not an LCC member would not be personally covered. Please ensure all local group rides are led by LCC members. Ride Leaders should have had relevant training and Local Groups should take the necessary steps to ensure individuals who are leading rides on their behalf are competent.

- **Does LCC cover non-LCC members on rides?**

No - it covers LCC's liability towards them and each of our member's liability towards them - but not their liability towards other people. Any rider would need some form of personal third-party insurance if, for example, they scratched a car or collided with a pedestrian. LCC members are automatically covered under the LCC's third-party insurance; non-members are not.

- **Can a Local Group authorise an event or ride which is organised by a non-group member?**

A local group may commission a ride or event to be organised on their behalf, or may wish to authorise a ride or event taking place in or near their borough which is organised or led by an LCC member who may or may not be part of the Local Group. Such authorisation would grant such an event 'official' status and therefore be covered under LCC's public liability insurance. The Local Group must post the event on the LCC events page in order to be considered official and therefore covered by LCC's public liability insurance.

- **Does a Local Group ride or event *have* to be posted on the LCC Events page?**

Yes, all events must be posted on the LCC Events page in order to be considered 'official' and therefore covered by LCC's public liability insurance. The only exception to this would be if a Local Group knew that a ride or event would be oversubscribed, for example, if they only had enough marshals to manage the event with a small number of riders and therefore did not wish to publicise the ride widely. In such circumstances, the Local Group Coordinator or Committee Member must email [activism@lcc.org.uk](mailto:activism@lcc.org.uk) in advance of the event to register the event with LCC. The email must include:

**Subject Line:** LG Event Registration: Borough Name, Event Name – DD/MM/YY

*Eg: LG Event Registration: Southwark Cyclists, Healthy Ride – 10/06/2015*

Followed by a short description of the event, who is leading the ride and why you do not wish to publicise the event.

- **Do Local Group Meetings need to be listed on the Events page?**

Yes, you should post all your Local Group meetings and events on the LCC events page. You can set an event to 'repeat' so you only need to do this once if your meetings fall on the same day each month e.g. the 'second

Tuesday' etc. This ensures that they are registered as official LCC events and therefore covered by LCCs public liability insurance. It's also a great way to publicise your events and ensures that you will reach a wide range of people and hopefully encourage more people along!

Don't forget the details of when your group meets are also listed here: [www.lcc.org.uk/in-your-area](http://www.lcc.org.uk/in-your-area) so don't forget to let LCC know if that needs changing at any time! Email [activism@lcc.org.uk](mailto:activism@lcc.org.uk)

- **Surely just adding event details on my Local Group website is enough?**

Sadly not, we need to make sure we are being consistent with all groups for insurance purposes. The only way to ensure this is to require all Local Group events are listed on the LCC website.