

## Third Party Insurance for members of LCC

### What is covered under the insurance policy?

Part of your London Cycling Campaign membership automatically includes third party insurance for members who are normally resident in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands. This cover is provided under a policy taken out by LCC with RSA PLC, policy number RSAP4819749200, providing a maximum liability of £5,000,000 in respect of each incident.

The policy with RSA PLC is designed to meet the needs of the majority of our members, and therefore it cannot always meet the individual needs for each member. You should be aware that you will not receive advice or recommendations from us about your individual insurance needs.

### Summary of the insurance provided

The policy provides cover for any claim made against you for injury or damage caused by you to a third party while you are cycling anywhere in the world except USA and Canada. A third party is anyone other than someone employed by you or travelling with you on the same cycle, unless using a tandem. You will not be covered for damage to property belonging to another member of your family who is resident with you. You are covered if you are cycling on a cycle (unicycle, bicycle, tricycle, tandem or triplet) unless it is driven by mechanical power other than electric assistance.

- You are insured only while you are a fully paid up member of LCC.
- You are insured while you are using your cycle for private and professional purposes including business cycling, but **not** if you are specifically employed as a cyclist e.g. as a cyclist-messenger, a cycling trainer or a courier cyclist.
- You are **not** insured for any form of competitive cycling.
- You are insured under the LCC policy if you are disabled or suffering from any illness unless your doctor has advised you against riding.

### What to do if you have an accident

If you are involved in an incident which you think may lead to a claim being made against you, telephone Butterworth Spengler Commercial Ltd on 0151 494 4400. They will send you a claim form to complete. Fill in the form with as much information as possible and send it together with any supporting information, including any letters relating to the claim sent to you, to: Butterworth Spengler Commercial Ltd, 20-24 Faraday Road, Wavertree Technology Park, Wavertree, Liverpool L13 1EH, advising them that you are a LCC member, and quoting policy number RSAP4819749200.

### What to do if you have a complaint

If you wish to make a complaint about any aspect of the insurance provided to you as part of your membership, please speak to us at LCC on 020 7234 9310. If you remain dissatisfied, you should make a complaint using LCC's Complaints Procedure. Details are on the LCC website at [www.lcc.org.uk](http://www.lcc.org.uk).

### Peace of mind.

RSA PLC is covered by the Financial Services Compensation Scheme. If they were unable to meet their obligations to you under the LCC policy, you may be entitled to compensation from the scheme.

**Butterworth Spengler Commercial Ltd are authorised and regulated by the Financial Conduct Authority.**