

3rd Party Insurance 2009 – Read this!

(Really, don't skip this bit, it's important to You!)

Why do I need third party Insurance?

Well, unless you have obscene personal wealth and are able to pay potentially millions of pounds to anyone who makes a successful claim against you (so that means that you're either the Government or Bill Gates), then you need some kind of insurance cover.

If you race for VC Cumbria in anything (time trials, road races, whatever), you must have Third Party insurance cover.

So what's the minimum that I need to do?

To take part in time trials that we organise, you must have third party insurance.

If you are a member of a Club affiliated to the Cycling Time Trials association (CTT, formerly the RTTC) then you normally have this cover and it is paid for through the levy that the Club pays to the CTT for each rider who enters the event. VC Cumbria is an affiliated Club. If you are a member of another Club (e.g. Border City Wheelers, or Lakeland Tri, or whoever) check that your club is affiliated to the CTT – most are.

But I'm not a member of a club and I'm not sure if I want to join one until I've had a go at a few things?

Right, so come along and enter a few of the time trials that VC Cumbria organises from spring until early autumn. You will be covered under something called Guest Rider Insurance while you try it and see how it suits you (and how you suit it!).

After a few 'guest' rides, we'll ask you if you'd like to join the club – it's not expensive.

Other clubs usually offer the same deal, so if for some reason we don't suit you, then just try somewhere else until you find one that does – it's more important to us that you find a club you enjoy riding with than for us to just 'bag' another club member.

But that only covers me for organised time trials

True. So maybe you want to get insurance anyway so that when you are road racing, training, having a great week with your mates in the Alps/Pyrenees, cycling into work... then you are covered anyway. It's not that expensive. Then you don't have to worry about a thing (except for Ken's route finding on sportives, but that's another story.....).

So, hopefully now you know why we're banging on a bit about insurance!

Tim Houghton (t'Treasurer)