

3rd Party Insurance – 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 for 2008.

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.

If your Club is not affiliated, or you are not a member of a club, you must have personal third party insurance that covers you for time trialling on the public roads. This might be through British Cycling, or the CTC, or maybe even your home insurance – remember to check with them that competing in cycling time trials on public roads is covered.

If you don't, you can't ride.

(Really sorry, but as third party claims can run to millions of £'s, neither you nor we can afford not to be covered).

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, but that's another story.....).

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