



## Third Party Insurance for National Clarion members under the group insurance scheme

**(To be read in conjunction with RSA liability policy schedule, policy number RSAP3235198200)**

### What is covered under the insurance policy?

Third party insurance for National Clarion Cyclists who are normally resident in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands. This cover, known as 'Clarion Cover' is provided under a policy taken out by the National Clarion with Royal Sun Alliance, policy number RSAP3235198200, providing a maximum liability of £5,000,000 in respect of each incident.

The policy with Royal Sun Alliance is designed to meet the needs of the majority of National Clarion cyclists, and therefore it cannot always meet the individual needs for each cyclist. You should be aware that you will not receive advice or recommendations from us about your individual insurance needs.

### Summary of the insurance provided – who and what is covered

'Clarion cover' protects you 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.

Also covered in this policy are organisers, officials and ride leaders of Clarion events such as club runs, leisure rides, reliability rides and cycle tours. Cover is only provided if such officials are paid-up members of the National Clarion Cycling Club at the time of the ride or event. These events exclude competitive events which would normally be insured under the controls of the governing body. An organiser, official or ride leader, is any member of the Clarion who takes 'lead', control or organisation of a particular event, before or during that event.

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 while you are using your cycle for private and professional purposes (e.g. commuting or travelling between meetings including on hire bikes), 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 insured for Clarion Clubruns, Sportives, Reliability Rides, Time Trialling and Audax events. You are not insured for any form of competitive cycling that involves mass starts.

You are insured if you are disabled or suffering from any illness unless your doctor has advised you against cycling.

You will not be covered for damage to property belonging to another member of your family who is resident with you.

'Clarion Cover' is provided to members who are fully paid-up members of the National Clarion Cycling Club and who are recorded as having done so on the National Clarion database. The National Clarion Cycling Club pay an annual insurance premium to our brokers to provide this cover for all of our members. 'Clarion cover' is included within the membership fee and cannot be opted out.

### **Policyholder's contribution (excess):**

The indemnity provided is subject to a policyholder's [member's] contribution/excess of £250. This applies to all Third Party Property damage claims. (This excess is for property damage only and not personal injury)

### **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 08447 646464. 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 'Clarion Cover' member, and quoting policy number RSAP3235198200.

### **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 the National Clarion 'Clarion Cover' insurance scheme, please e-mail us at [bike@clarioncc.org](mailto:bike@clarioncc.org) .

### **Financial Services Compensation Scheme**

Royal Sun Alliance is covered by the Financial Services Compensation Scheme. If they were unable to meet their obligations to you under the National Clarion policy, you may be entitled to compensation from the scheme.