



# Insurance Newsletter – August 2018—Cycle Events

## IMPORT INFORMATION IS CONTAINED WITHIN THIS NEWSLETTER

# **Cycle Event Planning**

One of the key changes at this years insurance renewal was the requirement to refer cycle events to Aviva for approval prior to cover being granted.

The reason for this change was due to Aviva having dealt with a number of large claims for cycle events which involved life changing injuries.

They would like to see a number of referrals to ensure that event plans/risk assessments etc are being carried out in order for them to be able to agree to grant automatic cover for these events going forward.

In order for referrals to be processed quickly and smoothly there are a number of documents that will need to be submitted and checks that will be required to be carried out.

These are as follows;

#### **Generic Checks/Documents**

- Detailed Risk Assessments covering all aspects of the route, marshalling, first aid provision etc
- Ensure that all Equipment is in good state of repair
- Check that individuals have the capability to tackle the event
- Wearing of Helmets/Protection

#### **Key Checks**

- Pre-course/Event checks it is a minimum requirement that the course is checked at least 24 hours before the event and ideally the course should be checked on the day
- Significant descents should be risk assessed and specifically marshalled. Where appropriate there should be some sort of warning system whether by the use of flags or some other means to highlight the dangers. These should also have been highlighted at the pre-event briefings and in the event literature
- Key is that the people attempting the events have the ability to complete them
- All events must be on Roads and/or Cycle Paths, any off road/Mountain Biking is not acceptable

Please submit your event referral form to the email address shown below and we will provide confirmation of cover once granted by Aviva.

The expectation is that once a number of referrals have been reviewed these events will be automatically covered in the future.

If you have any questions regarding your event please do not hesitate to contact Bartlett's for assistance.

## **Contact Details**

Bartlett RIBI Team: 0113 259 3636 RIBI@bartlettgroup.com