






Provider	Commuting / sportives / mass participation / VCC club rides	Competition / Race
British Cycling		
		
Available	YES	YES
Product	RIDE – level of membership.	GOLD and SILVER – level of membership.
Activity	<ul style="list-style-type: none"> Covers non-competitive, social, leisure, utility cycling and commuting and sportives. 	<ul style="list-style-type: none"> Covers competitive cycling, race, and time trials under the auspices of British Cycling or a similar organisation.
Cover	<p>Legal support and assistance – for members who are not at fault for an incident and wish to pursue a claim for personal injury/property damage against a third party</p> <ul style="list-style-type: none"> Third party (public) liability insurance up to £10 million – for members who are at fault for an incident and someone wishes to pursue a claim against them Incident Helpline – a telephone service provided to members who have been involved in an incident and require either legal support or third party insurance cover. 	<p>As RIDE plus</p> <ul style="list-style-type: none"> Personal Accident Insurance (Gold Members only) - provides an overnight hospital benefit and lump sum payments for permanent disability or death.
Notable Exclusions	<p>BE AWARE: <i>British Cycling includes a Member to Member exclusion in respect of British Cycling members being involved in the same incident.</i></p>	


	<p>To summarise, where both parties to an incident are British Cycling members:</p> <ul style="list-style-type: none"> • If the incident occurs during a cycling competition, race, time trial or timed event (including sportives and mass participation events) – both legal advice and assistance and third party (public) liability insurance cover are <i>excluded</i> • If the incident occurs whilst taking part in non-competitive, social, leisure, utility cycling and commuting (including the VCC club run) – legal advice and assistance is excluded for both parties. However, the party at fault will have the benefit of the third party liability insurance cover • Other exclusions include members of family and conflict of interest with British Cycling. 	
Additional Notes	<ul style="list-style-type: none"> • Nil excess on public liability • Cover is available for other types of insurance including: bike insurance, travel insurance and cycle breakdown rescue. 	
CTC		
		
Available	YES	NO
Product	Benefit of membership	
Activity	<p>Cover applies to</p> <ul style="list-style-type: none"> • Touring competitions • Reliability events • Audax events • Time trials and sportives • Commuting to work • Charity rides (if not competitive). 	
Cover	<p>Third Party cover</p> <ul style="list-style-type: none"> • £10,000,000 limit of indemnity • Worldwide cover (except USA and Canada). <p>Advice and assistance</p> <ul style="list-style-type: none"> • Access to personal injury lawyers in the event you are injured in an 	


	accident via an incident line.	
Notable Exclusions	<ul style="list-style-type: none"> • Other forms of competitive cycling • Damage to property belonging to a member of your family • If you are employed as a cyclist (e.g. courier). 	
Additional Notes	<ul style="list-style-type: none"> • There is no exclusion against a claim made by another CTC member • Members of bodies that affiliate to Cycling UK can obtain CTC Third Party insurance at a discounted rate • Cover is available for other types of insurance including Bike insurance, Travel Insurance. 	
British Triathlon Federation		
		
Available	YES	YES
Product	Benefit of membership	
Activity	<ul style="list-style-type: none"> • Cover for training and participating in non-competitive and competitive cycling • All swimming, cycling and running activities (e.g. leisure cycling or cycle to work) can count as training and transition and core strength training is included. 	
Cover	Third Party cover	


	<ul style="list-style-type: none"> • £10,000,000 limit of indemnity • Worldwide cover (except USA and Canada where subject to UK law). 	
Notable Exclusions	<ul style="list-style-type: none"> • Participation in events that are not permitted by a Home Nation Association. 	
Additional Notes	<ul style="list-style-type: none"> • £250 excess in respect of third party property damage • Cover is subject to you being able to evidence that your activities are in preparation to take part in a triathlon • Cover is available for other types of insurance including Personal Accident and Bike insurance. 	
Velosure		
		
Available	YES	YES
Product	<p>This is a specialist bike insurance product with the following sections</p> <ul style="list-style-type: none"> • Theft and accidental damage • Personal Accident • Road Rage • Public Liability • Cycle rescue • Legal help line. 	
Activity	<ul style="list-style-type: none"> • Use of your cycle including road based time trials and sportives. 	Racing events or amateur competition, including triathlons and ironman competitions (additional premium to be paid).
Cover (Liability section only)	<p>Third Party cover</p> <ul style="list-style-type: none"> • £2,000,000 limit of indemnity 	


	<ul style="list-style-type: none"> UK cover (and Europe – maximum of 45 days). 	
Notable Exclusions (Liability section only)	<ul style="list-style-type: none"> Under 16 or over 85 Where you are entitled to indemnity from another source Use of cycle as courier service Any liability to members of your family (unless additional premium paid) not racing or competition (unless additional sports premium paid). 	
Additional Notes(Liability section only)	<ul style="list-style-type: none"> £500 excess in respect of third party property damage. 	
Wiggle		
		
Available	YES –ASSIST & ESSENTIAL	YES- ELITE
Product	<p>This is a specialist modular insurance product with the following sections</p> <p>ASSIST (rider only)</p> <ul style="list-style-type: none"> Personal Accident Public Liability Emergency private medical & dental treatment Emergency physiotherapy Free Legal advice. <p>ESSENTIAL (rider + bike including all ASSIST covers plus)</p> <ul style="list-style-type: none"> Theft and accidental damage for your bike. 	<p>ELITE (rider + bike including all Assist & Essential cover plus)</p> <ul style="list-style-type: none"> Global Travel Cover Active/ Sports cover Transition cover Replacement cycle hire Taxi fare re imbursement.

Activity	<ul style="list-style-type: none"> • Use of your cycle including commuting <p>NB: <i>Active/ Sports cover is an extension and is required for VCC club runs, mass participation events, time trials and racing (additional premium to be paid).</i></p>	<ul style="list-style-type: none"> • Active / Sports Cover extension is included.
Cover (Liability section only)	Third Party cover <ul style="list-style-type: none"> • £1,000,000 limit of indemnity • UK cover. 	Third Party cover <ul style="list-style-type: none"> • £1,000,000 limit of indemnity • World-wide cover (maximum of 90 days) excluding USA, Canada and Australia.
Notable Exclusions (Liability section only)	<ul style="list-style-type: none"> • Under 16 or over 85 • Use of cycle as courier service • Any liability to members of your family • Any liability to any member of the same club, group or association or any participant or competitor in the same event as you (Active/ Sports cover required) • Professional racing • Any claim where you and the bicycle were not clearly visible through the use of lighting, reflectors and safety clothing. 	
Additional Notes(Liability section only)	There is an excess in respect of third party property damage.	
League of Veteran Racing Cyclists (LVRC)		

		
Available	YES	YES
Product	Benefit of membership	
Activity	Cover applies to <i>all cycling</i> including <ul style="list-style-type: none"> • Recreational • Time trials and sportives • Racing in events organised and run by LVRC and other events organised by recognised cycling bodies which have the same or similar rules and method statements to LVRC. 	
Cover	Third Party cover <ul style="list-style-type: none"> • £10,000,000 limit of indemnity • UK cover only (wider cover only available for block trips organised by the LVRC within the EU). 	
Notable Exclusions	<ul style="list-style-type: none"> • Commuting • Acts of members who are under the influence of drugs or alcohol • Cycling outside the United Kingdom unless with prior approval by insurers. 	
Additional Notes	<ul style="list-style-type: none"> • There is no exclusion against a claim made by another LVRC member • Membership is strictly for 40+ Veterans. 	
Yellow Jersey		

		
Available	YES	YES
Product	<p>This is a specialist bike insurance product. The Liability section is not available in isolation. You buy the package which includes:</p> <ul style="list-style-type: none"> • Theft malicious damage and accidental damage • Replacement pedal cycle hire • Personal Accident • Public Liability • Road side assistance • Race fee cancellation cover • Legal advice/ claims management. <p>They have a separate Travel policy.</p>	
Activity	<ul style="list-style-type: none"> • Use or ownership of your pedal cycle • Sports cover included – use for organised racing events or amateur competition. 	
Cover (Liability section only)	<p>Third Party cover</p> <ul style="list-style-type: none"> • £2,000,000 limit of indemnity • World-wide cover (excluding USA and Canada) • Use by family members included. 	
Notable Exclusions (Liability section only)	<ul style="list-style-type: none"> • Under 16 or over 85 • Where you are entitled to indemnity from another source • Use of cycle as courier service • Any liability to members of your family 	

	<ul style="list-style-type: none"> Professional or semi-professional athletes. 	
Additional Notes(Liability section only)	<ul style="list-style-type: none"> Nil excess Cover relates to use of the bike(s) specified only. 	
Cycleguard		
		
Available	YES	YES
Product	<p>This is a specialist bike insurance product. The Liability section is available in isolation and is called ROADCARE.</p> <p><i>Personal Accident cover included</i></p>	ACTIVE cover required
Activity	<ul style="list-style-type: none"> Leisure Use Commuting Time Trials Cycling Events 	<ul style="list-style-type: none"> Racing/ Competition
Cover (Liability section only)	<p>Third Party cover</p> <ul style="list-style-type: none"> Option of £1M, £2M and £5M UK only EU for 90 days (45 day maximum trip) Worldwide for 90 days (45 day maximum trip) 	
Notable Exclusions (Liability section only)	<ul style="list-style-type: none"> Under 16 Where you are entitled to indemnity from another source Any liability to members of your family Use of cycle as courier service 	
Additional Notes(Liability section only)	<ul style="list-style-type: none"> £500 excess for third party property damage <p>Cover also available for</p> <ul style="list-style-type: none"> Theft 	

	<ul style="list-style-type: none"> • Bicycle roadside recovery • Family members option • Cycling Accessories • In vehicle theft cover 	
E&L		
		
Available	YES	YES
Product	<p>Leisure Plan</p> <p>This is a package policy and covers do not appear to be available separately</p> <ul style="list-style-type: none"> • Fire, Theft, Accidental Loss or Accidental Damage to Bicycle • Replacement Hire • Emergency Recovery • Personal Accident • Public Liability 	Compete Plan
Activity	For bicycles used for leisure and road-based time trials	For bicycles used for racing and competitions.
Cover (Liability section only)	<p>Third Party cover</p> <ul style="list-style-type: none"> • £1,000,000 limit of indemnity <p>UK cover only (wider cover is available to world-wide for a maximum of 31 days).</p>	
Notable Exclusions (Liability section only)	<ul style="list-style-type: none"> • Under 14 or over 75 • Where you are entitled to indemnity from another source • Any liability to members of your family • Use of cycle for business (but includes commuting) 	

Additional Notes(Liability section only)	<ul style="list-style-type: none"> £260 excess for third party property damage 	
BIKEMO+		
BIKMO		
Available	YES	YES
Product	<p>This is a package policy. The widest cover is +. There is also a cover called Bikmo Go. Cover can include</p> <ul style="list-style-type: none"> Fire, Theft, Accidental Loss or Accidental Damage Replacement Hire Emergency Recovery Personal Accident Public Liability Clothing Breakdown Race Fees Bike box 	
Activity	Ownership and use of your cycle	Competitions covered as standard for Bikmo +
Cover (Liability section only)	<p>Third Party cover</p> <ul style="list-style-type: none"> £2,000,000 limit of indemnity World-wide (ex USA/ Canada) 	
Notable Exclusions (Liability section only)	<ul style="list-style-type: none"> USA/ Canada Use for trade or business Use for stunts 	
Additional Notes(Liability section only)	<ul style="list-style-type: none"> The excess for third party property damage will be stated on the schedule 	

VCC require that a separate specialist insurance policy be arranged. It is not sufficient to rely on any cover that may be within a household policy.

All the above are subject to the full terms and conditions within the individual policy wordings. The above information is subject to change and VCC has no responsibility to update the information.

VCC is not providing advice or recommending any insurance product and accepts no liability for any loss for action taken as a result of the information contained in this comparison report. VCC members should seek separate professional opinion on insurance matters, if required.