

Insurance for pool bike schemes

Public liability insurance

It is important that your organisation provides public liability (third party) cover for users of your pool bike scheme. This is normally provided through an organisation's general public liability cover and is the same as provided for walking while on work business. The level of cover provided should be checked prior to setting up a bike pool, and any exclusions, for instance regarding use of the bikes outside of working hours, should be discussed.

In some cases it may be necessary to arrange further cover. Pool bike policies are available with the following elements:

- £5 million indemnity cover
- Protection for employers against claims from employees and third parties, and for employees against claims from third parties
- Cover for cycling to, from and between workplaces, including regular commuting
- Cover for non-work use of the bikes by employees, e.g. leisure rides at evenings and weekends.

Personal accident insurance

Personal accident insurance can be taken out on an individual basis by employees to cover them if they are injured and no one else is at fault. This will compensate employees, providing some contingency for medical fees or loss of earnings if unable to work after an accident.

Theft insurance

Many insurance providers will add theft cover for pool bikes to the organisation's existing policy. This should be checked prior to setting up a bike pool. If the existing insurance does not cover the bike pool it may be possible to insure bikes through a separate policy. In some cases it will be more economical to put aside a contingency fund and write off any losses. The organisation may only decide to write off a loss if the bike is used for work purposes, making it clear that it will be the responsibility of the employee to replace bikes stolen when used for leisure or commuting.

Learning from other schemes

If you are experiencing any difficulties arranging insurance for your scheme, it may help to speak to an organisation that has already arranged insurance. The documents 'Active Travel in the Workplace: Case Studies' is available at www.activetravelcymru.org.uk/toolkit and features a number of examples with full contact details.

The Active Travel Workplace Toolkit has been developed by Sustrans in partnership with the Sports Council for Wales.



sports council wales
cyngor chwaraeon cymru

See www.activetravelcymru.org.uk/toolkit for more information