

Pool bike schemes

Cycle safety issues and insurance

Cycle safety

A number of commonly held misconceptions exist regarding cycling, namely that it is a dangerous activity, that cyclists have a high rate of injury and fatality on the roads and that cycling is more dangerous than driving.

The greatest deterrent to cycling is fear of road danger^{1,2} despite figures showing that cycle casualties have been falling rapidly in recent years³. There is clear evidence that cycle safety improves as cycle use increases⁴ and both the Government and British Medical Association note that the health benefits of cycling far outweigh the risks involved, by a factor of 20:1 according to one study⁵.

Cycle helmets

There is currently no legal requirement for adults in the UK to wear a helmet when cycling. For pool bike schemes, it is advisable to provide a cycle helmet with every bike to give the user a choice. Making helmet use compulsory may act as a barrier to those who do not wish to use one and may perpetuate the impression that cycling is dangerous, as well as raising the question of whether it is reasonable or enforceable for an organisation to demand a greater

level of stringency than the law dictates.

High visibility clothing

There is currently no legal requirement in the UK to wear high visibility clothing when cycling, although high visibility vests are useful for riding at night as the reflective strips are highly visible in vehicle headlights.



Bike lights

It is illegal in the UK to cycle at night without a front white light and rear red light. Some cyclists choose to use flashing lights as they feel these are more visible. Although it is legal to ride without lights during the day, all bikes must be fitted with a rear reflector and reflective strips on the back of each pedal.



Bike bells

There is a legal requirement in the UK for all bikes to be fitted with a bell at point of sale, although there is no requirement for a bike to have a bell in order for it to be ridden. Many cyclists find bike bells useful to alert pedestrians of their presence, although they should not be used as an alternative to considerate behaviour such as slowing down.



Cycle training

When setting up a pool bike scheme there is the choice of whether to make cycle training compulsory. Experience from existing pool bike schemes shows that making training compulsory may act as a barrier to getting people involved. They may feel that an insistence on training suggests that cycling is dangerous, they may be too busy to attend training sessions and confident cyclists or people only wishing to use the bikes on traffic free routes may feel that it is unnecessary.

Offering a range of different levels of training and emphasising the benefits to be gained can be a good alternative to compulsory training.



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Cycle lanes and pavements

It is illegal for cyclists to ride on pavements, however there is no legal obligation to use cycle lanes and cyclists may ride in bus lanes as indicated on road signs. Often, using cycle lanes or tracks will be the safer option although it is down to the individuals experience, training and common sense to position themselves in the safest place on the road.

www.direct.gov.uk/en/TravelAndTransport/Highwaycode/Cyclists/index.htm states complete rules for cyclists taken from the Highway Code.

Health and safety policy

Pool bikes will be an additional piece of equipment provided for use by employees and therefore health and safety procedures and policies will stipulate that all equipment provided for staff must be maintained to a standard and that appropriate instructions for use are provided.

By ensuring the pool bikes are regularly maintained and ensuring users are provided with relevant information and equipment when joining and using the scheme, legal requirements should be satisfied.

Insurance

Public liability insurance

The organisation running the pool bike scheme must provide public liability (third party) cover for users of the 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 liability policies are available with the following elements:

- £5 million indemnity cover
- protection for employers against claims from employees and third parties
- 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

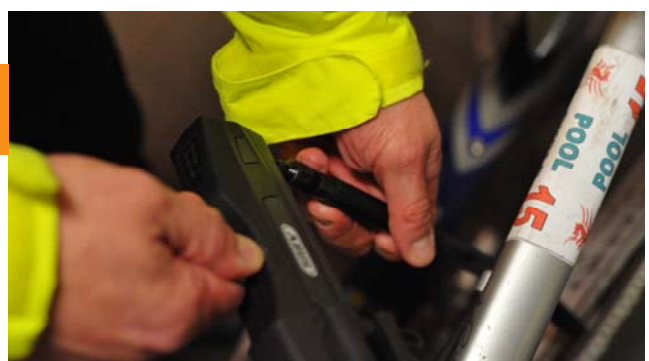
Personal accident insurance can be taken out on an individual basis by employees to cover themselves if they are injured and no one else is at fault. This will compensate employees, providing some contingency for medical fees or loss of earnings if unable to work after an accident.

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 pool bike scheme. 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.

References

- ¹ *Automobile Association, 1992, Cycling motorists and how to encourage them*
- ² *Department for Transport, 2003, Attitudes to walking and cycling*
- ³ *Department for Transport, 2002, Road Casualties Great Britain*
- ⁴ *Department for Transport, 2002, Transport Statistics Great Britain*
- ⁵ *Jacobsen P, 2003, Safety in numbers: more walkers and bicyclists, safer walking and cycling, BMJ*
- ⁶ *Hillman M, 1992 cycling and the promotion of health, PTRC 20th Summer Annual Meeting, Proceedings of Seminar B*



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