Harmonisation of Ride Leader Processes

Introduction

We now have 3 days a week when rides are routinely provided for CUK members. Each ride has its own character and history which is a great strength because it provides variety and interest. There is also a mix of ride leaders, some are relatively new and some have many years of experience.

It has been noted that there are differences in how the rides are documented and how the rides are lead. This is part of the character of the rides, however, there is a need to consider the basic requirements of CUK and their insurers.

This paper is a summary of the requirements of CUK and their insurers. It has been written to inform and remind the committee and is intended to provoke a discussion about our own compliance and operations. This paper does not, therefore, make any recommendations for change..this is to come (if required) after a full discussion.

Methodology

There are probably many views about how to prepare/plan, communicate and deliver a ride but all approaches, because they are CUK rides, must be based upon the same foundations.

For this reason I contacted CUK and their insurers to ask what their requirements are and below are extracts from their responses.

Pre-ride Information

CUK advises that the key principle is ensuring riders have sufficient information to decide whether the ride is suitable for them. To their knowledge many groups provide riders with details such as:

- Date, start location and start time
- Distance and anticipated pace
- Elevation or expected difficulty
- Planned refreshment stops
- GPX files and route maps where available
- Any specific requirements or known hazards

Rider registration and ICE details

Groups take different approaches. Some maintain membership and emergency contact information centrally, while others ask riders to carry ICE details with them. Any personal information collected should be handled in accordance with UK GDPR requirements, with access limited to those who need it and information retained only as long as necessary. You could also consider a signing in and out sheet for each ride to collect this information.

Ride briefings

Many groups provide a short briefing before setting off. Typical topics include:

- The planned route and distance
- Refreshment stops
- Regrouping arrangements

- Any particular hazards or road conditions
- Expectations around group riding and rider conduct
- Short bike safety check

The content and level of detail will depend on the nature of the ride.

Guest riders

Groups should maintain a record of guest attendance to help monitor the permitted number of guest rides under the insurance arrangements. A simple attendance register is often sufficient which many group registration officers take responsibility for rather than the ride leaders themselves.

Feedback

Some groups actively seek feedback through informal conversations, committee discussions or occasional surveys, whilst others rely on riders raising suggestions directly. This is entirely at the group's discretion, but regular feedback can be a useful tool for continuous improvement.

Insurance and evidence of compliance in the event of a claim

In the case of a rider having an accident (on a group ride or alone) CUK have a web page that sets out the actions a rider takes at the scene. The steps are:

- **Seek medical attention.** Always get checked by a medical professional – even if injuries seem minor.
- **Stay calm and polite.** Keeping composed helps ensure others – including emergency services – listen to you clearly.
- **Record the location.** Note exactly where the incident happened, including road names, nearby landmarks or business names.
- **Take vehicle details.** Record registration numbers and identify the driver(s) involved if there are any.
- **Gather contact details.** Collect names, addresses and phone numbers of everyone involved, plus any witnesses.
- **Document the scene.** Take photos or make sketches of the location, road surface, vehicles, bikes and any debris or skid marks. Photograph injuries, too, or ask a witness to help if you can't.
- **Report the incident.** Injury accidents must be reported to the police within 24 hours. The driver must show proof of insurance when requested.
- **For damage-only incidents,** the driver must provide their name, address and vehicle owner details. If they refuse, report it to the police within 24 hours.
- **Keep your damaged bike.** Don't repair or dispose of it until you've been advised to do so – it may be important evidence.
- **Contact Cycle SOS part of Fletchers Solicitors.** If you've been injured, call our freephone helpline on **0808 500 8109**. Our specialist solicitors will discuss the incident, explain your options and guide you through your next steps.

I suggest this information is useful to know for any one of us but particularly a ride leader

In the case of a claim against the ride leader or club, the insurers require the following to enable them to make a good defence.

- **Participant Records:** Proof that the ride leader was aware of all participants, via a list of CUK membership numbers or completed entry forms. (Note: CUK Member Groups must use standard CUK entry forms; affiliated clubs may use local versions with identical questions).

- **Volunteer Status:** Confirmation that the leader/volunteers were paid-up CUK members registered as volunteers at the time.
- **Guest & Age Consents:** Logs showing compliance with the guest guideline (max 10 non-members, max 3 rides per person) and signed parental consent forms for any riders aged 13–17.
- **Third-party details:** We would require the name and contact details of the third party who has been affected by the incident.
- **Evidence of damage:** We require photographic evidence showing the damage caused as part of the incident.

The insurer goes on to say that a claim would not automatically be invalidated because there is no evidence of a safety briefing. However, if a rider claims they were misled about a route's difficulty or weren't warned of a specific hazard, having a clear ride description and delivering a brief safety briefing beforehand is your strongest defence against a negligence claim.

Here is how insurers and legal teams view those elements in the event of a claim:

- **Proof of Negligence:** To successfully claim against a ride leader or club, an injured party has to prove negligence, i.e., that the leader failed in their duty of care.
- **Defending a Claim:** Advance descriptions (distance, elevation, terrain) and a pre-ride briefing are key evidence to demonstrate that you fulfilled that duty of care. They show that riders gave informed consent to the route's difficulty and were made aware of known hazards.
- **Insurers' Expectation:** While the policy guidance specifically highlights participant logs and CUK volunteer status to validate who is covered, the policy requires rides to be run in accordance with CUK guidelines. CUK ride leader guidance strongly advocates route details in advance and pre-ride briefings as standard safety protocols.

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