

ROAD TIME TRIALS COUNCIL

National Secretary:
DUDLEY E. ROBERTS
'Dallacre', Mill Road, Yarwell, Peterborough PE8 6PS
Telephone: Stamford (0780) 782464



the national governing body for **CYCLING** road time trials

To all affiliated Club Secretaries

19th July 1982

PERSONAL ACCIDENT INSURANCE IN TIME TRIALS

The National Council Meeting of December 1981 instructed the National Committee to pursue the possibility of establishing a scheme of insurance for competitors and event officials in events held under the Council's Rules and Regulations.

Full information has been supplied to insurance brokers and through them to insurers at Lloyds, as a result of which, Clubs are informed that a scheme of insurance can be set up on the following lines :

The details of the cover offered are as follows :

Insured persons - the cover applies to competitors in time trials and event officials, marshals and timekeepers officiating at time trials held under the rules and regulations of the Council. The cover applies to competitors riding in the vicinity of the event in addition to taking part in the actual race. The events cover all time trials - national championships, open, semi-open, association, club and juvenile events.

Benefits	- Death	Nil
	Loss of one or more limbs, one or more eyes or total disablement from usual occupation	£5,000
	Temporary total disablement from usual occupation	£50 per week up to a maximum 104 week

Limits to the above :

1. The weekly income if this is less than £50 per week
2. Persons not employed restricted to £25 per week
3. Students, medical expenses only, limit £25 per week
4. First 14 days of disability are not counted

Medical expenses incurred but not exceeding 15% of the total amount of any claim admitted. Legal expenses are excluded.

The cost of a scheme such as that outlined above will be such sum as is produced by a charge of 10p for each ride in Open events. It cannot be emphasized too strongly that the reference to rides in Open events is purely and simply a method of calculating the premium to be paid to the Underwriters.

An item will appear on the Agenda for the National Council Meeting in December 1982 to authorise the National Committee to enter into the above scheme of personal accident insurance. In order to fund the scheme the levy will be increased by 10p and all promoters should take this increase into account when deciding upon the amount of entry fee for their 1983 promotions. If the National Council does not authorise the National Committee to pursue the scheme, then the levy will not be increased by the 10p referred to and the entry fees as published in the 1983 National Handbook will be automatically reduced by 10p, in which case competitors should remit 10p less than the entry fees shown in the handbook.

All clubs are asked to consider the above scheme carefully and give appropriate instructions to their Delegates to District Council Meetings in the Autumn in order that the National Council may be in a position fully to interpret the wishes of the sport generally on this important matter.

Meanwhile, the National Treasurer will be pleased to answer any queries and to provide further information, but please write and do not telephone him on this matter.