

BENEFITS & SPECIAL OFFERS FOR CTC MEMBERS

MEMBER BENEFITS



WHY JOIN CTC?

WHETHER YOU'RE new to cycling, ride regularly or want to get back into it, we cater for you. With over 130 years of experience to share, we are passionate about helping more people enjoy the benefits of cycling. As an independent charity, we are heavily reliant on voluntary donations for funding. You can help us grow and support our work by being a member.



Benefits include

- Help encourage thousands more people to cycle and keep cycling
- Give cycling a louder voice – we campaign to promote cycling
- Be part of a 70,000 strong network that looks after cyclists
- Enjoy the support and inspiration of your local cycling community
- Access our expertise to help make your neighbourhood cycle-friendly
- Choose from thousands of free, diverse local rides
- Discover new routes – we have a vast library of them
- Ride with peace of mind – you'll be covered by £10m third-party insurance and will benefit from cycling-related support and advice
- Take advantage of advice by phone, email or on the forum. There aren't many questions about cycling that we can't answer
- Enjoy six issues of our award-winning magazine, *Cycle*
- Discounts at bike shops across the country and online at the CTC shop by Wiggle, Rouleur publications, Cotswold Outdoor and more



Right: by Chris Juden. Far right by Phil O'Connor

SPECIAL OFFER FOR CTC MEMBERS

15% OFF YHA ACCOMMODATION-ONLY BOOKINGS

CTC members enjoy 15% off accommodation-only bookings with YHA. This stacks with the discount from being a YHA member. So a £13 dorm bed would cost you only £11.05 as a CTC member – and if you're a YHA member too, you would pay only £8.05! A full range of accommodation options is available.

Enter the promotional code **CTC15-001** when booking online at www.yha.org.uk. So now you've got no excuse to be cooped up at home this summer.



YHA membership. Offer is subject to YHA terms and conditions, which are available on their website. YHA operates in England & Wales only.

CTC discount is available online. It is not available with any other YHA discount, other than the standard discount from



Membership rates

Pay by Direct Debit and get 15 months for the price of 12 the first year

STANDARD MEMBERSHIPS		VALUE MEMBERSHIPS		CONCESSIONARY MEMBERSHIPS	
Adult	£41	Adult 5 years for 4	£164	Junior (under 18)	£16
Senior (65 years plus)	£25	Senior 5 years for 4	£100	Unwaged (unemployed)	£25
Family (2 adults & unlimited under 18s)	£66	Life membership (see CTC website or call CTC Membership Department on 0844 736 8451)		Student (with NUS card)	£16
Affiliated Group or Workplace	£60			Disabled (call Membership Dept for details)	£25
				Disabled Carer	£25

▶ **JOIN NOW ON 0844 736 8451 OR VISIT CTC.ORG.UK/MEMBERSHIP**



CYCLECOVER

Phil Coffey of Butterworth Spengler answers Frequently Asked Questions about Cyclecover cycle insurance



Q I thought my CTC membership already included insurance?

Your membership provides third party liability insurance – in other words, where you cause damage or injury to a third party. It does not provide cover for your cycles. Cyclecover provides cover for cycle theft and damage.

Q Why take out separate cycle insurance, rather than adding bikes to home insurance?

Adding a cycle to home insurance often results in a charge that may not be very different from the cost of a specialist policy with better cover that would not impact on any no claims discount. So it's worth comparing just what is covered. Generally, specialist cycle insurance policies offer more comprehensive cover, and also enable you to insure higher value cycles.

Q What is the limit for bike values under Cyclecover?

We can provide cover for all cycles and fixed accessories up to a maximum value of £15,000 on any one policy. You can insure as many cycles as you wish on one policy providing the total value does not exceed £15,000 and the individual value of any one cycle does not exceed £10,500. If you have cycles over these limits, we may still be able to cover you – phone for an individual quote.

Q What do I get under Cyclecover if my bike is stolen?

Our policies are written on a 'new for old' basis, regardless of the age of the cycle. This means insurers will pay for a replacement cycle of the same or similar make/mode/ etc at the prices prevailing at the time of the claim, without any deduction for wear or tear, provided the sum insured is sufficient.

Q Is my bike covered for damage?

Yes, the cycle is covered for damage whilst in use. This includes off-road use. The standard cover allows for competition use not involving a 'mass start', e.g. time trials. If you require other forms of competition use, you can select full competition use at an additional cost.

Q What is the excess?

There is no cover for any claim under £100. If the claim exceeds £100, the full amount will be paid subject to £25 excess for any claim resulting from damage to your cycle, or 10% of the settlement value in respect of claims resulting from the theft of your cycle (minimum £25). This increases to 20% of the settlement value in respect of claims resulting from the theft of your cycle from communal buildings, hallways, outbuildings, garages, underground car parks or sheds (minimum £100).

Q Are accessories also covered?

Any accessories that are attached to the cycle at the time of loss or damage to the cycle will be covered. The cycle itself must be stolen or damaged.

Q Is my bike covered away from home?

The cycle is covered whilst being used and, provided suitable security is in place, if the cycle is left unattended, the cycle is covered for theft whilst away from home. The policy provides cover for CTC members if they take their cycle anywhere in the world. Provided certain security precautions are in place, theft/damage whilst in or on a vehicle is also covered. Packaging provisions apply if the cycle is carried on a 'plane.

Q Can I get personal accident cover?

The personal accident option costs £5 for individual cover or £10 for family cover (i.e. the cycle will also be used by the policyholder's family). The cover provides for a fixed sum of either £5,000 or £10,000 in the event of any cycle related accident that results in a serious injury such as loss of a limb, eye, permanent total disablement, or death.

Q How much would it cost to insure my bike(s)?

To get a quote, visit the web site at www.cyclecover.org.uk or contact the team on 0151 427 9529.