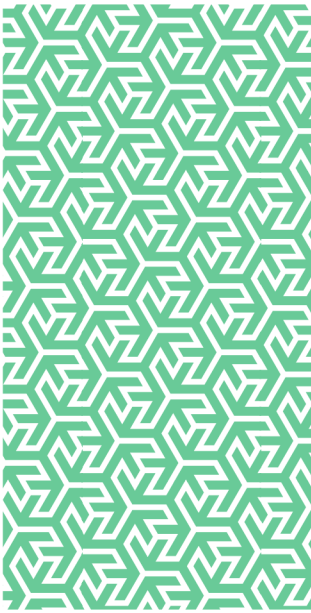


rmp

Cycling to and at work



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Overview

The government's 'cycle to work' initiative, which forms part of the green transport plan, encourages employees to cycle to work. Through income tax, national insurance and VAT exemptions, employees can save up to 50% on a bike and associated accessories.

Many public sector organisations are offering these schemes to their employees. In addition, many councils are purchasing 'pool' bicycles that staff can use to attend meetings during the day.

Provided sufficient care is taken over the implementation and management of such schemes, they can be an excellent way of reducing car use for work-related journeys.

Arranging appropriate insurance

Employees using a cycle to work scheme are responsible for insuring the bike themselves. Household policies are usually cheaper than specialist policies for this, but the employee needs to ensure that the bike is covered when it is away from home. It is also important to check that there is no upper limit on a claim (especially if you have a reasonably expensive bike).

Employees using the cycle to work initiative should also have their own personal liability cover (this is usually included in their household contents insurance).

Pool cycles

It is important that the local authority establishes procedures for the use of pool bikes. The bikes are considered work equipment if they are used during business hours, and therefore they are subject to the Provision of Use of Work Equipment Regulations.

The authority needs to consider the following:

- risk assessments
- training/instructions given to cycle users
- safety equipment
- inspection and maintenance.

Bikes owned by the council can either be self-insured or insured under a property/all risks policy.

If employees use pool cycles to attend meetings during the working day, the authority needs appropriate public liability cover in case of any third party injury or damage.

Conversely, if employees use the pool cycles to go home, the commuting risk is their responsibility and would not be covered by the council's policy.

Risk Assessments

The local authority should carry out risk assessments at appropriate intervals, focusing on:

- What might cause harm?
 - the rider
 - (if unfit to ride through illness or alcohol use)
 - the bicycle itself
 - (if unsuitable or poorly maintained)
 - items carried on or attached to the bicycle
 - the weather
 - the journey
- Who might be harmed?
 - the rider
 - pedestrians
 - other road users
- What are the risks – and are the control measures adequate?
- Where bicycles are used:
 - are they an appropriate means of transport?
 - are they properly maintained?
 - are they suitable and properly equipped?
 - is appropriate safety equipment available and being used?
 - are there alternative transport arrangements for bad weather conditions?

Training

Procedures should be put in place to ensure that each employee is a competent and safe cyclist. This can either be done through self certification or a test.

For those employees who need assistance, the authority should offer cycling proficiency training.

Cycling equipment

Bikes should be fitted with front and rear lights and users should be provided with a basic repair kit for punctures, as well as locks for securing the bicycle when unattended.

Employees should be given access to safety equipment including helmets, lights and high visibility clothing, as well as instructions on how to use them. For example, the authority must make sure that employees are wearing their helmets correctly.

If the use of safety equipment is compulsory, this must be made clear in any instructions given to employees.

Inspection and maintenance

Pool bikes should be regularly serviced and written records kept of all maintenance and safety checks that are made.

In addition, employees should be encouraged to check their bicycles before each use and report any defects. Again, records should be kept of these reports and the actions that have been taken to resolve them.

The pre use check should cover the following:

- are the tyres inflated and in good condition?
- do the brakes work?
- are the gears in working order?
- are the saddle and handlebars at the correct height?
- is there no obvious damage to the frame or wheels?
- is the tool kit is complete?
- does the lock work?
- do the lights work?

Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

Get in touch

For more information, please contact your RMP consultant or account director.

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