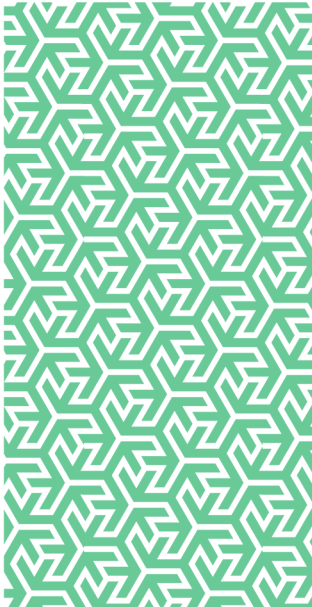


rmp

**Risk control**  
Bike Pool Schemes



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# Bike Pool Schemes

## Introduction

Pool Bike schemes have been growing in popularity across several sectors. Pool Bike schemes encourage employees to commute by bike providing benefits to themselves and their organisation, listed below are some benefits (but not limited to) of the use of Pool Bikes:

**Reduced Travel Cost** – by promoting cycling, employees can save on travel expenses.

**Health and Wellbeing** – Encouraging active travel contributes to employees' physical fitness and mental well-being.

**Parking Solutions** – Fewer cars means less demand for parking spaces.

**Corporate Social Responsibility** – Implementing a pool bike scheme showcases environmental responsibility.

Pool Bike Schemes provide alternative form of transport for employees. When travelling between locations or to meetings and even allowing the employees to take time away from their desk and go for a bike ride during their lunchbreak!

For an Organisation there would be several perceived benefits to set up a scheme including reduced travel expenses and potentially beneficial fitness and health for the employees.

Drawbacks for an Organisation could vary from not being able to store the bicycles close to the premises, lack of interest in use by employees and even the safety of the employees when using the bikes.

## Planning and Implementation

Organisations should assess the need for a bike pool scheme analysing how employees currently commute to work to establish if significant numbers of employees who live within a reasonable cycling distance from the workplace. If a considerable portion of your workforce resides nearby, a bike pool scheme could be beneficial.

Consideration should be given to traffic congestion and parking issues along the potential user routes, bike pooling can reduce the number of cars on the roads and alleviate parking challenges.

Undertaking employee surveys to gauge interest in a bike pool scheme would provide an indication of potential numbers of employee that may take advantage of the scheme. Before, committing to a scheme consider organising a trial or pilot program to assess participation.

The need for bike pool schemes varies based on organisational context, employee demographics, and local infrastructure. Assessing these factors will help determine whether implementing a scheme is worthwhile for your workplace.

The Organisation will need to consider and review the risk management of the scheme and review of the insurance coverage available. For the insurance there would need to be consideration of the material damage risk e.g. theft of a bike. For the liability the Organisation would need to understand how the liability coverage would operate in the event an employee being injured whilst on a bike.

As an organisation there would be several areas to consider implementing a pool bike scheme. The points below are not an exhaustive list but just a starting point:

1. What type of bikes would the organisation look to use? E-bikes? Folding bikes? How many?
2. Would the bikes be leased by the organisation or purchased?
3. Who would maintain the bikes?
4. Where will they be stored when not in use?
5. Security? CCTV?
6. E-bikes - battery storage?
7. Safety equipment to be provided?
8. Does the employee need training on how to use a bike?
9. How many journeys could the bikes be used for? Is the surrounding area suitable for bike use e.g. cycle lanes / cycle routes?
10. Do employees need to carry equipment with them to meetings?

## Procurement

Choosing the right bikes and equipment is essential to encourage use and ensure safety of riders. Determining the primary purpose of the pool bikes, are they mainly for work-related journeys, off-site meetings, or client visits? Consider whether employees will use them for local travel beyond work.

### Selection of bike

Consideration should be given to the types of bikes that will be provided for the pool bike scheme.

**Hybrid Bikes** – These versatile bikes are suitable for various terrains, including roads and light trails. They offer comfortable riding positions.

**Folding Bikes** – Ideal for compact storage and are convenient for short commutes.

**Electric Bikes (E-Bikes)** – E-Bikes assist with pedalling, making longer distances more manageable. They're especially useful for hilly areas.

**Comfort Bikes** – Designed for leisurely rides, these bikes prioritise comfort and ease of use.

Providing a range of sizes of bike to accommodate different employees, consider small, medium, and large frame sizes. Ensuring proper fit enhances comfort and encourages usage.

### Equipment

Organisations should develop clear policies and procedures regarding pool bike use. Defining clear terms of use including (but not limited to):

- The limitation of use
- Cycle helmets – Although it is not a legal requirement to wear a helmet and ultimately the individual has a choice on if they wish to wear one, should the organisation have helmets readily available or make the wearing mandatory?
- High Visibility Clothing - in the same vein as a helmet it is not a legal requirement, but should the organisation have these available as you would for a First Aider / Marshall for an event etc.
- Bike Lights – All bikes must be fitted with a rear reflector and reflective strips on the back of each pedal. For those anticipating cycling at night, front and rear lights should be fitted to comply with legal requirements.
- Bike bells – all bikes are sold with bells as it is a legal requirement.
- Bike locks – Insurers may stipulate the type of bike lock to be used.

### Storage and Security

The use of bike pool schemes will inevitably lead to increased numbers of bikes at the workplace, identifying suitable storage areas will be essential, ensuring that storage areas are well lit, surfaces are in good condition and users feel safe when using the storage areas.

To improve the perception of safety the installation of CCTV cameras will provide additional assurance to users. Monitoring these additional camera feeds will be required.

The development of procedures for checking bikes in and out should be established and be clear and easy to use which will encourage participation in the scheme.

### Maintenance

The use of pool bikes will lead to the requirement to repair and maintain the bike to ensure it remain in good order. Setting up regular maintenance schedules for pool bikes will ensure that they remain in safe condition. Organisations should identify a reliable service provider or train in-house staff to undertake the maintenance. To assist users, establishing a system for users to report issues will increase satisfaction in the scheme and ensure the quality of bikes.

### User Guidelines/Training

As well as developing a terms of use document, the creation of a user manual with safety and usage instructions will provide valuable information to users. Consideration should be given to the provision of training users on the use of the specific bikes (e-bikes etc) and to ensure users can use the bikes on the roads safely.

Within the terms of use document rules and penalties for misuse should be clearly stated.

### Promotion

Organisations should establish effective methods of promoting bike pool schemes to potential users. Consider organising events like group rides or challenges to encourage usage. The health and wellbeing benefits are well known for active travel users, organisations could consider providing incentives for regular use.

### Monitoring and Evaluation

Monitoring and evaluation of bike pool schemes provides organisations with valuable information, establishing criteria of how schemes will be evaluated will enable collection of data as soon as schemes start. Consider tracking usage and gather feedback from users.

Evaluate the intended benefits such as impact on travel costs, health, and traffic reductions.

From the evaluation, adjust to improve the scheme if necessary. Celebrating success of such schemes is valuable to organisations.

### Insurance and Liability

Organisations should understand any legal aspects of providing a bike pool scheme (health and safety, financial regulations, taxation implications etc.)

Ensuring the suitable insurance cover is in place for the potential users and bikes.

**Business Use** – Whilst cycling for business the relevant Personal/Employers Liability cover will apply.

**Commuting** – If the bikes are used for commuting, then this is at the risk of the individual user, and they should notify their own contents insurer.

If any legal liability was attached to the organisation (insured), the policies would respond subject to all other terms and conditions and exceptions.

## Conclusion

Bike pool schemes improve active travel and offer great benefits to organisations and individuals. Ensuring that schemes are effectively evaluated, implemented, and monitored will increase participation and the success of schemes.

Organisations should ensure suitable arrangements are in place to support users and reduce associated risks with bike pooling schemes.

## Further information

For access to further RMP Resources you may find helpful in reducing your institution'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 broker, RMP risk control consultant or account director.

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