

3

Insurance

Factsheet 3

Insurance

If a team does not have insurance with the minimum standards we have detailed below, it cannot be licensed by the UCI or your National Federation.

It is the responsibility of your National Federation to certify that your team has insurance in place before you ride for that team. In certain cases, you have the right to immediately cancel your contract if there is no insurance, but it is important for you to consult with your National Federation, your athlete's representative, the UCI, and a lawyer to properly terminate your contract.

Please check this is included in your contract, or ask the team to explain what insurances they provide before you sign anything.

Teams are not obliged to provide any **personal injury insurance** for accidents outside of team duties, so do ask your potential team what they are going to provide, if any cover.

As an example if you break your leg in a car accident and can't ride your bike you may not have private medical cover nor any cover for the fact that you can't work for an extended period of time. In addition, make sure it is clear who is responsible if your bike gets damaged in transit or if it or any other equipment is stolen from your home.

Your team's insurance may not cover everything you need to be fully protected. For example, there are two kinds of "catastrophic" insurance coverages. The most common one, which your team may provide, covers you if you have a devastating injury which leaves you unable to care for yourself, such as if you are paralyzed or suffer a severe brain injury.

Another type of catastrophic insurance, called End of Career insurance, provides economic and/or medical support if your injury puts an end to your athletic career, but you are still able to enjoy a different career using your other personal skills and education.

It is much better to have this conversation at the outset than once an incident occurs so don't be afraid to ask what is on offer or what is covered, and you then have the option to take out your own policies if required.

In addition, some riders may be covered by their National Federation insurance – either as a contracted rider or through association to the Federation. Of your Federation may offer such cover for an extra fee (which may be much more cost effective than taking out the insurance privately).

Don't be afraid to ask the questions right at the start, and not when you actually need the insurance.

INSURANCE – UCI World Tour teams Minimums

A UCI Women's World tour Team must take out a civil liability insurance policy for all damages that their riders or other team members may cause in the course of their professional activities, taking into account any insurance policies previously entered into by the person in question and/or by their National Federation.

Illness, injury or accident – A rider temporarily prevented from exercising their activity as a cyclist (through no fault of their own), following an illness, injury, or accident, shall be entitled to 100% of their salary for a period of 3 months and 50% of their salary for another period of 5 months, and the amount due must not be less than the minimum salary.

This entitlement shall cease at either (i) the end of the incapacity or the (i) contract. **It is important that you know the term and length of your contract in these situations.** It can renewed for a new incapacity having a different cause to the previous incapacity.

Pregnancy – A rider temporarily prevented from exercising their activity as a cyclist, due to pregnancy, shall be entitled to 100% of their salary for a period of 3 months and 50% of their salary for another period of 5 months, and the amount due must not be less than the minimum salary.

This entitlement shall cease at either (i) the end of the incapacity or the (i) contract.

The entitlement to the salary shall be assumed by the UCI Women's WorldTeam, after deduction of social insurance benefits for loss of revenue to which the rider may be entitled for this situation.

- The UCI Women's WorldTeam must be compliant with the applicable social security legislation in its capacity as an employer, so that the rider will be entitled to the benefits granted by law to full-time workers; **Make sure you know which social security applies to you and your contract.**
- In the event a rider is not a beneficiary of a legal social security system, the UCI Women's World Team must take out and cover the costs of the following types of insurance: Health Insurance, Maternity Insurance and Pension Plan (from 2022 season onwards)
- Independently of any of the insurances mentioned above, the UCI Women's World tour team must take out and cover the costs of Hospitalisation and repatriation insurance, accident insurance, life insurance and (from 2021) permanent disability insurance.

INSURANCE – UCI Women's Continental teams Minimums

Insurance against the following risks is compulsory for all events occurring in the course of the rider's activities for the team (racing, training, travel, promotion, etc.). The insurances must be valid in all countries in which the rider will be performing activities for the team, whether individually or jointly with other team members:

1. Civil responsibility (of the rider; for an adequate amount);
2. Accidents (costs of treatment until recovery with no amount limit);
3. Sickness (costs of treatment and hospitalisation with no amount limit);
4. Repatriation (unlimited cover);
5. Death (minimum value EUR 100 000 due to the beneficiaries designated by the rider).

Teams must take out and cover the costs for the insurances listed above where a rider does not have these insurances through her licence or her compulsory national social security system.

SVL Sports GmbH Partnership

The Cyclists' Alliance has partnered with SVL Sports GmbH (SVL), the leading broker of personal and team insurance for riders in the elite cycling marketplace, to offer supplemental insurance packages for women, along with a financial savings pension plan. These insurance packages and financial offerings are available to members of the Alliance. [More information here.](#)

Disclaimer

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If you have a concern with or dispute under **an existing contract** please contact the TCA info@cyclistsalliance.org