

PRESS RELEASE

## Car insurance claims for injured cyclists are on the rise, according to MORE TH>N

- Typically one in 10 (10%) car insurance claims for bodily injury involve cyclists, pedestrians and motorcyclists, but this has doubled to one in five (20%) in recent months.
- MORE TH>N says the increase is likely due to more cyclists on the road, as many look to keep fit and avoid public transport during the lockdown.
- With car usage now getting back to normal levels, MORE TH>N is urging drivers to be mindful that they will be sharing the road with an increased number of cyclists.

Figures from insurance provider MORE TH>N show that the proportion of car insurance claims it received for bodily injury involving cyclists, pedestrians and motorcyclists has doubled in recent months, increasing from one in 10 claims to around one in five.

This trend is largely due to there being more cyclists on the road, with 1.3 million Brits having bought a bike during lockdown to keep fit and avoid public transport in response to Covid-19.<sup>1</sup>

MORE TH>N is warning that we could see even more car accidents involving cyclists over the coming months, with the number of cars and cyclists on the road likely to grow further. Car usage is getting back to normal levels, while more people are being encouraged to take up cycling.

Last week, the government launched the ‘Fix Your Bike’ voucher scheme as part of its strategy to tackle obesity, making £50 repair vouchers available in England to encourage cycling and walking. The scheme has been hugely popular so far with the first batch of vouchers crashing the Energy Saving Trust website.<sup>2</sup>

As more cars and cyclists are now sharing the road, MORE TH>N is urging drivers and cyclists to apply extra caution and leave each other enough space to avoid injury.

**Gareth Davies, Head of Car Insurance at MORE TH>N, said:** “Bike sales have boomed during lockdown as Brits are looking to stay active and avoid public transport. But unfortunately, our data shows this has prompted an increase in car insurance claims for injured cyclists.

*“As drivers, it’s really important to take extra precautions now that there are more cyclists on the road. Indicate clearly and give yourself and cyclists plenty of space to manoeuvre so that, if anything unexpected occurs, there is more margin for error. Junctions and blind corners are also hot spots when it comes to accidents with cyclists, so be extra careful and slow down when navigating these tricky turns.”*

*“For cyclists, please wear a helmet and bright or reflective clothing – it could save your life. It is also important to use cycle lanes where possible and be extra wary of the cars around you, giving them plenty of space for overtaking where it is safe to do so. Cyclists undertaking or passing motorists on the left-hand side can also cause accidents, so try to avoid that as much as possible.”*

MORE TH>N has also said that it is seeing more claims for bicycle theft, so new cyclists should check that their bike is covered for loss or theft away from their home. Most home insurance providers offer this cover as an optional extra, so it is worth checking if you have it or might need it.

<sup>1</sup> <https://www.cyclingweekly.com/news/latest-news/1-3-million-brits-bought-a-bike-during-lockdown-458354>

<sup>2</sup> <https://www.bbc.co.uk/news/uk-53576008>



MORE TH>N also advises new cyclists to invest in a good lock, mark your bike so it is distinguishable, and never leave it unsecured.

For more information on keeping your bike safe, visit <https://www.morethan.com/home-insurance/bicycle-insurance/>.

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**About MORE TH>N**

MORE TH>N is the direct financial services brand of RSA. Established in 2001, the company offers car, home, pet, business and travel insurance