



**Last Mile**

## Why Do Delivery Businesses Need Specialist Bicycle Insurance?

**2 days ago by Laka • 4 min read**

- On average, one bike is stolen every six minutes in the UK (1)
- In 2019, 16,884 cyclists were injured in reported road accidents (2)
- 81% of bike theft victims are emotionally impacted by the crime (3)



Yikes, those are some sobering statistics, especially if you run a bicycle courier company or have cycle couriers as part of your business model.

How many accidents or bike thefts have your team experienced? Probably more than you would have liked, but that goes with the territory. Cyclists are highly vulnerable road users, and even the most substantial locks can't keep a determined thief at bay.

Stolen bikes and injured cyclists have a significant impact on your business. Without bums on seats and feet on pedals, your goods are going nowhere fast.

## **It's OK. I have business insurance**

That's great. Your premises and stock are covered. You may have liability insurance and protection against business interruption and supply chain breakdown. What you don't have is cover for any loss, damage, or accidents that may impact your couriers and their ability to do their job because many commercial insurance policies exclude cover while using a bike for deliveries.

## **Who's responsible for your couriers' wellbeing?**

The growing popularity of companies using cyclists to deliver food and products is forcing firms like yours to consider the various legal and insurance-related implications of employing cycling couriers.

While couriers are generally seen as self-employed, there have been several high-profile legal challenges disputing that perception. In 2017 there was the case of Dewhurst vs CitySprint, where the plaintiff won her argument that she was employed, not self-employed, an outcome repeated in 2019 in the Addison Lee Ltd vs Gascoigne case.

Let's face it, the whole purpose of using cycling couriers is to transport goods from A to B, the likelihood is that your company insures the item being transported. Therefore, it can be argued that you should also be bearing the risk of harm caused to your couriers and their bikes during deliveries. And that's why you need specialist bicycle insurance.



# Specialist bicycle insurance could reduce churn

According to a recent story in [The Guardian](#), about 450 independent businesses across the UK deliver goods by bicycle.

With growing concerns over emissions and congestion in our cities, the boom of cycle couriers is set to increase. So, you need to find a way to make your business an attractive proposition for potential pedallers.

One of the biggest downsides of entering the gig economy for couriers is that there's no safety net if things go wrong.

But imagine what it would mean to potential riders if you took the initiative and offered every courier specialist bicycle insurance?

Regardless of their perceived employment status, morally, you owe them a duty of care. They're out in all weathers, battling other road users to ensure your goods get to your customers on time and in one piece.

Think of the difference it would make to potential couriers if they were covered in case of an accident? Protected earnings. Insurance against theft. Bike hire so they can get back on the road pronto. If their bike's damaged, it will be fixed or replaced.

These guys and girls are on the front line of our city's roads upholding your brand's reputation. If you want to unlock continuous engagement with your pedallers and reduce churn rates, prove yourself to be invested in your couriers' continued success and safety by providing specialist bicycle insurance.



## Specialist bicycle insurance strengthens your brand image

How's your Corporate Social Responsibility looking?

Granted, your business model already shows you are environmentally aware. Delivering by bike benefits your company's bottom line with lower running costs and means reduced

emissions (a big fat tick in the green box) and faster city journey times. After all, in London, the average vehicle speed is ten miles per hour, which means bicycle deliveries can be up to 25–50% faster.

But that's only one aspect of CSR. What about your brand's responsibility to its workers?

Providing specialist bicycle insurance for your fleet of bikes, e-bikes, and cargo bikes signals the importance you place on the welfare and safety of your couriers and the public.

## **Last-mile bicycle insurance will keep your wheels turning**

As our environmental awareness grows, more and more companies are turning to cycle, e-bikes, and cargo bikes as their chosen urban last-mile transport solution.

This green mobility revolution tackles climate change, air quality and congestion by offering a mode of transportation that emits zero emissions, is low cost, and is reliable.

Being a bicycle courier is hard work. It's not for the faint-hearted or those looking to get rich quick.

Earning around the minimum wage, they're already paying for the upkeep of their bicycle out of their own pocket, so there's little spare cash to pay for insurance.

Yes, you're giving them flexible working hours and a job that keeps them fit. But they're also working long hours, rushing to get jobs done, may have little experience of cycling and couriership at the same time, and spend a lot of time on the roads going battle with cars, vans, buses, and lorries.

Considering the environment in which they work, they are at high risk of having an accident, losing their bike damaged or being a victim of theft. If that happens, they lose their livelihood, and you lose wheels on the road, impacting your business's ability to maintain the service your customers expect.



Offering couriers peace of mind by providing them with specialist bike insurance means they can do their job knowing they're covered in case of accidents or theft. What's in it for you? Well, happy couriers are loyal couriers, so you'll retain your workforce and reduce churn.

Laka's Last-mile insurance can be tailored to meet the needs of your fleet and riders. Voted 'Best Cycle Insurance Provider' for three years running, they've got your back when the shit hits the fan.

**GET A QUOTE**

1 <https://discerningcyclist.com/how-common-is-bike-theft-statistics/>

2 <https://www.rosipa.com/road-safety/advice/cyclists-and-motorcyclists/accident-rates3>

<https://www.bikeregister.com/news/seen-a-stolen-bike-for-sale-online-you-can-now-message-the-owner-direct-to-alert-them>



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