



## BENEFIT OF THE MONTH

### FLEXIBLE AND AFFORDABLE HEALTH INSURANCE



#### WIN A GPS WORTH £200

CS Healthcare, the recommended health insurer for CTC members, has just announced details of their new flexible health insurance plan 'your choice'. The 'your choice' health plan provides a range of benefit options that can be selected to create your own personalised plan – you choose what best suits you and your budget.

There is one compulsory level of cover, 'Essential', which includes hospital stays, scans, surgery and necessary aftercare. Individuals can then choose to take out additional cover from a menu of options, including heart and cancer cover, diagnostic consultations, alternative therapies and cash benefits.

Here are the key benefits of 'your choice' health insurance:

- ✓ Access to over 300 hospitals across the UK
- ✓ Competitive rates from a mutual health insurer
- ✓ Fast, direct claim settlement with expertise and guidance at every stage
- ✓ Flexible choice of cover, designed to suit your needs and budget

Apply to join online and receive your first 2 month's cover FREE\* by entering '166' as the promotion code during Step 1 of the online application.

What's more, request a quote before 31st May 2008 for the chance to win a Garmin Edge 305 GPS Bike Computer worth £200\*. Visit the website, <http://ctc.cshealthcare.co.uk> or call 0800 917 4325 for more details.

CS Healthcare is authorised and regulated by the Financial Services Authority (FSA) reg. no.205346.

\*Terms & conditions are available on request.



## YOUR MEMBERSHIP

CTC membership offers much more than access to our wide range of free services. Member benefits include specially negotiated financial services, insurance, and money-saving deals. What's more, not only do you benefit, but by using these services CTC benefits by earning commission, which helps fund cycling development and campaigning.

CTC is a not-for-profit organisation that depends on its members for support. If you have any questions or queries about any of CTC's member benefits, please telephone the CTC National Office on 0870 873 0060, email: [cycling@ctc.org.uk](mailto:cycling@ctc.org.uk), or visit the CTC website: [www.ctc.org.uk](http://www.ctc.org.uk)



## FINANCIAL & LEGAL

**THIRD PARTY INSURANCE** If a claim is made against you as a cyclist, because you have injured someone or caused damage with your bike, then you have free insurance cover under the CTC's master insurance policy. Phone CTC Accident Claims Advice line, tel: 0870 873 0062.

**LEGAL ADVICE** If you are injured in a cycling accident, your bike is damaged, or you suffer 'consequential loss', CTC may be able to offer immediate advice on whether a claim can be made against the person causing the accident or may refer the case to one of the CTC's solicitors for advice. All of this service is totally free to individual members of CTC. Simply phone the CTC Accident Claims Advice line, tel: 0870 873 0062.

**CYCLE INSURANCE** CTC Cyclecover Cycle Insurance is designed to meet the needs of modern cycling. Benefits include free personal accident cover for CTC members, new-for-old cycle replacement, inclusive accessory cover and up to 30% discount on cover for additional cycles. Phone 0870 873 0067 to speak to a cycle insurance specialist.

**TRAVEL INSURANCE** You can now get instant Travel Insurance online at [www.cyclecover.co.uk](http://www.cyclecover.co.uk). If you are planning a cycling holiday then CTC's Cyclecover Travel Insurance is one item of luggage you can't afford to leave behind. Benefits include: repatriation for you and your bike, possessions covered whilst on your cycle, personal accident cover, off-road cycling included, cycle hire and 17 days of winter sports as standard. Visit [www.cyclecover.co.uk](http://www.cyclecover.co.uk) or phone 0870 873 0068.

**CTC CYCLECOVER CYCLE RESCUE** Gives cyclists similar breakdown assurance to motorists for only £30 per year. If you are unable to complete a journey as the result of an accident, theft, vandalism or irreparable breakdown of your cycle (punctures not included) then we will take you and your cycle to a railway station or local cycle repair shop, home or to an alternative accommodation if either are nearer. For more details or instant cover contact 0800 212 810.

Insurance products promoted by or on behalf of the CTC are subject to change and are offered subject to availability/eligibility



## RETAIL SERVICES

**CTC SHOP** The CTC Shop offers hundreds of accessories and bikes at preferential member prices catering for every type of cyclist – products, ideas and must-haves for the touring, off-road, commuter, race and leisure cyclist. Look out for the specialist sections including women's specific accessories and clothing. CTC shop is unique in the way that you benefit with special member prices and CTC benefits with funds raised for campaigning and CTC projects. Visit [www.ctcshop.com](http://www.ctcshop.com) or phone 0870 873 0069.

**15% OFF AT COTSWOLD OUTDOOR** With 19 stores in the UK and more than 30 years experience, Cotswold Outdoor is one of the most established and respected names in UK outdoor retailing and winner of three major of 'Favourite Outdoor Shop' at the Go Outdoors Awards. CTC members save 15% off a range of walking, leisure and camping equipment. To claim your discount simply quote C2061 when shopping in-store, online or by phone. Look out for the four promotional weekends across the year. Visit [www.cotswoldoutdoor.com](http://www.cotswoldoutdoor.com) for online sales, maps and directions to stores. For mail order, please phone 0870 442 7755.

**VISION EXPRESS** £50 off your next pair of glasses and eye examination, just ring 0115 988 2121 for your discount reference and nearest Vision Express. (Offer available on selected ranges.)



## TRAVEL & LEISURE

#### 20% OFF DOVER-CALAIS SEAFRANCE FARES

SeaFrance is offering CTC members a 20% discount on travel and foot passenger rates or a 10% discount if cycling by car. Relax on SeaFrance's state-of-the-art superferries which boast crossing times from just 70 minutes. Call 0871 663 2559 or visit [www.seafrance.com](http://www.seafrance.com) and quote/ enter promotional code - CTCFOOTDY for 20% off Day Returns with a bicycle, CTCFOOT for 20% off 'any duration' fare with a bicycle, CTCDAY for 10% off Day returns with a car or CTC for 10% off 'any duration' fares with a car. Terms & conditions are available on request.

**CTC CYCLING HOLIDAYS** CTC Cycling Holidays offer the most comprehensive range of cycling holidays available in the UK. Whether you're blowing the cobwebs away on a weekend break or going for that once-in-a-lifetime experience in a far-flung destination, let us take you there. Visit [www.cyclingholidays.org](http://www.cyclingholidays.org) or tel: 0845 045 1121 to receive a tours guide.

**EUROPEAN BICYCLE EXPRESS** EBE is a luxury coach and cycle trailer service that transports you and your cycle effortlessly to popular holiday destinations in Europe. CTC members receive £10 off return tickets on European Bike Express. For further information or a brochure visit [www.bike-express.co.uk](http://www.bike-express.co.uk) or tel: 01430 422111, e: [info@bike-express.co.uk](mailto:info@bike-express.co.uk)



## ASSOCIATIONS

**YHA** To get 25% discounted Under 26, Individual or Joint/Family YHA (England & Wales) Membership call 01629 592700, quoting your CTC membership no. when joining. Available to new YHA members only. Redeemable by telephone only.

**50% OFF ETA MEMBERSHIP FEES** ETA is a roadside rescue service with a difference. ETA provides rescue

within one hour, full recovery, home rescue and rest-of-Europe cover at very competitive prices 365 days-a-year. ETA uses its profits to campaign to raise awareness of the impact of excessive car use. For details call the ETA on 0800 212 810 or visit their website [www.eta.co.uk](http://www.eta.co.uk). Quote reference number 1281-2001 to benefit from a 50% discount when joining.