



Cycling accidents involving stolen vehicles, untraced and uninsured drivers

Being involved in any cycling accident is traumatic, yet the situation can be made even more distressing if you are involved in a 'hit and run' collision with an untraceable driver, or if the vehicle involved is uninsured or stolen.

Can I make a claim if I'm involved in a cycle accident involving an uninsured driver?

If the driver of the vehicle does not have insurance, but the vehicle is owned by someone who holds valid insurance, their insurance company may be willing to deal with a compensation claim for personal injury, as well as damage to the bicycle. However, this will be at the discretion of the insurance company involved.

If the insurance company is not willing to deal with the claim, or if there is no insurance policy in place, some cyclists may presume they cannot claim. However, a claim may be possible through the Motor Insurers Bureau (MIB).



Can I make a claim if I'm involved in a cycle accident involving a stolen vehicle?

If the vehicle involved in the accident turns out to be stolen and the vehicle is successfully traced, compensation for any injuries that were sustained may be covered on any valid insurance held by the vehicle owner. Again, this decision will be at the discretion of the insurance company involved.

If the insurance company is not prepared to act, there is no valid insurance held by the owner, or the vehicle is not located, a claim through the MIB will be the only course of action.

Motor Insurers Bureau

The MIB was set up in 1946 and is funded by UK motor insurance companies. The MIB compensates victims of road accidents by negligent uninsured and untraceable drivers.

To be eligible to make a MIB claim, the accident must have occurred on a public road or an area to which the public and their vehicles have free access. It is required by law for drivers

to have valid insurance for vehicles driven on public roads, however, this is not a requirement for vehicles only used on private roads.

Accidents should be reported to the police, and there are strict MIB deadlines to follow, so seek advice from our experienced road traffic accident team as soon as possible.



Can I make a claim if I'm involved in a cycle accident involving a hit and run driver?

If a driver flees the scene of a cycle accident without providing any details to the other parties involved, it is known as a 'hit and run' collision.

In some instances, particularly with larger vehicles, drivers may not even realise they have hit a cyclist and continue to drive on. On other occasions the driver may stop but provide false information.

Nearby CCTV cameras, witnesses and the police can often help trace 'hit and run' drivers.

If the offending driver is identified and has valid insurance, a personal injury claim can be pursued through the insurance company.

If the vehicle driver is traced, but does not hold valid insurance, a claim may then be possible through the Uninsured Drivers' Agreement with the Motor Insurers Bureau MIB.

Uninsured drivers cost honest motorists a total of **£350million** in 2012.

Source: Association of British Insurers (ABI)

Contact us

If you or someone you know has suffered a cycling injury, call us for compensation claim advice on **0800 0 224 224** or visit **www.thompsons.law**