

On Yer Bike! or not, as the case may be...

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Britain has produced some of the best female Olympic cyclists of all time, including Elinor Barker, Laura Kenny and Victoria Pendleton, to name a few. However, 42% of women in the UK still don't feel safe cycling on the roads with 41% feeling vulnerable and having no confidence.

Surprisingly, the green city of Brighton fared the highest with 50% of women feeling unsafe cycling on the roads, followed by Bristol (48%), Southampton (46%) and Plymouth (45%). The data showed that the women of Newcastle had fewer concerns over safety whilst riding (27%). Of all the women surveyed, 43% ranked safety as one of their top priorities when choosing their mode of transport.

If safety is the biggest barrier to women cycling more, what more can be done to improve this? Cycle Insurer Laka launches a new campaign to encourage more women to cycle and to support them in their journey.

Laka (www.laka.co), the award-winning insurer of cyclists, and creator of an innovative collective insurance model that has disrupted the consumer cycle insurance market, has today unveiled the results of an independent nationwide survey* that it has commissioned, to explore the barriers preventing more women from cycling.

Findings of the research include:

- Only half of women surveyed own a bike
- Over 42% of women do not feel confident riding a bike on the roads, many stating reasons such as vulnerability of cycling alone (41%), other road users (37%) and riding at night (29%),
- 13% of women are unable to ride a bike

So, what factors would increase the likelihood of women switching to more sustainable transport such as bikes and e-bikes? According to the survey, key motivators for change would be:

- Well-lit walk and cycle lanes (45%)
- Increased infrastructure (21%)
- Government grants (27%)

Britain is far behind our European counterparts, who have already established safe and secure cycling measures all over their major cities, with the likes of Copenhagen and Amsterdam leading the way. In addition to this, 14% of women surveyed stated transporting children as a barrier to riding a bike, however, with the increase in use of E-Cargo bikes, attitudes to this can be switched.

Sylvia, West London Cargo bike rider said, For me, I chose to use a cargo bike out of necessity since my children did not go to the school that was next to us. Their school was 50 mins on the bus but the next best solution was cycling and then we found cargo bikes. It was the best tool for the job".

She went on to add, “Women are the ones who do most of the short journey trips around town, dropping off children, seeing relatives, doing shopping, things like this. Cycling is really important for these kinds of trips because they are multi-stop, so cycling can make your life so much easier. The data shows that women are more likely to cycle if they have proper and safe infrastructure. But you also need to incorporate children into cycling as lots of women are looking after them a lot of the time. There’s also the perception of danger. I mean cycling is not inherently dangerous but when you cycle to work people always think you’re ‘brave’. Because when it's discussed in the media it's within the frame of danger, someone getting knocked off etc. The whole narrative around cycling needs to change.

According to Tobias Taupitz, CEO of Laka, “Whilst Covid has made many of us more introspective about our role in the environment and our lives in general, these will only be adopted in volume when women's concerns about safety and facilities are properly addressed, as well as perceived barriers in terms of time and cost. The survey also shows that we are not averse to pro-active financial incentives to get us motivated to explore greener methods of travel such as cycling. As cycle insurers we are only too aware of the issues around women’s cycle safety especially in urban areas and are keen to support any initiatives that make cycle commutes safer.”

Kelly Barnes, CMO of Laka added, “Here at Laka we believe that breaking down these barriers to get women on their bikes is the easiest ride to a greener future, that's why we've launched our Greener Cities Through Women Cycling Campaign, focusing on women’s cycling to help people jump back onto a bike or onto one for the first time”.

Laka’s collective-driven insurance model has revolutionised the traditional cycle insurance market. It provides cyclists with a fairer, more cost-effective, more cycle-centric way of protecting themselves in the event of theft, accident or injury. Its products have been designed from the bottom up by cyclists and it is this fundamental understanding of the DNA of the diverse ‘tribes’ of the cycle community that has inspired the creation of a whole new way of approaching insurance.

At Laka, the three-time winners of the Best Cycle Insurer Award, out go complex contract clauses, painful excesses, and labyrinthine claims processes. In comes the collective sharing of claims costs, based on occurring incidents and accidents, not speculation on their occurrence, as is the traditional insurance model, and simple, user-friendly processes and a knowledgeable, helpful service team.

For further information about Laka's Greener Cities Through Women Cycling campaign and to read advice and experiences from women, check out the Laka website at laka.co/gb/womens-cycling.

About Laka

Laka has challenged outdated traditional insurance to provide customers with a fairer, collective-driven approach to cycle insurance. Laka customers pay no upfront premiums and are instead charged based on the cost of claims submitted by the collective the previous month. Fewer claims result in lower charges. Laka customers work together as a collective and share the cost of claims. Laka handles all claims, divides the cost fairly and limits each customer’s maximum monthly spend with a cap based on the value of the equipment insured by each individual member. Laka members fully benefit from lower costs but are also protected if there are a high volume of claims in any given month.

*About the research:

The research was conducted by Censuswide, with 2,005 respondents aged 16+ in UK between 13.08.2021 - 16.08.2021. The survey was conducted from a nationally representative sample of UK adults. Quotas were applied to nationally representative proportions for age, gender and region. Censuswide abide by and employ members of the Market Research Society which is based on the ESOMAR principles.

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