

Your complete cycle guide

Everything you need
to know to help you
enjoy the ride



What are the benefits of cycling	3
Bike types	6
Pro's and cons of each type of bike	8
Bike frame options	10
Steel frame	12
Aluminium frame	13
Carbon fibre frame	14
Bike sizing	15
Bike size guide	17
Where to buy your bike from	18
In-store vs online	20
Setting up your new bike	21
Preparing for your first ride	23
The M Check	24
Bike toolkit essentials	25
Helpful bike repairs	28
Repairing a puncture	30
What do you need?	31
How to remove your wheel	32
How to remove the inner tube	33
Replacing and repairing an inner tube	34
Replacing your bike wheels	35
Repairing a broken chain	36
Repairing a broken chain without a quick link	38
Repairing a broken chain with a quick link	39
Bike safety	40
Safety – Lights	42
Safety – Mirrors	43
Safety – Mudguards	44
Security – Bike locks	45
Security – How to lock your bike	47
Security – What to do if your bike is stolen?	48
Storage	49
Bike insurance	51
Your new bike checklist	53



cycleGuard
Serious cycle insurance

What are the benefits of cycling?

 www.cycleguard.co.uk

What are the benefits of cycling?

Regular cycling is packed full of **great health benefits** for people of all ages. Cycling is great for weight loss, our mental health and well-being, as well as being an environmentally friendly way to travel and a way to help boost your immune system!

Being able to hop onto your bike and get from A to B is also a really cheap way to get around and helps you avoid using public transport.

Cycling to burn those calories

Plenty of us have a gym membership and many of us probably don't use it as often as we'd like to. Luckily, with a bike there's no excuse!

The great thing about cycling is that you can mould it to fit around your lifestyle, working out the way that you want to, and burning plenty of calories when you do!

Mental health benefits of cycling

Cycling is also great for our mental health and well-being! Did you know that just **30 minutes** of bike riding can help improve your judgement, learning and thinking?

A study from the University of East Anglia found that those who cycle to work concentrated more than those who travelled by car! You can find out more about the mental health benefits of cycling [right here](#).



Environmental benefits of cycling

There are loads of great environmental benefits of cycling! Just by taking a journey by bike, you can:

- Help cut down on greenhouse gas emissions
- Help reduce air pollution
- Help reduce noise pollution

What are the other benefits of cycling?

That's not all, either! Cycling has plenty of other benefits, from saving you money and reducing the time spent on public transport or sat in traffic.

Did you know that riding your bike to work could cost you as little as £300 a year when factoring in the cost of your bike, a Sold Secure Gold standard lock, cycling equipment and annual repairs? Compare that to the year-on-year cost of driving to work or getting the train or Tube every day and you could save yourself a considerable sum of money!

One of the other advantages to cycling is the reduced amount of time spent on public transport. With the current risk of coronavirus, many people may be looking to avoid enclosed spaces such as trains and buses. In fact, government advice is to walk or cycle to work where possible to avoid overcrowding public transport.



cycleGuard
Serious cycle insurance

BiKe types

 www.cycleguard.co.uk

Bike types

When you're choosing a bike to buy, it's important that you think about what exactly you want to use your bike for. Luckily, there is so much choice!



Road Bikes



Mountain Bikes



Hybrid Bikes

Here are some of the most popular styles of bike

Road Bikes – Lightweight **road bikes** are built for one thing only – speed. Thin tyres help you fly across the tarmac whether you're racing in a sportive or on your way to work.

Mountain bikes – or MTB's – come in three different styles. Rigid bikes, with no suspension, hard tail mountain bikes and full suspension bikes, which have suspension forks and a rear shock absorber.

Hybrid bikes combine the features of a road bike and a mountain bike. Hybrid bikes have flat handlebars and wheel sizes closer to that of a mountain bike.



Electric Bikes



Triathlon Bikes



Folding Bikes



Adapted Bikes

Get a helping hand up steep climbs or when you need a rest with an **electric bike!** E-bikes are great for commuters and a great option for off-roading too!

Triathlon bikes are designed to be as aerodynamic as possible. This means that the geometry of a triathlon bike will place your upper-body lower and further forwards.

If you commute to work or are a little short of space, then a **folding bike** may be just what you're looking for. Folding bikes are a perfect fit for luggage racks on trains.

Adapted bikes are designed to help those with learning and physical disabilities enjoy getting out on the bike. Adapted cycles can include tricycles, tandem bikes and hand cycles.

So, what are the pro's and cons of each type of bike?

What makes each kind of bike unique? And how do you know which type of bike is best suited to you? We'll take you through advantages and disadvantages of each type of bike right here.



Road Bikes

Pros:

- Narrow, slick tyres (usually 23-28mm)
- Drop handlebars which allow for multiple hand positions
- Rigid frames allowing for greater power transfer
- Gear ratios with large ranges to allow you to spin up hills and move quickly across flat surfaces

Cons:

- Can't be used off-road

Who is it best for?

✓ Road cycling

✓ Commuters

Mountain Bikes

Pros:

- Tough frames means they can handle rough terrain
- Small wheels (usually 26 inches) help absorb the bumps from rocks
- Suspension gives you more control over the bikes

Cons:

- Much heavier frames compared to other types of bike
- Weight of mountain bikes can make them tougher to climb
- Requires a lot more effort to ride on roads or paths

Who is it best for?

✓ Thrill-seekers

✓ Off-road bikers





Hybrid Bikes

Pros:

- Higher gears for much faster speed
- Higher seating position so that you can see over cars in traffic
- Flat handlebars give you a relaxed sitting position and ease the pressure on your shoulders

Cons:

- Not suitable for serious off-road biking
- Lack of hand position make hybrid bikes difficult to ride over long distances

Who is it best for?

✓ City riders

✓ Commuters

✓ People who want to take on a mixture of terrain

Electric Bikes

Pros:

- Makes for accessible cycling
- Can help give you a boost on challenging rides
- Reduces the amount of effort on commutes to work

Cons:

- Can be an expensive up-front cost
- Much heavier than other types of bike
- Some e-bikes have different battery lifespans

Who is it best for?

✓ Commuters

✓ Older cyclists

✓ Those looking to get back into cycling again



Folding Bikes

Pros:

- Easily folded away so that you can bring them inside for greater security
- Can be stored into storage compartments on trains

Cons:

- Can be quite heavy to carry
- Often more expensive than more conventional types of bike
- Smaller wheels (usually between 10 – 26 inches) can make for a bumpy ride over streets, potholes and drain covers

Who is it best for?

✓ Commuters

✓ City riders

cycleGuard
Serious cycle insurance

Bike frame options

 www.cycleguard.co.uk



Bike frame options

Not only do different types of bikes come in different shaped frames, but bike frames are made from different types of material depending on what you're going to use your bike for.

Some of the most popular types of bike material you can expect are aluminium, steel, and carbon fibre. But what does it matter what your bike is made from? How does the material of your bike impact its price and how it rides?

Whether you're looking for comfort or if you're looking to smash those personal best times, we'll give you the lowdown on everything you need to know about bike materials before you buy.

Steel frame

Steel has traditionally been used to build bikes for years. Steel bike frames provide comfort but are also very strong and durable.

One of the great things about steel frames are that they are usually very easy to repair.

If your bike has taken a bump or a dent, these can normally be hammered out – saving you potentially costly repair bills.

You'll tend to find that steel bike frames are typically much cheaper compared to carbon fibre or titanium frames.



What are the positives of steel bike frames?

- Ideal for taking away and touring. It will be easier to find someone who can repair and weld steel frames than finding a carbon fibre specialist
- Very strong material means it can carry larger loads
- Generally more comfortable than aluminium or carbon fibre frames

What are the negatives of steel bike frames?

- Susceptible to rusting quickly
- Much heavier than aluminium or carbon fibre frames which will impact performance

Aluminium frame

Aluminium is another common bike frame material you're bound to come across.

Unlike steel frames, aluminium does not rust although you may find that you sacrifice a little in the way of ride comfort.

Aluminium bike frames are generally stiffer and lightweight, and while they aren't quite as sturdy as steel frames, the wider tubes help provide some sturdiness.

What are the positives of aluminium bike frames?

- Less prone to rust, which makes them a great option in wet weather or as a winter bike
- Aluminium bike frames are generally cheaper than other types of material
- Stiffness of the frame makes for greater power transfer

What are the negatives of aluminium bike frames?

- Can be less comfortable to ride than other types of material (some aluminium bikes will include a carbon seat post or forks to provide more comfort)
- Not quite as easy to repair as steel frames
- Has a shorter lifespan than carbon fibre frames

Carbon fibre frame

A super lightweight and stiff material, you may know of carbon fibre being used on supercars or sports equipment, but your bike frame can also be made from carbon fibre.

Carbon fibre has enormous potential when it comes to bike construction as it can be easily formed into more aerodynamic structures perfect for speed.

While carbon fibre bikes tend to be at the more expensive end of the scale, they have dropped in price over recent years.

What are the positives of carbon fibre bike frames?

- Very lightweight, but still very strong
- Easier to mould than metal frames and can be much more aerodynamic as a result
- Providing it's looked after, can have a much longer lifespan than aluminium frames

What are the negatives of carbon fibre bike frames?

- Unlike metal frames which bend and dent, carbon fibre frames will crack when damaged
- Repairing carbon fibre frames can be expensive
- Usually the most expensive kind of bike frame

cycleGuard
Serious cycle insurance

Bike sizing

 www.cycleguard.co.uk

Bike sizing

When you're looking for the right bike for you, it's important that you find the bike that fits you right.

You'll need to make sure that you're comfortable on whichever bike you choose, so you'll need to take into account your height and the frame size of your bike.

In order to make sure that you buy a properly sized bike for you, take a look at our guide on the next page >



Bike size guide

Road bike size guide



Height	Inside Leg	Road bike frame
4'10" – 5'1"	26" – 28"	46cm
5'1" – 5'3"	26" – 28"	48cm
5'3" – 5'5"	28" – 30"	50cm
5'5" – 5'7"	29" – 31"	52cm
5'7" – 5'9"	30" – 32"	54cm
5'9" – 5'11"	31" – 33"	56cm
5'11" – 6'1"	32" – 34"	58cm
6'1" – 6'3"	33" – 35"	60cm
6'3" – 6'5"	34" – 36"	62cm

Hybrid bike size guide



Height	Inside Leg	Hybrid bike frame
4'10" – 5'1"	26" – 28"	47 – 49cm
5'1" – 5'3"	27" – 29"	50 – 52cm
5'3" – 5'5"	28" – 30"	50 – 52cm
5'5" – 5'7"	29" – 31"	53 – 54cm
5'7" – 5'9"	30" – 32"	53 – 54cm
5'9" – 5'11"	31" – 33"	55 – 57cm
5'11" – 6'1"	32" – 34"	55 – 59cm
6'1" – 6'3"	33" – 35"	58 – 61cm
6'3" – 6'5"	34" – 36"	61 – 63cm

Mountain bike size guide



Height	Inside Leg	Mountain bike frame
4'10" – 5'1"	26" – 28"	13" – 14"
5'1" – 5'3"	27" – 29"	14" – 15"
5'3" – 5'5"	28" – 30"	15" – 16"
5'5" – 5'7"	29" – 31"	16" – 17"
5'7" – 5'9"	30" – 32"	17" – 18"
5'9" – 5'11"	31" – 33"	18" – 19"
5'11" – 6'1"	32" – 34"	19" – 20"
6'1" – 6'3"	33" – 35"	21" – 22"
6'3" – 6'5"	34" – 36"	23" – 24"

cycleGuard
Serious cycle insurance

Where to
buy your
bike from

 www.cycleguard.co.uk

Where to buy your bike from

So where should you buy your bike from? Can you grab a great deal online, or should you be heading down to the high street?

Popping into your local bike shop has plenty of benefits, especially as you'll be able to physically see the bike and measure it up yourself.

But what about buying a bike online? Can you find yourself a bargain from online bike retailers and is internet shopping a handy alternative if you can't get down to the shops?

We'll take you through the pro's and cons of buying your bike either in-store or online so that you can decide which is best for you!

In-store



Advantages of buying your bike in-store

- You can measure up bikes against you, making it easier to find a bike that's a suitable fit
- Bike shop staff can offer guidance and answer any questions you have to make sure you find the right bike for you
- Your new bike can be assembled in-store
- You can start to build a relationship with the staff at your bike store, which will be useful if you ever need any repairs or accessories in the future

Disadvantages of buying your bike in-store

- Will typically find much less choice in-store than you would online. Your local bike shop may only have supplies from a limited number of bike manufacturers, so if you're looking for a specific type of bike then you may be forced to look further afield
- You may pay a higher price in-store, as bike shops take overheads such as labour or rent into account

Online



Advantages of buying your bike online

- You can shop around several different sites in no time, helping you find exactly what you're looking for
- Pricing is usually much more competitive online
- Some bike retailers have exclusive bike models only sold online
- Taking a look at the reviews means you can see what other cyclists are saying about particular makes and models

Disadvantages of buying your bike online

- You'll need to assemble your new bike – which can be tricky if you've never set up a bike before
- Will also need to set up your saddle height and anything else that requires measurement yourself
- Tendency may be to buy from larger bike retailers, rather than supporting local bike shops

Whether you decide to buy your bike online or in-store, all that matters is that you find the right bike for you and your budget!

cycleGuard
Serious cycle insurance

Setting up your new bike

 www.cycleguard.co.uk

Setting up your new bike

If you've bought your new bike online and it hasn't been assembled for you, then you're going to need to learn how to set your bike up properly. Even if your bike has been pre-assembled, it's important that you know the anatomy of your bike, just in case you need to complete any repair work.

Key components of your bike

Use this helpful diagram to study the set-up of your bike and where the key components are. This will be useful when we discuss the kinds of repairs you may find yourself making to your bike in future.



- | | | | |
|--------------------------|--------------|---------------------------|-----------------------------------|
| 1 Stem and Bars | 8 Tyre | 15 Seat tube | 22 Front derailleur |
| 2 Brake Levers | 9 Rim | 16 Seat post clamp | 23 Chain |
| 3 Gear shifters/Levers | 10 Spokes | 17 Seat post and seat pin | 24 Rear derailleur |
| 4 Headset | 11 Front hub | 18 Saddle | 25 Rear cassette |
| 5 Head tube | 12 Down tube | 19 Cranks | 26 Quick release skewer/axle nuts |
| 6 Fork crown | 13 Frame | 20 Front chainrings | 27 Disk brake (Calliper/Rotor) |
| 7 Front suspension/forks | 14 Top tube | 21 Bottom bracket | |

cycleGuard
Serious cycle insurance

Preparing for your first ride

 www.cycleguard.co.uk

The M Check

Before you take your new bike out for that long-awaited spin, you'll need to make sure that you're fully prepared. This means getting your bike and yourself into cycling shape. We'll take you through everything you need to know ahead of your first ride with your new bike.

If you aren't already sure, then the M Check is a great way to see that every part of your bike is working correctly and in good shape to ride.

The M Check gets its name from how you'll be looking at your bike, starting at the rear wheel and moving along your bike in an M-shape.



1 Rear Wheel

Make sure that the rear derailleur is fitted correctly and that it moves slickly.

2 Axle Nuts

Are the axle nuts tight? Not all wheels have quick release levers, so check that the nuts on both sides of the rear wheel are secure.

3 Brakes

Check that the rear and front brakes are both working correctly. Both sides of the brakes should move when you apply pressure to the lever. If this doesn't happen, you may need to adjust the screws on the side which isn't moving.

4 Spokes

Are the spokes on your bike loose? The easy way to find out is to pluck the spokes with your finger and listen out for a similar sound each time.

5 Tyres

Make sure that the tyres are properly inflated. If they feel a little flat, you'll need to pump them up before you head out.

6 Saddle

Has your saddle been fitted properly and at an appropriate angle?

7 Seat Post

The seat post clamp needs to be tight. If the seat post is loose, use an Allen key to tighten it back up.

8 Front Wheel

Also check that the front derailleur is fitted and shifting correctly.

9 Pedals

Your pedals will need to be in working order. The cranks will need to be tight and the pedals will need to spin smoothly, without creaking.

10 Suspension

Both the front and rear suspension need to move freely, without issue.

11 Frame

What kind of condition is the frame in? Is it free of rust, damage and cracks?

12 Steering

Check the handling on your bike. Does the steering feel free of obstruction?

13 Wheels

Do the front and rear wheels spin freely and move straight?

14 Reflectors

You'll need to keep safe and have light reflectors appropriately installed. Are they fitted securely?

Some of the parts on your bike may need lubricating to get them to move properly, so make sure you have some to hand. Think of this as your pre-flight check! Once all is in working order, you'll be good to go for your first new bike ride.

cycleGuard
Serious cycle insurance

Bike toolkit essentials

 www.cycleguard.co.uk

Bike toolkit essentials

It's always worth preparing for the worst. There are many things that can go wrong with your bike, but luckily, there's a lot that can be fixed really easily.

Before you start heading out on your new bike, it's worth making sure that you've got the most essential tools so that you can sort out any basic bike repairs.

5 toolkit essentials to come to your rescue if you hit a pothole or need to remove your chain!

- 1 Bike pump**
Probably the first thing that you'll need in your toolbox. Hand pumps are small enough to carry around in a backpack, just in case you need to repair a flat tyre. Some of the more useful hand pumps will come with a pressure gauge.



- 2 Dumbbell spanner**
If your wheel nuts have come loose, then you'll need a dumbbell spanner to tighten them back up.

- 3 Tyre levers**
Flat tyres are bound to strike at some point. As such, it's important that cyclists know what to do when it strikes. Tyre levers are made specifically to help you remove your tyres easily. Usually made from either hard plastic or steel, simply use the curved end to lever the tyre or tube away from the rim with the hooked end secured to a spoke.

It's important that if you don't have a tyre lever, to not use anything else (such as a screwdriver) which may end up damaging your bike.



5 toolkit essentials continued...

4

Chain breaker

Also known simply as a chain tool, you'll need one of these if you ever need to shorten a new bike chain to fit.



5

Repair patches

In the event of a puncture while you're out on your bike, you can fix the problem short-term with some repair patches. Using your tyre levers, you can lift off the tyre of tube, then after you've sandpapered the damaged area and applied rubber solution, you can pop on a repair patch to see you home. You should find sandpaper, rubber solution and repair patches in any bike puncture kit.



cycleGuard
Serious cycle insurance

Helpful bike repairs

 www.cycleguard.co.uk

Helpful bike repairs

If a cyclist needs to know about any kind of repair work, then you can bet that it will be two things. Fixing a puncture and repairing a broken chain.

No matter what kind of bike you end up buying, or how much it costs, you're bound to run into one of these problems at some point.

Don't panic though, we've got a step-by-step guide on how you can fix your flat tyres and your bike chains so that that you can be on your way in no time.



cycleGuard
Serious cycle insurance

Repairing a puncture

 www.cycleguard.co.uk

What do you need?

Punctures are a common hazard for all cyclists. As such, you can easily overcome them if you have the right tools available.

Here's what you need to repair a punctured tyre quickly and easily!

- 1 Repair patches
- 2 Spare inner tube
- 3 Tyre levers
- 4 A pump



How to remove your wheel

Many bikes these days have something called a quick release which helps make it easier to remove the wheels on your bike.

You may find that the quick releases on your bike have the words 'open' and 'closed' on them. You can think of this respectively as loose and tight.

While the quick release is designed to make it easier to remove your wheel in the even of a puncture, anyone at your local bike shop will tell you that they are frequently misused and can cause issues if not used properly.



Removing the wheel

1. Keep your bike upright to start.
2. If your bike has a V-brake or calliper system, then you need to release this by pulling away the piece of bent tube (called the noodle) from the opposite brake calliper. You may want to turn the bike upside down for this part.
3. Undo the quick release.
4. The wheel should then drop out. If not, undo the quick release a few more times to make sure, but don't remove it completely.
5. Lift the bike up from its stem to remove the wheel.

How to remove the inner tube



The chances are that you're going to need to replace the inner tube entirely if you've suffered a puncture.

Inner tubes are much easier to replace than they are to fix, although sometimes they are salvageable. Either way, you'll need to remove the inner tube safely, so here's how to get started.

- 1.** Deflate the inner tube. For presta valves (narrow valves), you'll need to unscrew the locking nut. For Schrader valves (these look like car valves), just turn the valve cap and press onto the central valve stem.
- 2.** Squeeze the air out. Holding the tyre, just work your way around, pressing the edge (tyre bead) into the centre of the rim.
- 3.** Use your tyre lever. Pop the curved end under the tyre bead and lever the tyre over the rim. Secure the hooked end to the nearest spoke for leverage. If you need to, use a second tyre lever to get the job done.
- 4.** Remove the inner tube. Now you can pull the inner tube out safely. Make sure that you do so at the valve and gently push the valve through the rim.
- 5.** Check your tyre. Have a look at your tyre and see if you can find any sharp objects which may have caused the puncture.

Replacing an inner tube



If you're carrying a spare inner tube, then you should be able to replace it easily. Just follow the steps below!

1. Pump up the new inner tube slightly so it inflates to a round shape.

2. Insert the valve into the valve hole and push the tube inside your tyre. You can then replace the tyre bead, but leave the valve area until last when you do.

3. Inflate the inner tube the rest of the way until it fills the tyre. Go over and check with your hands that the tyre is nice and secure.

4. You may need to increase your tyre pressure, so make sure that you check it and apply the appropriate pressure before you head back off.

Repairing an inner tube

If the inner tube on your bike is salvageable, then by following these steps you can get back on the road again.

1. Inflate the tube and check for the damaged area.

2. Feel for any air escaping from the area.

3. Once you've found the puncture, use sandpaper to lightly scuff the tube.

4. Use a self-adhesive repair patch to cover up the puncture.

5. Replace the inner tube and inflate it back to the correct pressure.

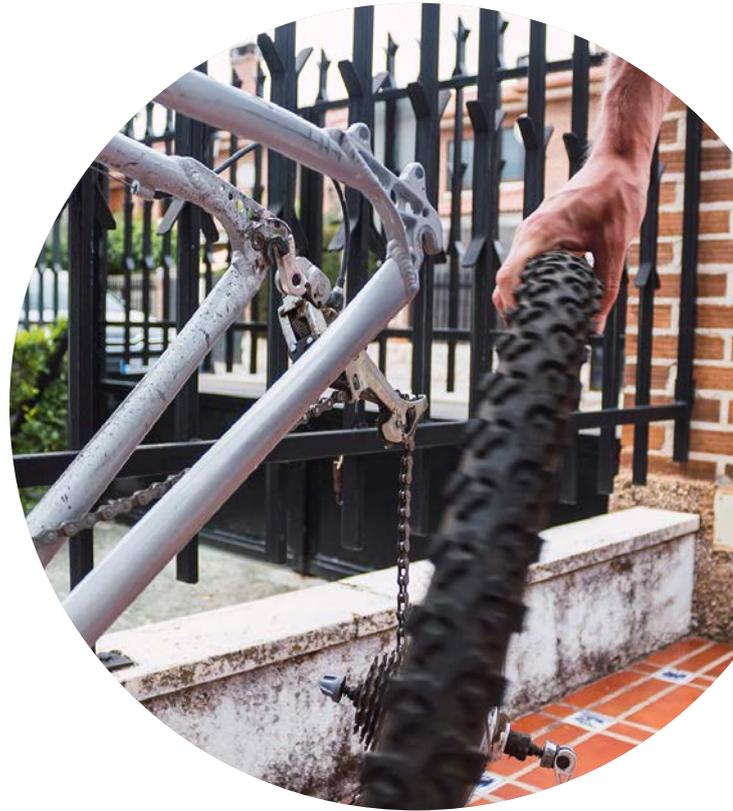


Replacing your bike wheels

By following these steps, you can replace your bike wheel easily and safely!

Replacing your front wheel

1. Put the front wheel of your bike inside the forks. The quick release should be located on the left-hand side.
2. Find the quick release and drop the forks onto the wheel if your bike is upright. If you've tipped the bike upside-down, then the wheel should fall onto the forks. Bare in mind, that if your bike has disc brakes, these may need lining up with the quick release.
3. Tighten the quick release back into place.
4. Reattach the brake connection.
5. Make sure that the brakes work. If the brakes are slightly over to one side, then the wheel may not be on straight. If this is the case, loosen the quick release again and move the wheel slightly until it rests in the right place.



Replacing your rear wheel

1. Position the rear wheel within your frame and put the quick release nut and sprockets between two chain lengths.
2. Place the chain onto the smallest sprocket.
3. Line the rear wheel up alongside the disc brake calliper (if you have one) and push it into position.
4. Tighten up the quick release and check that the chain and rear mech line up.
5. Reattach the wheel and check your brakes before you head off.

cycleGuard
Serious cycle insurance

Repairing a broken chain

 www.cycleguard.co.uk

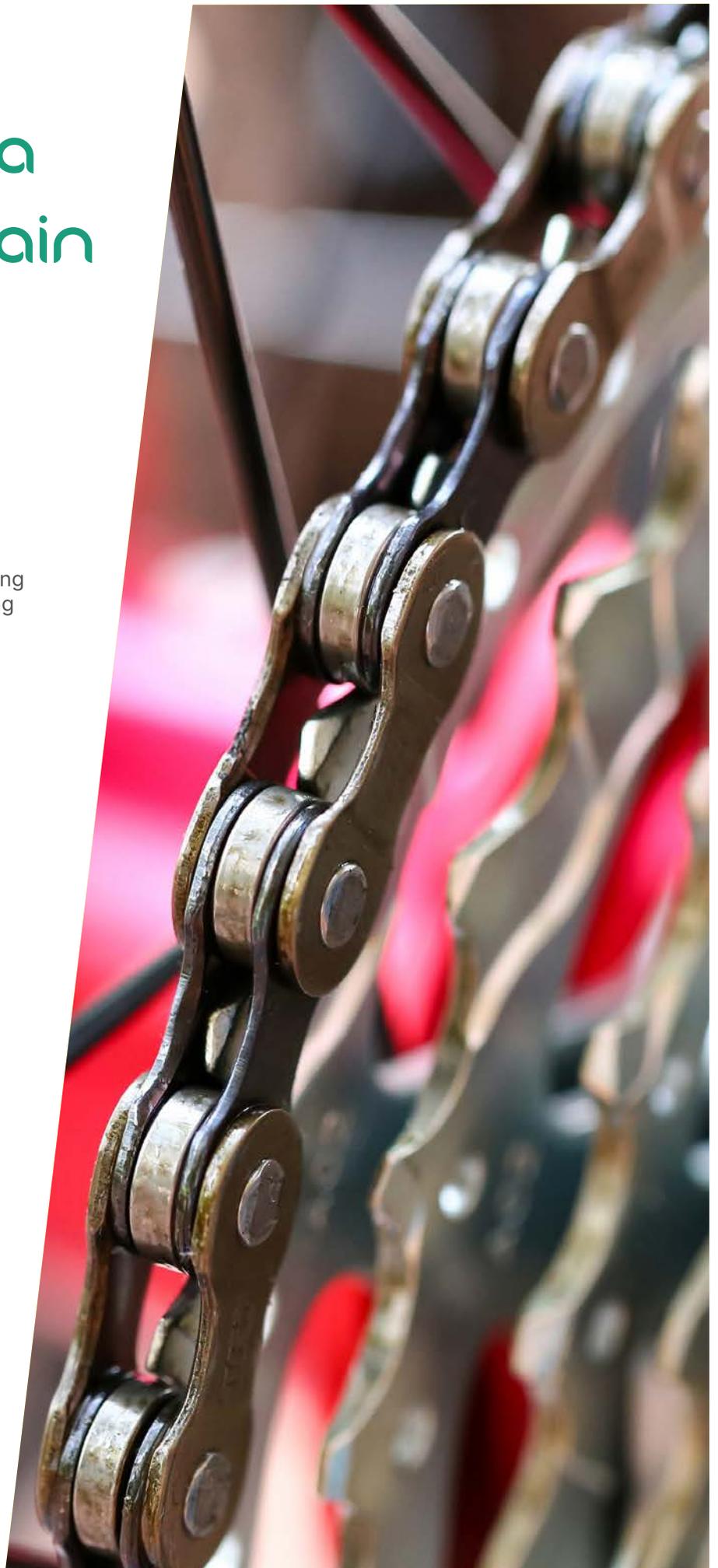
Repairing a broken chain

When your chain has started to wear, there's a danger that it could break.

If it happens while you're out riding, it can seem like a big job to fix but there's really no need to worry. As long as you've got the right tools, repairing a broken bike chain is an easy job.

First of all, you need to make sure you have the right tools for the job. To fix your broken chain, you'll need to have:

- 1** Quick link pliers
- 2** A quick link
- 3** Chain breaker



Repairing a broken chain (without a quick link)

1. Remove the broken link. You can do this by removing two sections of chain and placing an appropriate link in the first set of teeth of the link extractor. Wind the pusher pin so that it's in line with the chain link rivet.

2. Wind the chain link rivet until it starts to show on the opposite side of the chain.

3. When the links start to separate, unwind the extractor pin and take the chain off the extractor.

4. You'll need to bend the chain around the rivet. If you can't do this, then use the extractor tool to push the rivet out further, but be careful not to push it out completely. If this does happen, you'll need to start again with the next link.

5. When you've removed the link, the chain will need replacing around the drive system. Take the part of the chain without the rivet and go through the chain set, the front mech and around the sprockets to the rear mech. Then you'll be able to fix the chain at the bottom of the bike.

6. Run the chain around the smallest possible sprocket.

7. Thread the chain, making sure that the chain runs through the front and rear mech cages.

8. Re-join the chain by placing both of the free links together. To do this, bend the links to get them to sit together, or use a small piece of wire or something similar to hold the chain while you're working on the loose link.



9. The chain then needs to go into the first set of teeth on your chain link extractor. Line the pushing pin up to the chain rivet which should now have appeared.

10. Rotate the pusher pin while keeping the two pins lined up.

11. Once the rivet is showing on both sides of the chain equally, stop winding. The rivet should only be showing slightly.

12. Unwind your extractor and release the chain to check if the rivet is where it should be. If the rivet is showing too much (or not enough), then simply return the chain to the first set of extractor teeth and give it another half turn.

13. Once the pusher pin lines up alongside the rivet, then wind the pusher pin until the chain twists against the teeth.

14. The link should now be free! Have a quick check by bending the links around the area and by pedalling backwards before you set off.

Repairing a broken chain (with a quick link)

1. Remove the broken link. This time, you'll only need to remove the section with the outer plates, leaving two ends which look the same.
2. Start feeding the chain back around the bike (as outlined above in numbers 5-8). Start by going through the chainset, then the front mech and around the sprockets to the rear mech.
3. Now each side of your quick link should be set onto your chain. Slide the rivets through the chain ends in opposite directions.
4. You can now join the link by placing each rivet through the opposite plate and then pulling the chain tight.



Remember, if you aren't comfortable with completing any bike repairs or if you aren't sure what to do, then please contact a bike maintenance expert.

If you want to find out more about bike maintenance jobs that you can do from home, then check out our [handy guide here!](#)

You can also find out how to put a stop to those pesky [squeaky bike brakes, right here.](#)

cycleGuard
Serious cycle insurance

BiKe safety

 www.cycleguard.co.uk

Bike safety

Safety is paramount while you're on the bike. In order to help keep you safe, cyclists should always consider the 'Three S's' when buying a new bike:

- 1 Safety
- 2 Security
- 3 Storage

We'll show you how important each of these steps are and how you can use each one to protect yourself and your bike!



1 Safety

Every time you head out on your bike, your safety should be at the forefront of your mind.

There are a number of potential hazards that cyclists face when they're out on the roads, so here's what you're going to need to keep in mind and the accessories you'll need to help keep you safe.

Lights

You'll need to be seen while out on your bike, particularly if you're riding in the dark. If you're heading out in those winter mornings or if you're cycling back from work, you need to make sure that you can see what's ahead and that other road users can see you. That's why it's a bright idea to get a decent set of bike lights.

What kind of bike lights you need is going to be unique to the kind of cycling you'll be doing. Think about how often will you be cycling at night? How well-lit are your usual routes?

If you're doing a lot of cycling on well-lit city streets, then you maybe don't require bike lights that are bright enough to illuminate dark country lanes. The brightness of a bike light is measured in 'Lumens'. For urban cycling, a flashing light with something between 500-700 lumens should help you be seen without dazzling motorists heading your way. For darker roads where you need to be aware of both oncoming cars and potholes, a flat beam over 600 lumens should be enough to keep you safe.

Whichever kind of cycling you'll be doing, it's worth keeping spare light sets and different types of lights so that you're well prepared for different riding conditions.

1 Safety

Mirrors

Other road users can pose a significant threat to cyclists. **Almost 1,500 cyclists were seriously injured** on roads up and down the UK in 2019, so it's important that you're aware of your surroundings when you're out on your bike.

Handlebar mirrors: Exactly as the name suggests, these fit onto the end of your handlebars so that you can see road traffic behind you. Some handlebar mirrors fit into the end plug of your handlebars, whereas others are easily attachable around the handle bar itself.

Who are they best suited for?

Commuter cyclists and mountain bikes

Bar end mirrors: Some cyclists don't like the look of bulky mirrors on their bike. Bar end mirrors are specifically designed to suit drop handlebars like you have on your road bike. Smaller and much less obtrusive than handlebar mirrors, your bar end mirror will not give you the same field of vision however.

Who are they best suited for?

Road bikes

Helmet and sunglasses mirrors:

Sometimes when you're wrapped up warm, it can be tricky to move your head and keep an eye on what's around you. Luckily, you can mount mirrors directly onto your bike helmet or sunglasses which makes it much easier to see around you without needing to move around or strain your eyes. Just be careful how you store these mirrors to avoid damage.

Who are they best suited for?

Commuter cyclists and leisure bikes

Bike mirrors are great for seeing potential hazards. If you're a commuter cyclist, then having mirrors on your bike is an absolute essential, but you can find suitable mirrors for your road bike, mountain bike and even your helmet!

1 Safety

Mudguards

We're hardly blessed with endless sunny weather here in the UK. Mudguards can help keep your clothes safe from dirt and splashes but they can also protect the components of your bike too!

Some cyclists aren't fans of mudguards, thinking that they spoil their sporty looking bikes. Unfortunately, we've all left the house with the sun shining and ended up being caught out by the weather at some point.

If you're cycling to work, or if you don't have a spare change of clothes, then mudguards can help keep the spray from puddles away and stop you from getting wet.

What do you need to think about when buying mudguards?

Depending on the type of bike you're looking for, you'll either be able to fit full mudguards (many hybrid bikes are able to mount mudguards directly). Alternatively, you can buy clip-on mudguards which will do the same job (racing bikes will more than likely need clip-on mudguards).

You'll also need to consider how wide your tyres are and how much clearance you have in order to properly fit your mudguards.



2 Security

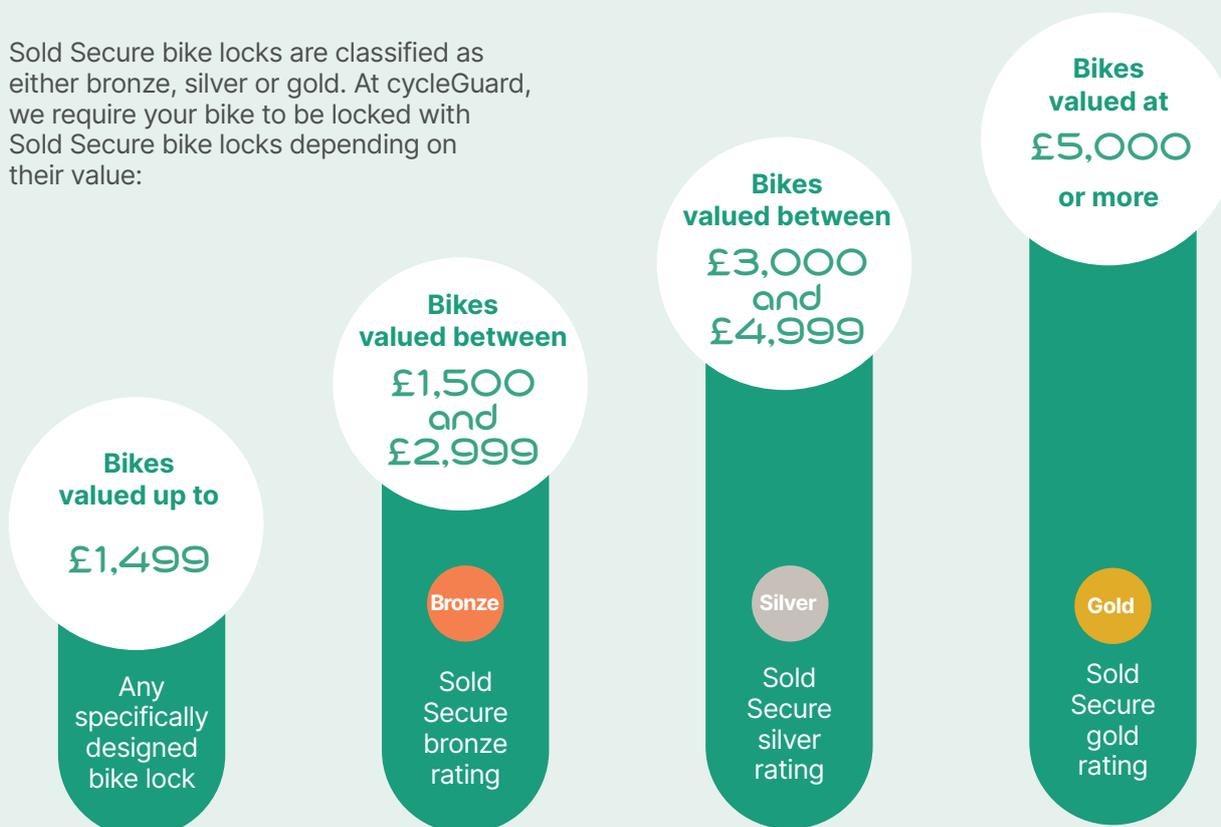
As well as protecting yourself and your clothing, you need to make sure that your bike is kept safe. Nobody wants to become a victim of theft, especially when you've paid a decent amount for your new bike.

Last year there were almost **85,000 bike thefts** reported to the police, so when you're buying a new bike, you need to know how to keep it safe. We'll take you through everything you need to know about bike locks and what you can do if your bike is ever stolen.

Bike locks

First thing's first, you need an appropriate bike lock. Depending on the strength of your lock, it will be given a different rating.

Sold Secure bike locks are classified as either bronze, silver or gold. At cycleGuard, we require your bike to be locked with Sold Secure bike locks depending on their value:



2 Security

Bike locks

Bike locks tend to come in different styles. The main types you can expect to find are:



Chain locks

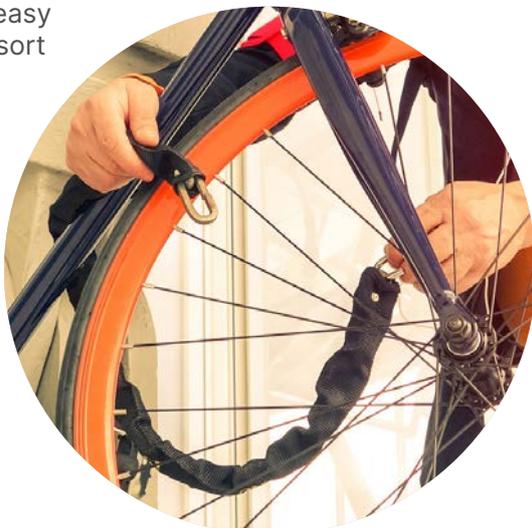
These tough chains are easy to fit around almost any sort of bike. Visually, a chain lock is quite striking, which can help put off potential thieves.

Pros:

- Tough
- Visual deterrent to thieves
- Easily looped around all bike sizes

Cons:

- Very heavy
- Difficult to carry around



D-locks (U-locks)

D-locks – or U-locks – are large metal locks with a removable bar. These loop around the frame of the bike to lock it into place.

Pros:

- Very tough
- Easier to carry round compared to a chain lock
- Optional extra cable to loop through

Cons:

- Can be difficult to loop through some frames
- Can be awkward to fit in your backpack

Cable locks

Lightweight cable locks tend to come with a combination, so there's no need for a key.

Pros:

- Lightweight and easy to carry around
- Able to loop around all bikes

Cons:

- Can be easily cut by thieves
- Less secure than chain locks or D-locks
- Poor visual deterrent



2 Security

How to lock your bike

You'll need to make sure that your bike is locked through its frame and attached to an immovable object as shown below



You can find a helpful guide to our lock requirements and further detail on how to **lock your bike right here!**

How NOT to lock your bike



2 Security

What should you do if your bike is stolen?

If your bike is stolen, your first port of call should be to alert the police as soon as possible and to get a crime reference number.

Another useful thing to do would be to report your bike as stolen to **Stolen Bikes UK** or by sharing details about your bike and where the theft took place on social media, such as to the **Stolen Ride** community.

Online databases such as **Bike Register** or **Bike Index** are a really great resource to help you try and recover a stolen bike.

They make it easy to track stolen bikes by providing you with an individual serial number which you'll just need to mark on your bike's frame.



3 Storage

It's also really important that you think about how you're going to store your new bike.

Make sure that you consider:

1. Where your bike is being kept when it's not being used.
2. Where your bike is being kept if you've ridden to work.
3. Is your bike safe?

At cycleGuard, we can keep your bike protected against theft and damage, providing the following storage requirements are met.



3 Storage



Bike storage at home

While you're at home, your bikes should be kept within the boundaries of your home address. If you live in a flat or apartment, then your bike will need to be kept either in one of your rooms, your private balcony or the hallway on the same floor as your flat.



Bike storage in the car or van

Your bikes must be kept out of sight with all doors and windows closed and locked.

While using a roof rack, your bike must be locked away properly, and the roof rack must be fitted securely.

Your bike should only be left in your car or van if you are away from your insured location and can only be left for up to 24 hours.

cycleGuard

You can find more detail about our storage requirements at [cycleGuard right here!](#)

So, to recap, before you head out on your bike, you need to always keep the three S's at the front of your mind. **Safety, Security and Storage!**

Bike storage while at work

Your bike needs to be stored in a fully enclosed and secure communal area designed specifically for bikes.

You must only be able to enter the area through either a key or an access code.



cycleGuard
Serious cycle insurance

BiKe insurance

 www.cycleguard.co.uk

Bike insurance

Enjoy the ride with cycleGuard and protect your new bike with specialist cycle insurance.

At cycleGuard, we have over 20 years of experience protecting all types of cyclists across the UK. Some of the great benefits of our policy include:



Theft & Accidental Damage:

Cover if your bike has been stolen or scraped. Storage & security requirements apply.



Cycle Rescue Cover:

Our UK Cycle Rescue cover is there 24/7 if you break down.



Travel Cover:

Up to 30 days of cover across the EU as standard if you're heading overseas.



New for Old Cover:

New for old replacement when you make a claim. Proof of purchase needed.



In-Vehicle Cover:

Theft cover for bikes left either in or on unattended vehicles automatically included. Security requirements apply.



Optional Cover

That's not all! We can even provide you with extra benefits which you can choose to add to your policy, including:

£5m Public Liability: Up to £5million to protect you against the cost of liability claims after a cycling accident. Cover applies only in the UK.

Global Travel: If you're planning on heading a little further overseas, then you can add 12 months worldwide cover! Maximum 60 days per trip.



cycleGuard
Serious cycle insurance



cycleGuard
Serious cycle insurance

Your new bike checklist

 www.cycleguard.co.uk

Your new bike checklist

You should be all set now to start shopping for your new bike! Before you do, here's a quick run through of what we've covered and what boxes you need to tick before you purchase a new bike.

- I've checked that the bike style is right for me

- I've checked that the bike material is right for me

- I've checked that the sizing is right for me

- I know the main set up of the bike

- I understand the M check

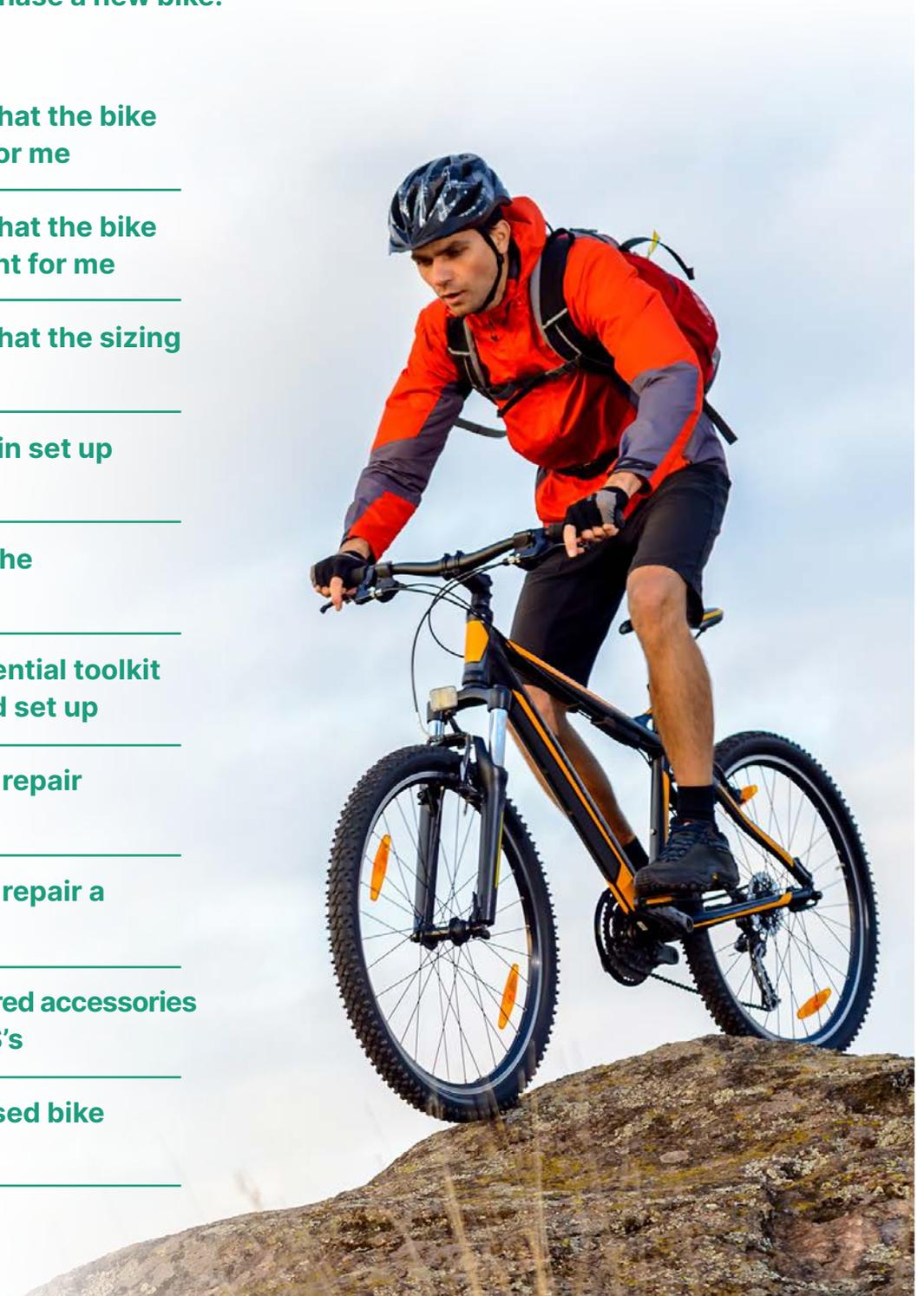
- I have my essential toolkit for repairs and set up

- I know how to repair a puncture

- I know how to repair a broken chain

- I have considered accessories for the three S's

- I have purchased bike insurance



Guardcover

Seriously good insurance

Protecting the UK's cyclists
photographers, musicians and
pets for over 40 years



petGuard
Serious pet insurance

0345 450 7042

www.petguard.co.uk



cycleGuard
Serious cycle insurance

0333 004 3444

www.cycleguard.co.uk



photoGuard
Serious photography insurance

0333 004 6555

www.photoguard.co.uk



musicGuard
Serious music insurance

0333 004 3888

www.musicguard.co.uk

**Interest free
payments!**
(0% APR
representative)