

Policy and Sustainability Committee

Tuesday 30 August 2022, 10am

Employment Policy Updates (Special Leave Policy and Bicycle Policy)

Executive/routine
Wards
Council Commitments

1. Recommendations

- 1.1 To approve the new Special Leave Policy which has minor updates.
- 1.2 To approve the removal of the Bicycle Policy.

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Policy and Sustainability Committee

2. Executive Summary

- 2.1 The Special Leave Policy updates and replaces the current policy approved at Committee in December 2018. The policy has been updated to reflect a legislative change in parental bereavement and continues to outline the Council's provisions for Special Leave available to all employees.
- 2.2 This policy addresses both the Statutory entitlements and other forms of leave available to support colleagues when they require time off work to deal with issues arising in their life outside of work.
- 2.3 In addition, we have signposted to provisions available to colleagues who are going through gender reassignment.
- 2.4 The Bicycle Policy was established in 1997 and outlined the mechanisms which would encourage employees to use a bicycle for travel to and from work and for short journeys on Council business. This is no longer fit for purpose and has been superseded by the Business Travel Guidance and other individual initiatives for colleagues.

3. Background

- 3.1 In April 2020, the Parental Bereavement Leave Regulations 2020 came into force and initiated a review of our current policy, to include new provisions regarding parental bereavement.
- 3.2 The Policy continues to follow Advisory, Conciliation and Arbitration Service (ACAS) guidance and remains fit for purpose and compliant with the Employment Rights Act 1996.
- 3.3 It is recommended to stand down the current Bicycle Policy which has been integrated into the Business Travel Guidance which has been radically reviewed recently in the context of the Council's Sustainability Strategy.

4. Main report

4.1 Special leave policy

As of 6 April 2020, working parents who suffer the loss of a child under the age of 18 or have a baby stillborn after 24 weeks of pregnancy have the right to take two weeks' paid bereavement leave. This policy seeks to address this entitlement.

In addition to the above, we are proposing to enhance provision by opening up the availability to take this leave, to colleagues who suffer the loss of a child at any age or a stillbirth or miscarriage at any point in their pregnancy.

The Council is committed to equality of opportunity for all colleagues, including supporting transgender colleagues who may have undergone, be in the process of, or who are about to undertake the process of transition. The provision for colleagues to be afforded a reasonable amount of time off for medical gender reassignment has been included in this revised policy.

Following colleague feedback, the decision was taken to review and update the section on leave available to colleagues for attending non-emergency medical appointments. This section has covered optician, dentist and GP appointments, where colleagues are asked to schedule appointments out with their working hours, or at the start or end of the working day if this is not possible.

4.2 Bicycle Policy

This policy was introduced in 1997 to encourage employees to use their bicycle for travel to and from work, undertaking short business trips, to help reduce pollution as well as reducing the number of cars used in the City. It informs colleagues of the Bicycle Mileage Rate as well as Bicycle Loan Scheme.

Since 2016, the Council has had Business Travel and Accommodation Guidance which covers the use of bicycles for work trips and is currently under review to support our Sustainability Policy commitment of Net Zero by 2030.

To ensure colleagues still have access to the Bicycle Mileage Rates, these rates will be incorporated into our Pay Guidance documents along with car mileage and other expenses rates.

5. Next Steps

- 5.1 If approved, the Special Leave Policy will go live in August 2022, which will be supported by a comprehensive implementation plan including updated Orb/digital content (policy and guidance) and employee communications.
- 5.2 We will also take steps to remove the Bicycle Policy from the Orb and update Bicycle Mileage links accordingly for colleagues.

6. Financial impact

- 6.1 The policy adjustments proposed are not anticipated to create significant financial pressures.

7. Stakeholder/Community Impact

- 7.1 As part of our normal policy development process, the trade unions have been engaged on the Special Leave Policy and have indicated their approval for the policy changes and as such this policy remains a collective agreement.
- 7.2 The Trade Unions have also been given notice to stand the Bicycle Policy down, in line with our collective agreements.

8. Background reading/external references

- 8.1 Link to Legislation Publication:
<http://www.legislation.gov.uk/uksi/2020/249/contents/made>
- 8.2 Link to gov.uk site outlining the statutory provisions
<https://www.gov.uk/browse/employing-people/time-off>

9. Appendices

N/A

Special Leave

We (the Council) recognise that colleagues need to be supported with balancing the demands of their work with their lives and responsibilities outside work. In line with our commitment to support colleagues and their wellbeing, we aim to help in situations where additional pressures arise, by providing additional flexible leave. .

This policy sets out the Council’s provisions for special leave, covering both the statutory entitlements and the additional forms of leave the Council offer to colleagues, when they need time off from work to deal with issues in their life outside work.

Author	Scope
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Employee Relations, Human Resources, Corporate Services Directorate

This policy applies to all Council employees.

Purpose	Review
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The purpose of this policy is to provide flexibility to allow colleagues special leave as required to meet specific commitments in line with employment legislation and good practice. Special leave is a request for time off work to cover a range of personal requirements or civic duties and can be either paid or unpaid.

The policy will be reviewed as and when a change to the existing policy deems this necessary, primarily as a result of: changes to legislation or statute; agreement of new national terms and conditions of service or Government Policy; organisational change; or resulting from changes agreed through Trade Union Consultation.

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Leave Provisions

Leave for the Care of Dependants

Colleagues have a statutory right to take reasonable unpaid leave to deal with unexpected emergencies affecting the care of a dependant and/or to make arrangements for a dependant’s care.

The Council has enhanced this by providing up 6 days **paid leave** in any 12-month rolling period (pro rata for part time) to colleagues who need to care for dependants in the following circumstances:

- (a) you’re providing short-term, emergency assistance to a dependant who is ill or injured and is unable to look after themselves and no healthcare professional or other adult is available to provide that care;
- (b) you need to make arrangements for the care of a dependant who is ill or injured; or
- (c) the care arrangements you have in place for a dependant are unexpectedly disrupted or brought to an end.

If you’ve exhausted your entitlement to this leave, you may be able to take **up to a year’s unpaid leave** to care for a dependant.

Unpaid Parental Leave

Unpaid Parental leave is a statutory entitlement that’s available to all colleagues, enabling them to take a total of 18 weeks leave for each child or adopted child, up to their 18th birthday, providing the following criteria are met:

- (a) You’re named on the child’s birth or adoption certificate **or** you currently have, or will have parental responsibility for, the care of a child and can evidence this.
- (b) You have 1 year’s continuous service with the Council.
- (c) The child is under the age of 18.

Up to four weeks leave can be taken per child in any single year (the 18 weeks is an entitlement that stretches over the whole period until the child reaches 18) and leave must be taken in whole weeks rather than individual days, unless your child is disabled.

Note that the entitlement is per *child*, not per job. Thus, if you have taken 10 weeks with a previous employer, you would be entitled to a further 8 with us.

Planned Healthcare for Children under 5

Colleagues may be required to accompany children to clinics or to doctors’ appointments for developmental check-ups and inoculations in the first 5 years of the child's life. In these circumstances, the entitlement is as follows:

- (a) up to 5 working days’ **paid** leave before your child’s 5th birthday; and
- (b) up to 5 working days’ **unpaid** leave before your child’s 5th birthday.

Foster Carer Leave

As a prospective foster carer, you are entitled to:

- Up to 5 working days' **paid leave** to cover the preparation and assessment process involved in registering as foster carers.

For active foster carers, you are entitled to:

- Up to 1 working day's **paid leave** and up to 4 working days' **unpaid leave** in any 12-month period.

This time is to be used to attend urgent meetings about the placement of a child. Your line manager can agree to more unpaid leave to care for a placed child.

Bereavement Leave

In the event of a bereavement, your line manager can grant **up to 5 working days' paid leave**. Line Managers must consider all circumstances when granting leave, for example, the closeness of the relationship, and whether colleagues are involved in making funeral arrangements.

If necessary, colleagues can take further reasonable unpaid leave in addition to the above paid leave, but this should be agreed in the first instance with their line manager.

A separate provision is available for bereaved parents and primary carers.

Parental Bereavement Leave

Parents and primary carers who have suffered the loss of a child are entitled to **10 working days paid leave**.

If, in the tragic event, you suffer the loss of another child, you are entitled to separate periods of leave for each child. Leave can be taken within 56 weeks of the bereavement, typically in blocks of 1 week, for example during difficult events such as anniversaries.

Line Managers should be aware that a primary carer can include: adoptive parents, foster parents, guardians and those classed as kinship carer, who may be close relatives or family friends who have assumed responsibility for the care of a child in the absence of parents.

Jury Service

If you're called for jury service, you'll get **paid** leave to cover the time you're in court. You need to bring your court citation to work and then follow the advice on the Orb.

Attending Court as a Witness

If you're called as a witness by the Council, then your time away from work will be treated as part of your normal duties i.e. you will receive full pay.

If you're called as a witness by anyone other than the Council, whether for the defence or the prosecution, then you'll be granted **paid** leave to attend court.

Leave for Public Duties

Colleagues are entitled to up to **208 hours of paid** leave per year to carry out public duties.

Examples of positions we consider to be public duties are:

- a magistrate or justice of the peace;
- a member of a local authority other than the City of Edinburgh Council;
- a member of any statutory tribunal (e.g. Employment Tribunal, Children's Panel etc);
- a member of a health board;

- a member of a NHS trust;
- a member of a school or college council or body of a central institution or college of education; and
- a member of a school board.

Once they use this allowance up, colleagues are entitled to reasonable unpaid leave to cover the time they need to perform those duties, subject to service requirements.

Leave for Medical Appointments

Colleagues requiring non-emergency medical treatment from opticians, dentists, or GPs should make arrangements to obtain such treatment out with working hours. Where this is not possible, appointments must be made for the beginning or end of the working day.

Colleagues who have been referred to hospital for examination/treatment should, where feasible, try to arrange appointments out with normal working hours. If this is not possible, then **paid** special leave will be granted.

You'll need to provide your line manager with documentation evidencing your appointment details before your leave can be approved.

Where a colleague is required to attend for appointments on more than 4 occasions in a rolling 12-month period, the ongoing availability of special leave for this purpose should be discussed with their line manager in the first instance.

Medical Gender Reassignment

Please refer to the [Transgender colleagues in the workplace](#) guidance for information relating to leave provisions available to support transitioning colleagues.

Leave for Reservists

Colleagues required to attend compulsory training events may be granted up to a maximum of two weeks **paid** leave to cover the time they attend the event.

If you get a call-out notice for full-time service, you will normally be granted **unpaid** leave for the duration of the call-out. Please see our policy for Reserve Forces for more information.

See [Reserve Forces Guidance](#)

Leave for Voluntary Work

The Council acknowledges colleague involvement in public and voluntary bodies and recognises that they may require time off work in order to perform duties. Any leave agreed for this purpose will be **unpaid**.

Examples of voluntary activities are:

- retained fire-fighter (NB payment received for callouts);
- special constable;
- a member of a consumer council (e.g. public utilities);
- a member of a community council;
- a member of a tenants or residents association;
- a member of a body recognised by the Council for the purposes of community consultation.

Leave for Cultural/Religious Observances

The Council has a diverse workforce and acknowledges that colleagues may make requests for time off to accommodate a cultural or religious observance that is significant to their beliefs.

Colleagues requesting annual leave for religious observance should be accommodated where practicably possible. All efforts should be made to accommodate this.

Electoral Duties

Leave for electoral duties will be subject to the demands of the service, and authorisation by the line manager. Paid leave will be granted to allow colleagues to undertake official duties at elections or referenda of the City of Edinburgh Council.

Subject to the requirements of the service, **unpaid leave for a period not exceeding up to 10 days** (or up to the equivalent of two of the employee's working weeks) will be granted at the time of the election to colleagues undertaking the duties of an Election Agent for a Local Authority/Parliamentary/Scottish Parliamentary/European Candidate.

Subject to the requirements of the service, **unpaid leave for a period not exceeding up to 10 days** (or up to the equivalent of two of the colleague's working weeks) will be granted to colleagues who stand for election to another Local Authority/as a Parliamentary candidate/as a Scottish Parliamentary candidate/as a European candidate.

Leave to Take Part in Sporting Events

Colleagues are entitled to reasonable paid time off to participate in sporting events, subject to other payments received, if:

- a) they are competing in an event; **or**
- b) they are officiating at an event; **and**
- c) the event is at national or international level.

Roles and Responsibilities

All colleagues are responsible for:

- Familiarising themselves with the policy and provisions outlined.
- Engaging with their line manager, with as much warning as possible, to formalise a request.
- Providing their line manager with the appropriate notification where required under the provisions of this policy.
- Remaining flexible and being prepared to change appointment times/dates where required to assist in meeting the demands of the service.
- Booking the relevant leave on myHR when a request has been accepted.
- If you do not have access to myHR, please request this through your line manager to process.
- Providing documentation to evidence the requirement for leave when it is appropriate (for example, producing a letter or hospital card to confirm the appointment).
- Ensuring that the relevant documentation is completed to avoid a loss of earnings where this is appropriate (for example, completing a juror citation form and send this to askHR following their attendance at court when participating in Jury service).

Line managers are responsible for:

- Familiarising themselves with the policy and provisions outlined.
- Ensuring that whilst each request for leave will be assessed on an individual basis, the application of this policy is consistently applied throughout the Council.

- Engaging with colleagues who are looking to make requests for leave and discuss each individual case prior to accepting/rejecting the request on myPeople.
- Considering the needs of the service in any decision to approve leave under this policy, notwithstanding any obligations we have, to allow time off.
- Considering and making their employees aware that holiday entitlement can be granted in place of any unpaid leave granted under this policy.
- Being supportive of applications for annual leave, which are requested at short notice for urgent family care reasons.
- Ensuring that leave is recorded where it is accepted for colleagues who do not have access to myHR.

Appendix 1: Definitions

Continuous Service

Means continuous service with the City of Edinburgh Council (or its predecessors) or any local authority or employer to which the *Redundancy Payments (Continuity of Employment in Local Government etc.) (Modification) Order 1999 (as amended)* applies.

Dependant

Your spouse; partner; a child of yours who is under 18 and lives with you; a parent; an individual who lives with you as part of your family (excluding tenants, lodgers, flat-mates or boarders); an individual who depends on you for either: short-term assistance in the event of illness/injury or, to make arrangement for the provision of care in the event of illness/injury.

Family Member

To be determined by the service area director having regard to the nature of the relationship which the person has with the employee and the circumstances prevailing in each case. It is recognised that close friends may be covered by this definition, including former work colleagues of the City of Edinburgh Council (or its predecessors).

Nominated Carer

A person nominated by the mother or adopter to assist in the care of the child and to provide support to the mother or adopter at or around the time of the birth or adoption placement.

Parent

Is a child's mother, father, guardian, foster carer or some other person with parental responsibility.

Serious illness of a Dependant

Is defined as an illness or injury of a dependant which requires an employee to be absent from work for an extended period exceeding 10 working days in any 12-month period in order to provide care which is not available from either a health professional or another adult.

Week

Is considered the length of time an employee normally works over 7 days. For example, if an employee works 3 days a week, one 'week' of leave equals 3 days. If an employee works irregular weeks the number of days in a 'week' is the total number of days they work a year divided by 52.

POLICY ON THE USE OF BICYCLES BY EMPLOYEES

(Covering all employees)

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CITY OF EDINBURGH COUNCIL

POLICY ON THE USE OF BICYCLES BY EMPLOYEES

1. INTRODUCTION

- 1.1 The City of Edinburgh Council's strategies on transport, travel and the environment aim to encourage walking, cycling and all forms of public transport and reduce the use of cars within the City.
- 1.2 The Council and the Trade Unions agree that all reasonable steps should be taken to reduce pollution and, consequently, that employees should be encouraged to adopt a more environmentally friendly approach towards travelling to and from work and on Council business.
- 1.3 The purpose of this policy is therefore to provide measures which will encourage employees to use a bicycle for travel to and from work and also for short journeys on Council business.

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2. THE SCOPE AND THE AIMS OF THE POLICY

- 2.1 The terms of the policy will apply to all employees of The City of Edinburgh Council.
- 2.2 The principal aims of the policy are:
 - (a) to encourage employees to use their bicycle for travel to and from work and to undertake short business trips;
 - (b) to help reduce pollution; and
 - (c) to help reduce the number of cars used in central Edinburgh and in other areas of the City.

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3. SAFETY

- 3.1 While cycling is beneficial for both the environment and personal health, the Council considers the safety of its employees to be of prime importance. For this reason all employees while cycling in terms of this policy are strongly advised to consider their personal safety. The safety conditions specified in the Council's Bicycle Mileage Allowance Scheme are mandatory for all employees who are authorised to use their bicycle on Council business and who wish to claim the allowance.

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4. SHORT JOURNEYS ON COUNCIL BUSINESS

- 4.1 Short business journeys are defined as journeys of normally not more than ten miles for a return trip.
- 4.2 The maximum number of business miles travelled in any full working day should not normally exceed twenty miles.
- 4.3 Heads of Department will be responsible for pre-authorising employees to use their bicycle on Council business and for approving necessary short business trips, taking into account all relevant factors associated with the journey.

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5. BICYCLE MILEAGE RATE

- 5.1 Employees who are authorised to use their bicycle for travel on Council business shall be eligible to claim, as part of this Policy, a mileage rate as specified in the Council's Bicycle Mileage Allowance Scheme ([Appendix A](#)).
- 5.2 The bicycle mileage rate payable under the Scheme will be reviewed periodically.

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6. BICYCLE LOANS

- 6.1 All employees who are members of the Capital Credit Union will be eligible, as part of this Policy, to participate in the Bicycle Loan Scheme ([Appendix B](#)).

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7. INSURANCE

- 7.1 It is not a condition that employees must arrange that they are insured to use their bicycle on Council business. However, employees are advised to arrange appropriate insurance. The cost of any such insurance will be met by the individual employee.

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8. TRAINING

- 8.1 Employees who are authorised to use their bicycle for Council business will not normally be required to undertake bicycle training.
- 8.2 In exceptional circumstances, when a Head of Department considers it necessary or desirable, an employee may be required to take bicycle training before being authorised to use their bicycle for business. In such cases the Head of Department will arrange and fund such training and will grant the employee concerned time off with pay to attend.

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9. FACILITIES FOR CYCLISTS

9.1 Heads of Department will, wherever practicable and where financial resources permit, make facilities available for cyclists such as showers, changing rooms and also secure cycle parking areas.

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10. MONITORING THE POLICY

10.1 The Director of Corporate Services will be responsible for monitoring the operation of the policy and for the production of an annual report.

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11. LOCAL AGREEMENT

11.1 This document is a local collective agreement between the Council and the recognised Trade Unions. Every effort will be made by both parties to ensure that this document will be maintained as a local collective agreement and adjusted by agreement to meet changing future needs. In the event of failure to reach agreement, both parties reserve the right to terminate this local agreement by giving four months notice in writing. In such circumstances the terms of the local agreement will cease to apply to existing and future employees.

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BICYCLE MILEAGE ALLOWANCE SCHEME

(Covering all employees)

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CITY OF EDINBURGH COUNCIL
BICYCLE MILEAGE ALLOWANCE SCHEME

1. INTRODUCTION

- 1.1 The purpose of this Scheme is to provide, as part of the Council's policy on the use of bicycles by employees, payment of a bicycle allowance to authorised employees in respect of journeys undertaken within the City on Council business.

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2. SAFETY

- 2.1 The Council considers the safety of its employees to be of prime importance. For this reason it is a mandatory condition of the Scheme that all employees, while cycling in terms of this Scheme, must:-
- (a) observe the Highway Code;
 - (b) provide and use front and back lights during hours of darkness or poor visibility, and a back reflector, all of which conform to recognised safety standards;
 - (c) ensure that their bicycle and associated equipment are in a safe and roadworthy condition; and
 - (d) provide and wear high visibility clothing - a fluorescent and/or reflective bib or cross-belt as a minimum.
- 2.2 All employees who use their bicycle on Council business are strongly advised to wear a cycling helmet which conforms to recognised safety standards.
- 2.3 Employees who are taking up cycling for the first time, or after a break, are advised first to confirm their fitness with their General Practitioner.

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3. BICYCLE MILEAGE ALLOWANCE

- 3.1 Employees who are pre-authorised to use their bicycle for travel on Council business shall be eligible to claim a bicycle mileage allowance.

- 3.2 The bicycle mileage rate payable under the Scheme will be 25p per mile and will be reviewed periodically.
- 3.3 Bicycle mileage allowance will be subject to deduction of Income Tax and National Insurance (based on present inland revenue rules).
- 3.4 Claims for bicycle mileage allowance must be submitted on the form designed for that purpose.

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4. CRITERIA FOR PAYMENT OF ALLOWANCE

4.1 Permitted Journeys

Payment of a bicycle allowance will apply only to journeys undertaken on Council business within the City boundary (although see 5.3 below).

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4.2 Travel between Home and Normal Work Location

A bicycle allowance will not be payable in respect of the normal journey between an employees home and usual place of work.

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4.3 Travel between Home and Location other than Normal Work Location

Where an employee is authorised to commence or finish work at a place other than their normal work location, the employee may claim a bicycle allowance in respect of any **excess** mileage incurred over and above that incurred in undertaking their normal journey as referred to in 4.2 above.

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4.4 Overtime Working

- (a) Employees will not be eligible to claim a bicycle allowance for additional journeys undertaken to carry out overtime working where they are receiving payment for that overtime.
- (b) Employees who are on a salary grade which does not enable them to qualify for the payment of overtime and who are required to travel from home to their normal work location or to an alternative work location in order to undertake a period of overtime working, may claim a bicycle allowance in respect of the mileage incurred.

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4.5 **Attendance at Meetings or other Authorised Functions**

An employee who is required to undertake an additional journey from their home to their normal work location or to an alternative work location for the purposes of representing the Council at a meeting or other authorised function (eg. voluntary groups, tenants association meetings etc.) may claim a bicycle allowance in respect of the mileage incurred.

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5. **OPERATIONAL CONSIDERATIONS**

5.1 It is the Council's policy that employees be encouraged to use their bicycle on short business journeys. Short business journeys are defined as journeys of normally not more than ten miles for a return trip. The maximum number of business miles travelled on any full working day should not normally exceed twenty miles.

5.2 While employees are encouraged to use their bicycle instead of a car for undertaking Council business, there may be circumstances where it is not practical to do so. In these circumstances, it is for the Manager to judge whether safety, efficiency or service provision would be impaired by the use of a bicycle. The following are examples of such situations:-

- (a) the need to undertake several site visits throughout the working day where the benefits of using a bicycle will be outweighed due to the serious loss of productive time.
- (b) the need to transport equipment which, at best, would make cycling hazardous.
- (c) adverse weather conditions.

5.3 While it is the normal rule that journeys by bicycle will be made within the City boundary, there may be instances where journeys just outside the boundary could be made as easily and quickly by bicycle as by car. This will be a matter of judgement for the Manager concerned.

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6. **INSURANCE**

6.1 There are two distinct elements of the insurance conditions of this Scheme;

(a) **Claims from Third Parties**

The Council's Public Liability Policy covers this area of risk while the employee is using their bicycle on Council business. However, it must

be underlined that the normal journey between an employee's home and place of work, and vice versa, is not covered.

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(b) **Personal Injury, Theft or Damage to Bicycle**

These risks are not covered under any Council policy and the Council will not reimburse an employee for any loss which is incurred.

Each employee is therefore advised to arrange appropriate insurance to use their bicycle on Council business; employees are also advised to arrange that their bicycle is adequately covered under their personal Household Insurance Policy or some other bicycle insurance arrangement. The Insurance Company should be notified that the bicycle is being used for business purposes.

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7. FURTHER INFORMATION

7.1 Enquiries about the operation of this scheme should be directed to Departmental Personnel Staff in the first instance.

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BICYCLE LOAN SCHEME

(Covering all employees)

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6 February 1997

CITY OF EDINBURGH COUNCIL

BICYCLE LOAN SCHEME

1. INTRODUCTION

- 1.1 The purpose of this Scheme is to provide a loan facility, as part of the Council's policy on use of bicycles by employees, for all employees of the Council through the Employees' Credit Union for the purchase of a bicycle.

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2. DETAILS OF THE LOAN SCHEME

- 2.1 Loans made under the Scheme will be on a preferential basis relative to other loans available through the Credit Union. This is due to a reduced qualifying period for new borrowers and the increased lending ratio from three to ten times a member's shareholding (savings).

- 2.2 The following eligibility criteria will apply to such loans:

- (a) borrowers will require to be members of the Credit Union;
- (b) borrowers will require to make a deposit in the Credit Union of 10 % of the proposed loan amount over a four week period (e.g. a monthly paid borrower of £500 would require to make a £50 deposit in the Credit Union in one month, or a weekly paid borrower of £200 would have to make a £20 deposit in the Credit Union over four weeks);
- (c) cheques for loans will be payable direct to the bicycle retailer.

- 2.3 The interest rate which will be charged on such loans will be consistent with that specified in the current Credit Union loan policy (presently 12.68 APR).

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3. CONDITIONS

- 3.1 A bicycle loan made under the Scheme will be subject to the following conditions:

- (a) the loan will be for the purchase of a bicycle, any additional safety equipment and bicycle insurance as required;

- (b) the employee may be required to use the bicycle, purchased with the loan, on Council business;
- (c) the maximum period over which the loan may be re-paid will be two years;
- (d) the maximum bicycle loan will be £750;
- (e) safety equipment is defined for the purposes of this Scheme as:
 - bicycle lights
 - bicycle reflectors
 - protective helmet
 - fluorescent and/or reflective bands and accessories, including bibs, cross-belts, ankle bands, arm bands, helmet bands, bicycle bell or horn.
- (f) the value of the accessories purchased must not exceed the cost of the bicycle.

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4. **INSURANCE**

- 4.1 **All borrowers are advised to insure their bicycle, either through a household policy or separate bicycle insurance arrangement.**

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5. **FURTHER INFORMATION AND APPLICATION FORMS**

- 5.1 Further information about a loan under this Scheme and an application form may be obtained from Credit Union House, 31 Argyle Place, Edinburgh EH9 1JT, telephone 0131-229 6995.

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