



Northern Ireland
Assembly

Committee for Regional Development

OFFICIAL REPORT (Hansard)

Inquiry into the Benefits of Cycling to the Economy:
Northern Ireland Environment Link

28 May 2014

NORTHERN IRELAND ASSEMBLY

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Members present for all or part of the proceedings:

Mr Jimmy Spratt (Chairperson)
Mr Seán Lynch (Deputy Chairperson)
Mr Joe Byrne
Mr John Dallat
Mr Ross Hussey
Mr Declan McAleer
Mr David McNarry
Mr Cathal Ó hOisín

Witnesses:

Dr Joanna Purdy	Institute of Public Health in Ireland
Dr Stephen McCabe	Northern Ireland Environment Link

The Chairperson: I welcome Dr Stephen McCabe, policy and projects manager of Northern Ireland Environment Link, and Dr Joanna Purdy of the Institute of Public Health in Ireland. You are very welcome to the Committee. You have about 10 minutes in which to make your presentation, and then we will open the meeting to questions. I remind you that what you say will be reported by Hansard and will be a matter of record at the end of the inquiry.

Dr Stephen McCabe (Northern Ireland Environment Link): Thank you, Chairperson, for your welcome. We thank the Committee for the invitation to provide evidence to the inquiry. We represent Northern Ireland Environment Link, which is the networking and forum body for non-statutory organisations concerned with the environment in Northern Ireland. Environment Link has 65 full members who represent more than 90,000 individuals. Members are involved in environmental issues of all types and at all levels, from local communities to the global environment. Environment Link brings together a wide range of knowledge, experience and expertise that can be used to help develop policy, practice and implementation across a range of environmental fields.

By way of introduction, we want to emphasise that cycling and active travel in general contributes to all five priorities in the Programme for Government and to 20 of the 80 key commitments. I will not go into the detail of that now, but our written submission outlines how those five priorities are enhanced by cycling. A key point to make from the outset is that cycling brings multiple benefits to society that go far beyond the scope of cycling itself. For the Government, cycling delivers on policy objectives right across Departments.

I want briefly to consider the structure and operation of the cycling network in Northern Ireland and its ability to deliver against the Government's objectives for health, recreation and the environment. We

commend cycling successes in Northern Ireland such as the Comber greenway and the very encouraging work in progress, for example the Connswater community greenway. Broadly speaking, cycling is on the increase in Northern Ireland, which can only be a good thing because of the benefits that it delivers for society in health, recreation and the environment. However, when compared with other areas of northern Europe, it is clear that a lot more can be achieved.

Retrofitting of the cycle network in many urban areas of Northern Ireland has led to access and safety issues that discourage many people from taking up cycling as a realistic mode of commuter transport. The 'Physical activity and the rejuvenation of Connswater' (PARC) study carried out by Queen's University Belfast has shown that approximately 60% of people in Belfast do not cycle because of fear of personal injury. Because of retrospective installation of the network, it is common to see, for example, cars parked across cycle lanes and the green cycle boxes often ignored by drivers of motorised vehicles. Many of those issues stem from our having a car-dependent culture in which awareness of cyclists is poor. As a result, many potential cyclists are discouraged from using that cycle network. That is symptomatic of the fact that Belfast has only 2.5 kilometres of protected, purpose-made cycle network, compared with approximately 80 kilometres on the roads.

With those issues in mind, creating the appropriate cycling infrastructure is crucial to realising the economic and social benefits that cycling can bring to Northern Ireland. Wherever we can, Environment Link promotes the creation of green infrastructure networks in towns and cities throughout Northern Ireland. Green infrastructure corridors and networks bring not only the obvious benefits associated with cycling, for example safer routes, better physical and mental health and reduction in greenhouse gases, but wider societal gains such as shared space for recreation, flood alleviation schemes and significant carbon sequestration and storage in urban areas. Those benefits may, at first, seem quite unconnected to cycling, but we would really encourage that kind of cross-sectoral, multiple-benefit policy thinking across government.

I turn to the environmental benefits of cycling. The Executive is committed to reducing greenhouse gases by at least 35% against 1990 levels by 2025. Reduction in greenhouse gases through transport is a policy priority of DRD's new approach to regional transport. Transport, especially private car use, is a key contributor to greenhouse gas emissions. Growing cycling as a commuter mode of transport is one clear way in which emission reductions can be achieved. Short car trips generally produce a higher rate of emission per mile than longer journeys. Therefore, replacing just 5% of car travel with cycling can reduce emissions by 8%. Northern Ireland is currently projected to fall short of its 2025 greenhouse emissions target, so we again encourage cross-departmental working on the promotion of cycling as one way in which we can make progress towards meeting those environmental targets. I will now hand over to my colleague Joanna.

Dr Joanna Purdy (Institute of Public Health in Ireland): Thank you, Stephen. Good morning, Chairperson and members of the Committee, and thank you for the opportunity to present to you today.

I would like, in the next few minutes, to highlight some of the health and related economic benefits of cycling. Cycling is an ideal mode of transport, particularly for short journeys. However, less than 1% of journeys of under one mile are cycled in Northern Ireland, compared with 37% taken by car or taxi. Current levels of physical activity in Northern Ireland are well below the Government's recommendation, with just over half of adults meeting the recommended 150 minutes or more of physical activity per week. That number is even lower for children, with less than half of seven-year-olds being physically active for at least 60 minutes a day. You will all be aware that physical inactivity is a contributory factor in obesity. With over 60% of the adult population overweight or obese, it is essential to look at ways in which we can address the issue at a population level. Obesity is known to contribute to a range of long-term chronic conditions such as hypertension, coronary heart disease, stroke and diabetes. Those conditions represent substantial financial costs to patients, the health and social care system, as well as a significant loss in productivity to the economy. A study by Safefood and partners estimated that overweight and obesity cost the Northern Ireland economy almost £370 million annually, of which 25% is direct healthcare costs. The indirect costs were estimated at £277 million, including productivity losses associated with work absenteeism and premature mortality.

In a previous evidence session, Sustrans highlighted the work done by the London School of Economics, which estimated that cycling contributes £2.9 billion to the UK economy through cycling-related sales and employment, work performance and savings to the health service.

Health benefits from cycling can save the economy approximately £128 million through reduced absenteeism. Regular commuter cycling has been shown to reduce the risk of cardiovascular

problems, obesity and premature deaths. We link this to a number of existing strategies. Promoting physical activities is one of the Department of Health's pillars for tackling obesity, and the institute has noted that the scale of investment should be proportionate to the targets set for increasing physical activity in health policy guidance, such as the cardiovascular service framework and the obesity prevention framework for Northern Ireland. In light of this, true cross-departmental working and funding to encourage active travel can deliver real and measurable benefits for Northern Ireland.

I will highlight a couple of other pieces of work. One relates to the World Health Organization health economic assessment tool, otherwise known as HEAT. This has been developed to estimate the value of reduced mortality that results from regular walking and cycling. There are a number of examples from the UK and Europe where the HEAT tool has been applied. Applying HEAT to the Scottish Government's travel data estimated that, if 40% of Scottish car commuter journeys of less than five miles were switched to cycling, the annual economic benefit accruing after five years would be £2 billion per annum. A recent publication by the pan-European partnership on jobs in green and healthy transport estimated that almost 9,500 deaths could be avoided each year in the 56 selected cities, if we were to increase the modal share of cycling to the equivalent of Copenhagen's.

I will conclude with a comment around the link between cycling and local commercial activity. An American report by People for Bikes and the Alliance for Biking and Walking found that protected cycle lanes contributed to improved business among local traders. Although people who arrived to a business on bike spent less per visit, they visit more often, resulting in a greater overall spend per month. For example, in New York city, after the construction of a protected bike lane and other improvements on Ninth Avenue, local businesses saw up to a 49% increase in retail sales compared with 3% in the rest of Manhattan. I will hand back to Stephen to conclude.

Dr McCabe: I will bring together some of the things that we feel are key in addressing and bringing about positive change in cycling in Northern Ireland and all the associated benefits. On a long-term strategic level, we strongly suggest that land-use and transport planning be more fully integrated. For example, compact redevelopment in urban areas has been shown to increase active travel and encourage cycling, with development focused around integrated public and active transport nodes. Perhaps we are seeing that with the Belfast transport hub.

Shorter-term objectives include one essential need that must be met, which is for more dedicated, hence safer, purpose-built, off-road cycling lanes, particularly in the form of green infrastructure networks for working commuters and schoolchildren. We again commend the Connswater community greenway and urge the funding and development of similar green infrastructure corridors that run from suburbs to city centres. Although DRD is likely to be the main funder for such activity, other funding sources might include the social investment fund, DSD, Lottery funding and council grants, which can all add value. We support the development of intra-urban bike rental systems with appropriate pick-up and drop-off points. We know that that is under way and have seen the successes of such schemes in London and Dublin.

We recommend that an awareness and safety campaign, and associated training, be undertaken by drivers and, equally, by cyclists. We encourage the Department to adopt mode-shift targets aimed at reducing car journeys year by year so that progress can be measurable. Finally, we recommend the promotion and development of cycling tourism in Northern Ireland, especially building on the hosting of the Giro d'Italia.

The Chairperson: Thank you both very much indeed for the presentation. I will start with a couple of questions. You mentioned the PARC study of the Connswater greenway and the fact that 60% of people are fearful of cycling because of the risk of injury. What is your view on the design of new roads etc, in relation to cycling? What suggestions would you make to the Department to improve safety measures for cycling purposes?

Dr McCabe: Obviously, on-road cycling is not ideal, especially when cars park in cycle lanes, which forces cyclists to move out around them. I see two ways around that: partitioning the cycle lanes, which would, obviously, incur significant costs; and investing in more greenways so that people can cycle in corridors from suburbs to city centres off-road. Obviously, if people are cycling off-road, that takes the risk away almost completely.

The Chairperson: The greenway issue has been taken forward and is being improved. We had a presentation at our previous meeting from those involved in the Connswater greenway, which is a very exciting project that has involved the community and everybody else. As you know, funding for that

has come in from right across the board from the Big Lottery Fund and various other organisations, and Belfast City Council is participating as well. I suppose that, with the new super-councils, there is the possibility of other areas joining the core cycling network.

It is pretty good around the city now, and the Department has finished the consultation on the additional bridge from Ormeau to the Gasworks, which will join up with the city centre. Overall, that is good, but I have heard what you said. I imagine that the money that would be involved for partitioned on-street cycling, with the need to widen streets and have bus lanes and all the rest of it would make it very difficult.

Dr McCabe: The other way to tackle that would be through dedicated training programmes for drivers and cyclists.

The Chairperson: How important are local transport plans for development, education and the promotion of cycling?

Dr Purdy: They are absolutely essential. Just to pick up on the point that Stephen made about connections, transport planning should include planning for road users of motorised vehicles but public transport in particular. We encourage a greater focus on the links between public transport and active travel. Sorry, will you repeat your question? I missed the end of it.

The Chairperson: I was thinking along the lines of transport plans. Let us use Belfast as an example with the rapid transport scheme and the development of a number of park-and-ride schemes, including one at Dundonald. Would it be helpful to have dedicated cycling facilities at those? When you go across the water and to other parts of Europe, there are dedicated boxes where people can put their cycles to secure them. What are your views on those issues?

Dr Purdy: You are absolutely right. It is important that the facilities are made available to cyclists at different points in their journey, whether it is facilitating space for bicycles on trains to make connections between public transport and active travel or facilitating cyclists, particularly for commuting. We know that it is important that commuter cyclists have safe storage places, whether that is in a city centre location or at their place of work, and that they have facilities for changing and showering. It is vital that those facilities are linked with available public transport facilities, such as park and ride, to make those connections and to make journeys smoother for commuters.

The Chairperson: Do you see the massive benefits that there might be from a health perspective to the economy?

Dr Purdy: I think that the figures I shared in the presentation speak for themselves. For example, on the cost to society of obesity, the study by Safefood estimated that the annual cost of overweight and obesity in Northern Ireland is £370 million. Some 25% of that is made up of direct healthcare costs related to the management and treatment of long-term conditions such as hypertension, coronary heart disease, stroke and diabetes. In some ways, it is a very logical approach. Let us look at the root cause of this particular problem. We know that obesity is a very complex issue, but physical activity is one way in which we can make a very real and measurable effort to reduce it. Cycling, particularly for short journeys and as part of one's daily activity by way of active travel, is a very real and achievable way of tackling those issues.

The Chairperson: OK. Thank you for that.

Mr Lynch: Thanks for the presentation. Joanna, you mentioned short journeys, most of which are taken by car. Do you not think that, looking at the European context, a real cultural mindset change is needed here? How can that take place?

Dr Purdy: You are absolutely right. We need a cultural change, and with cultural change comes behavioural change. Again, it is a multifaceted issue, and I think that one of the difficult factors is overcoming the safety issue and the perception that it is not safe to travel even short distances by bicycle. I think that we will make significant inroads in increasing our cycling levels if we made it safer for commuters in city centres to travel those short distances. Not only would we improve the health of those individuals, but we will help the environment by reducing emissions. Stephen, do you want to add anything to that?

Dr McCabe: No, I agree with everything that has been said.

Mr Lynch: A lot of parents buy cycles for their young kids, but they reach a certain age, still fairly young, and throw them to the side and do not continue cycling. There seems to be a difficulty with people not continuing to cycle into their teenage years. It may be not only about safety but because that they do not want to be seen on a cycle, whereas people in Europe go out for the night on a bicycle.

Dr Purdy: One way of helping to address that issue would be through cycle training. I know that the representatives from Sustrans also talked about that in their presentation. With a greater focus on embedding a culture of cycling from a very young age through children cycling to school, that culture and behaviour will be adopted over time. It will take time, and it is not something that we can expect to see in the immediate term. However, there are short-term measures that can make a contribution.

Dr McCabe: I think that there is an element of reconnecting children and young people to the environment. As you say, there is perhaps a perception of not wanting to be seen on a bike. If we could perhaps change the mindset to a more outdoors-focused youth, that would be a good thing.

Mr Ó hOisín: It is not perhaps very scientific, but I came through Antrim this morning at about 8.55 am and there was serious hold up ahead. When I got to the end of it, I realised that it was a primary school and most of the kids were being dropped off by car. Some were walking and there was one wee lad on a flicker scooter, which was about as near a thing as I saw to anyone cycling to school.

I am wondering whether there is any merit in trying to encourage, perhaps through the Department of Education, the boards or whatever, a different approach to cycling to school — it certainly was more popular in my day — and to allay parents' concerns and worries about their kids being out on the open roads. Would there be some merit in trying to set a priority time for cycling to school, say from 8.45 am to 9.00 am? That traffic issue this morning was obviously caused by the fact that nobody was cycling to school.

Dr McCabe: Potentially. We could also look at raising awareness of safe routes and designate some routes as safe and try to direct traffic in other ways.

Mr Ó hOisín: We had a presentation last week on the Connswater greenway, which is not entirely off-road. Some of it is on the roads, and there are priority routes. Perhaps work needs to be done on that right across the board.

Dr Purdy: I think that Sustrans is already engaged in a very helpful strategy around that in its active travel to school programme. That is a three-year programme, and it is already one year into it. It will be engaging with 180 schools in both the primary and post-primary sectors. That is a really good study to get us on the right track for promoting not just cycling but scooting and walking to school. That has a twofold safety benefit because the more people who cycle, the safer it becomes. That applies not just to cycling but to walking and scooting to school, because there is safety in numbers. There are a lot of walking buses and similar types of small local schemes. By increasing the number of cyclists, we reduce the number of cars that drop children off at school. That, by itself, has the benefit of making the environment for children who actively travel to school much safer.

Mr Dallat: Thank you for your presentation. It had all the ingredients, if only we knew how to bake the loaf. I think that John Boyd Dunlop, the famous Belfast doctor who invented the pneumatic tyre and went to Dublin and won all the races would turn in his grave if he knew how little progress we have made. You would not dream of putting up a public building today that was not disability-friendly. Will we need legislation to ensure that cyclists are accommodated on our new roads, footpaths and all that infrastructure? Niceties have not worked.

Dr Purdy: Whether we need legislation is a difficult question to answer. The environment is now right. We are in momentous era for cycling in that we have hosted the Giro d'Italia, and it is important that we build on that momentum and what was achieved through that. I am reluctant to suggest that we look to legislation. Instead, as far as practically and financially possible, we should implement measures that have been adopted in some of the European cities that have contributed to increased cycling. I know that the Committee has plans to visit some of those locations.

Mr Dallat: Joanna, you are an optimist, and I admire that. However, let us face the fact that our greenways are largely the beds of closed-down railway lines. We have not really made much progress, have we?

Dr McCabe: I have heard it said that it took several decades to introduce seat belts in cars so that everyone used them. That directly impinged on people's safety. That demonstrates that we need endurance and persistence on this issue and to be consistent in our message over a long period to bring about change.

Mr Dallat: The adoption of seat belts would not have happened had there not been legislation to make them compulsory.

Dr McCabe: Potentially.

The Chairperson: Do you want to go back to the question of legislation?

Dr Purdy: I am not sure that I am going to commit myself on that today.

Mr Dallat: I did not realise that it was a tough question.

Mr McAleer: I read some of your reports, and I listened to what you have said. It is important to try to achieve a modal shift. Where I live, people engage in a lot of cycling. They may cycle 50 miles and then drive to the shop for a loaf. It is about changing mindsets.

Before Easter, I was in Portland, Oregon, on private business, where cycling has been promoted for many years. Some 12% of people in the city cycle to work. They have been engaged in planning cycle networks for a long time. I was in one of the city's quarters where they have developed apartments for which there are not even any car parking spaces. They put in a cycle network ahead of that to facilitate cyclists.

Who do you see as being the main stakeholders in trying to encourage this modal shift towards more sustainable transport? Obviously, we are looking at the Department of Education and DRD. Cycling organisations encourage cycling per se but do not necessarily encourage a modal shift.

Dr Purdy: I will use the example of the Belfast Strategic Partnership for Health and Wellbeing. There is an Active Belfast strategy, and considerable work is going on there to link Belfast City Council and the relevant Departments. Those types of partnership are critical in helping to change the culture of cycling. You are absolutely right: there is a concern that cycling is being adopted by young males who invest in very expensive equipment and cycle for long distances but do not actually use their bicycle for short trips. Taking it back to council level and engaging with organisations in the community and voluntary sector is an important way of tackling active travel in local communities. It is about bringing it back to a local level.

Dr McCabe: The Department of the Environment has a vested interest, as do the Department of Health and the Department for Social Development. We should look to those sources for change.

Mr Hussey: I want to begin with a confession. I failed my driving test first time for not giving adequate clearance to a cyclist, and I have never forgiven them. *[Laughter.]*

The Chairperson: The cyclist?

Mr Hussey: The cyclist — I know who he is and where he lives. I used to cycle to school many, many years ago. I have concerns. We have seen the greenways, which are a wonderful concept. If we had provision for them, that would be the solution to all our problems. Cyclists who attempt to get into places such as Omagh, which is an old town that was not designed for today's motorcars, let alone bicycles, take their life in their hands. So they take the footpath, which creates problem number two: they are in direct conflict with pedestrians. Although I accept the concept and agree with having greenway areas, how can we tackle this in older towns? How will we get round that? What do you see as the solution to that?

Dr Purdy: We have to accept that those will be longer-term changes and will not happen overnight. As part of the recommendation that we highlighted on the longer-term approach, we envisage that land use and transport planning would take account of cycling and cycling provision. You are absolutely right: it is a concern that cyclists and pedestrians are sharing the pavement, which in itself presents its own challenges and potential hazards. However, I appreciate that, for some older towns that were not necessarily designed with cyclists in mind, the shared space between cyclists and road users is also very difficult. I do not think that we have a short-term solution. It will require structural changes over time, with the appropriate infrastructure for cyclists being developed. Unfortunately, I do not think that there is a quick win or a way in which we can change this quickly.

In the interim, while those longer-term changes are being achieved, we can look to more education programmes for cyclists, drivers and pedestrians so that pavements and road space are mutually shared; I know that Stephen will endorse that. Those things can be achieved, but there has to be respect for all three parties on their usage of the space available to them. Unfortunately, I do not think that there are any immediate answers. Stephen, do you have anything to add?

Dr McCabe: I agree with you completely.

Mr Hussey: You commented on training for cyclists and drivers. There are television campaigns on bicycles and motorcyclists, and motorists are inclined to give one glance and move on. How do you see that developing? Down the line, do you see that being part of a driving test? I failed my test because of a cyclist.

Dr Purdy: Drivers need to be very aware of cyclists, but, likewise, cyclists also need to be aware of other road users. If there are no designated lanes for cyclists, it is a shared space. Starting in schools, reaching children at an early stage and developing their awareness at that point is a key way of enhancing their knowledge and awareness of using the roads. Similarly, I am not familiar with what is included in the highway code on drivers' awareness of cyclists or even how that is assessed in the driving test, but I think that it is a valid point that perhaps there is scope to consider how drivers take consideration of cyclists on the road.

Mr Hussey: The cycling proficiency test of years ago is clearly not designed for today. Would you support a tighter type of cycling test before anyone can go onto a public road? It would be a type of cycle licence.

Dr Purdy: Stephen may correct me, but my understanding is that Sustrans is calling for training that is running in England that takes children out onto the road. Before children undertake any such test, the training involves taking them out onto the road.

Dr McCabe: I think that that is right. In response to your previous question, there has been a change of focus in the television campaigns towards the idea of mutual respect that Joanna mentioned, and that is a good starting point. Obviously, that needs to be rolled out more fully.

Mr Byrne: Apologies for being late. There has been growth in sports-related cycling and recreational cycling. I think that there are six wheelers clubs in my constituency. As someone who used to cycle three miles before getting a bus for another 20 miles to school, I can remember the pain of it. Today, pupils have so much headgear, wet leggings and so on, and it is important that schools have bicycle sheds and racks. How many schools in Northern Ireland have bicycle sheds or racks?

Dr Purdy: I do not know the answer to that, but I am happy to try to get figures for you if that would be helpful. I suspect that some schools may have dated facilities, but I acknowledge your point. In fact, a similar point was raised at a seminar on active travel by Belfast Healthy Cities earlier this year, at which one of the participants rightly highlighted the fact that young people cycling to schools, particularly post-primary schools, have a lot of gear, bags, sports equipment and so on to take with them. Those are practical challenges that we need to consider when promoting active travel and encouraging young people to cycle to school. Mr Byrne, I do not know the answer, but I am happy to find out for you.

Mr Byrne: I appreciate that. I think that very few schools have those facilities, but they should be encouraged. My second point is on cycle pathways, which members have already mentioned. As Cathal said, so many parents turn up at schools in cars. A cycle pathway within a one-mile radius of a school would help kids who want to cycle safely to school.

Mr McNarry: I apologise to everyone for being late. If someone else has asked my questions, I will get the answers later. I picked up on what you said, Joanna, about mutual sharing of road space. Does that mean that you think that cyclists should pay a tax to use the road?

Dr Purdy: There is a question.

The Chairperson: That is even more difficult than the legislation question.

Dr Purdy: It is.

Mr Hussey: It sounds like Farage.

Mr McNarry: Long live Farage. *[Laughter.]* Vive le Farage.

The Chairperson: I am sorry; the election is over.

Dr Purdy: Stephen might have a thought on the tax.

Dr McCabe: Road tax varies depending on the type of car you drive, and it is to do with emissions. I do not pay any road tax for my car because the emissions are so low. If you apply that to cyclists, they should not pay road tax.

Mr McNarry: So there should be no tax, irrespective of anything, to use the road?

Dr McCabe: Obviously, there are issues of maintenance. I was thinking purely from a greenhouse gas emissions point of view, but perhaps —

The Chairperson: Where does your tax disc go on your bicycle?

Mr McNarry: *[Inaudible due to mobile phone interference.]*

The Chairperson: I just saw a cartoon with that.

Mr McNarry: The idea of cycling and all the benefits it brings is a good thing, but it is transpiring that it is expensive to gear up to cycle. Many families will tell you that they could do a bit better, but buying a bicycle, a helmet and all the safety elements is quite a cost, particularly for a young family. Is anybody looking at any incentives or at how we could reduce the costs of purchasing cycling equipment, bicycles and whatever else?

Dr Purdy: I am not aware of any current incentive schemes. Some of the discussion and debate emerging, even in light of the Giro, is that many retail outlets are geared towards very specialist cycling at a professional level, and that gear and equipment is bespoke and can be very costly. In the discussion, I heard the point that you make about the need to ensure that the focus is not on having to purchase very expensive top-of-the-range bicycles and equipment, that you can cycle wearing comfortable clothing, and you do not need a lightweight carbon bike. I am not aware of any schemes, but I take your point, which is valid as part of encouraging cycling.

Mr McNarry: Thank you for taking my point. Having taken it, you might perhaps have a look at it to see whether something could be done.

What are the criteria for insurance for cyclists as road users? Cyclists can crash, bump into people and knock them down. They can do everything else that they should not do, the same as vehicle users. Is there an insurance policy for a cyclist to cycle on the road or the footpath? Sometimes you see abusive cyclists on greenways and tracks, where a walker has to dodge out of the road to avoid an accident. It is usually a pedestrian or walker who avoids an accident rather than a cyclist. Are there any insurance schemes so that the public can be protected from cyclists?

Dr Purdy: I am not aware of any. Are you, Stephen?

Dr McCabe: I am not.

Mr Hussey: Some people have public liability under their home insurance that would cover them. I know the answer to that question from my previous life.

The Chairperson: Thank you for helping out.

Mr McNarry: It would be interesting to find out how many people know that or would access it.

The Chairperson: It is an interesting point. That brings us to the end of your presentation. Thank you, Stephen and Joanna, for the presentation. You will be able to get a copy of Hansard in the coming days.