



**BICYCLE  
NETWORK®**



**TRESIDDER  
INSURANCE BROKERS**



# Insurance Summary

Bicycle Network membership includes premium bike riding insurance which provides cover in these three very important ways - medical coverage, income protection and third party coverage.

## Who is insured?

This insurance product covers Bicycle Network\* and its volunteers. All members are covered when riding their bicycle and/or participating in a Bicycle Network event. All volunteers are covered when officially acting in a voluntary capacity on behalf of Bicycle Network.

There are benefits in the policy that cover everyone regardless of age. There are some changes once you reach 75, see the policy wording for more details.

## When am I covered?

- Whilst participating in a Bicycle Network event.
- Completing voluntary work on behalf of Bicycle Network.
- When you sustain an injury during any or all recreational bike riding activities (excluding riding to derive a commercial benefit - e.g. racing, couriering).

## What is covered?

- Accidental death and total disablement
- Personal injury
- Loss of income
- 3rd Party Liability Coverage (if you injure someone else or cause damage to someone else's property).

## What is not covered?

- Medicare gaps (Federal legislation precludes us from doing so).
- Property (bicycles, accessories etc.) except where covered under Event Benefit

## Capital Benefits - Accidental Death & Total Disablement

Lump sum payments:

- Accidental Death \$50,000 (Under 18s limited to \$5,000)
- Permanent Total Disablement (Quadriplegia/Paraplegia) \$100,000 (Incl. under 18s)

## Personal Injury

### Non-Medicare Medical Expenses

This benefit covers the insured for Non-Medicare medical expenses (excludes the 'Medicare Gap')

## Benefit Amount

- 85% of costs up to \$7,500 per injury
- Excess: \$150 for each injury (nil excess applies when claiming under private health insurance first.)
- Costs will only be reimbursed up to 52 weeks from when the injury occurred (104 weeks for dental procedures)

## What is generally covered

- Rehabilitation services (physiotherapy, chiropractor, osteopath etc.)
- Dental (excluding dentures)
- Ambulance (limitations apply)
- Private Hospital

## What is generally not covered covered (medical expenses covered by Medicare not limited to:)

- Doctor's fees
- Surgeon's fees
- Anesthetist's Fees
- X-rays

## Weekly injury benefit (loss of income)

This benefit provides the insured supplementary income when they are unable to work or are working in a reduced capacity owing to a covered injury. Common examples include a member/volunteer breaking bones following an accident where they are unable to work. In this case their income will be topped up until back at work.

### Benefit Amount

- 85% of income to a maximum of \$1,000 per week
- Excess period: 14 days (the time away from work before being able to make a claim)
- Benefit period: 52 weeks
- No cover available for over 75's

## Chauffeur Benefit

This benefit provides the insured cover for taxi/chauffeur costs to and from normal place of residence and work. Medical evidence is required from a doctor or specialist to certify the insured person is unable to drive or travel of other modes of public transport.

### Benefit Amount

- \$5,000
- Excess: Nil
- Costs will only be reimbursed up to 52 weeks from when the injury occurred

## Domestic Help Benefit

This benefit provides the insured cover for recognised home assistance agency costs. This benefit recognises and provides cover for your partner/spouse if they incur loss of income associated with your home help (i.e. staying home to care, shopping, washing, cooking, bathing, house cleaning).

### Benefit Amount

- \$200 per week up to a maximum of \$5,000
- Excess: Nil
- Costs will only be reimbursed up to 52 weeks from when the injury occurred

## Member's Event Benefits

Our members have some extra cover on our events.

### Loss of deposits

This benefit provides the insured cover for refund of entry fees, travel and accommodation expenses paid in advance in the event an insured person is unable to participate in a paid insured organised event. An insured person is covered up to \$1,000 (less a \$150 excess).\*\*\*

### Bicycle, Apparel, Luggage benefit

This benefit provides the insured cover for loss or damage to bikes, clothing, baggage and travel documents (limit \$400 per item) when the insured is participating in a paid insured organisation event. Coverage up to \$1000 (less a \$150 excess) \*\*\*

## 3rd Party Liability Insurance

The policy provides protection for the insured against any legal liability owing due to their negligence while riding their bike. This covers the insured if they damage someone else's property or cause bodily injury.

### Benefit Amount

- \$5,000,000 limit
- Excess: \$1,000 payable for bodily injury and property damage claims.

## Automatic Additional Benefits

- Out of pocket expenses - \$200 per week up to \$5,000\*\*
- Parent, Spouse or Partner Inconvenience - \$5,000
- Childcare Benefit - \$5,000
- Rehabilitation Benefit - \$10,000
- Accident Counselling Support - \$2,000
- Unexpired Membership Benefit - \$3,000
- Student Tutorial Benefit - \$5,000
- Bed Care Benefit - \$13,000
- Coma Benefit - \$13,000
- Education Fund Benefit - \$5,000
- Funeral Expenses Benefit - \$5,000

## Special Notes

This is a précis of the cover provided. For full details please refer to the policy wording.

\*Other insured organisations covered by this policy are Cycle Safe Club of Australia and Bicycle Tasmania.

\*\* The benefit increases to \$500 per week to cover alternate accommodation in instances of access issues.

\*\*\* See policy wording for full details.

## Making a claim

Call us on (03) 8376 8888 and book a time to speak with our dedicated Riders' Rights Co-Ordinator. They'll talk you through claims process.