

## Insurance For AusCycling Clubs Relating To Trail Building and Maintenance Activities

V Insurance Group are the insurance brokers for Auscycling. Insurance cover is provided to members, clubs, volunteers, officials and other insured persons/entities involved in activities that are sanctioned by Auscycling. Activities include races, organised training including individual training, meetings, fundraising activities, voluntary trail building activities, social rides and travel to and from. The Auscycling insurance program provides cover for affiliated clubs, members and volunteers when involved in Cycle Trail Building and Maintenance activities. Please find below some frequently asked questions and answers.

### Frequently Asked Questions

**1. Are clubs and trail care organisations affiliated with Auscycling covered for public liability whilst undertaking trail building and maintenance activities on a voluntary basis?**

*The liability policy organised by V Insurance covers Auscycling clubs and trail care organisations affiliated with Auscycling whilst undertaking trail building and maintenance on a voluntary basis.*

**2. What type of equipment and machinery can clubs, trail care organisations and their volunteers use for trail building activities and be covered for Public Liability and Personal Accident?**

*Clubs, trail care organisations and their volunteers are covered for Public Liability and Personal Accident when using equipment and light machinery for trail building activities subject to the following:*

- a. Where a piece of equipment or machinery requires a licence or ticket to operate as dictated by the relevant State or Territory regulatory authority, the volunteer operator must have the required qualification;*
- b. Where a piece of equipment or light machinery does not require a ticket or licence to operate as dictated by the relevant State or territory authority, the Club or trail care organisation and the volunteer operator must follow Workplace Health and Safety guidelines and safety procedures as dictated by the relevant State or Territory authority;*
- c. Machinery is limited to a safe working load limit of 2,000kg; and*
- d. All operators of equipment and light machinery must be volunteers and not receiving any payment.*

**3. Are Auscycling members who volunteer their time covered for public liability and personal accident while participating in official club and trail care organisations trail building and maintenance activities?**

*Auscycling members who volunteer their time for trail building and maintenance activities are covered by the Public Liability and Personal Accident policies.*

**4. Are non-Auscycling members who volunteer their time covered for public liability and personal accident while participating in official club and trail care organisations trail building and maintenance activities?**

*Non-Auscycling members who are volunteering their time to assist with official club trail building and maintenance activities are covered by Public Liability and Personal Accident policies.*

**5. Clubs and trail care organisations that build and maintain trails, skills parks and other infrastructure associated with mountain biking are they covered against public liability claims from both Auscycling members and the general public (non members) regardless of whether use is during a club activity or not?**

*Clubs that build and maintain trails, skills parks and other infrastructure associated with mountain biking are covered for claims under Public Liability from members and third parties where they are legally liable and negligent for the third party personal injury or property damage.*

**6. Are clubs and trail care organisations that have some form of tenure agreement with a landowner for access to public or private land for mountain bike facilities covered for public liability claims from anyone (Auscycling member and non member) that uses the facility regardless of whether the activity is an official club activity or not?**

*Clubs and trail care organisations are covered for Public Liability for injuries that Auscycling and its affiliated clubs are legally liable or negligent for, subject to the terms and conditions of the tenure agreement.*

## ENQUIRIES

For all enquiries please contact:

### V-Insurance Group

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## LEGAL DETAILS

- V-Insurance Group is an Authorised Representative of Willis Australia (AR # 432898). Willis Australia holds an Australian Financial Service Licence (AFSL #238334)
- Insurance Group ABN is 67 160 126 509

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