

## SUMMARY OF INSURANCE COVER

# BICYCLE NEW SOUTH WALES

BICYCLE USER GROUPS  
2022/2023



bicycle  
NSW

### INTRODUCTION

V-Insurance is the insurance broker for Bicycle NSW (BNSW) providing insurance cover for BNSW, BNSW Members and BNSW affiliated Bicycle User Groups (BUGs). In this summary, the insurance cover for BUGs is explained.

### WHEN DOES THIS INSURANCE COVER APPLY?

Cover applies when a ride or activity (such as a social function or fundraiser) is conducted by a BNSW affiliated BUG. To be eligible for cover, rides organised by a BUG have to be published on 'Buncheur' (the free ride listing platform for BUGs).

### WHO IS COVERED BY THIS INSURANCE?

This insurance policy applies to BNSW, BNSW affiliated BUGs and their BNSW accredited Ride Leaders.

### WHAT IS THE SCOPE OF THE COVER?

BNSW affiliated BUGs and their BNSW accredited Ride Leaders are covered in the event that they are held liable for a negligent act that results in property damage or bodily injury. The cover of the insurance is Australia wide.

### WHAT TYPE OF INSURANCE IS INCLUDED?

A BNSW affiliated BUG is covered for Public Liability and Professional Indemnity as follows:

- |                           |              |
|---------------------------|--------------|
| 1) Public Liability       | \$20,000,000 |
| 2) Professional Indemnity | \$5,000,000  |

### HOW MUCH IS THE EXCESS?

Excess is \$1,000 for property damage and for personal injury. The defending party is liable for the payment of this amount or part thereof.

### WHAT ARE THE EXCLUSIONS OF THIS INSURANCE?

Not covered by this policy are:

- Bicycles and associated equipment.
- Personal Accident Insurance (unless the participant of a BUG ride is a Member of BNSW).
- Members are not covered by this insurance policy if convicted of breaching a road rule

### HOW TO MAKE A CLAIM

#### Public Liability

In the event of a liability claim, please contact V-Insurance Group immediately to notify them of the incident/accident. See phone number and email address below.

Do not admit liability under any circumstances!

BUGs are not required to contact Bicycle NSW.

CONTINUED OVERLEAF



Call 1300 945 547

Fax +61 2 8599 8661

Address Level 25, 123 Pitt Street, Sydney NSW 2000

Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com) [www.vinsurancegroup.com/bicyclensw](http://www.vinsurancegroup.com/bicyclensw)



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## Q&A

**Q:** I am a BNSW accredited Ride Leader, am I covered by insurance when I am leading a ride organised by a BNSW affiliated BUG?

**A:** Yes, you are covered for Public Liability and Professional Indemnity. You are not covered for Personal Accident unless you are a BNSW Member.

**Q:** I am a member of a BUG, am I covered by insurance when I participate in a ride organised by my BNSW affiliated BUG?

**A:** No, you are not covered by insurance unless you are a Member of BNSW. A BNSW Membership includes Personal Accident and Public Liability Insurance. Members of a BNSW affiliated BUG get 15% discount on any BNSW Membership.

**Q:** Is a BNSW affiliated BUG covered by this policy when they organise an activity (such as a fundraiser or community event)? And how do I obtain evidence of this cover?

**A:** Yes, activities organised by BNSW affiliated BUGs are covered under this policy. Proof of insurance

can be obtained by sending an email to BNSW ([info@bicyclensw.org.au](mailto:info@bicyclensw.org.au)) requesting a 'Certificate of Currency'.

**Q:** Is this policy affected by the type of bike that I or other members of my BUG ride?

**A:** No, any type of bike is allowed (such as a road bike, hybrid, MTB, e-bike, tandem, penny farthing) as long as riders comply with the road rules that apply for that state or territory.

**Q:** Is my bike covered by this insurance policy?

**A:** No, bikes are not covered by this policy. If you wish to insure your bike(s), please contact BNSW (on 9704 0800) or go to their [website](#). BNSW Members receive 10% discount on bike insurance.

**Q:** Who do I contact if I need more information?

**A:** Please contact the Bicycle NSW Team on 9704 0800 or via email: [info@bicyclensw.org.au](mailto:info@bicyclensw.org.au)



## LEGAL NOTES

1. This summary of cover provides factual information about the BNSW Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by visiting [vinsurancegroup.com/BicycleNSW](http://vinsurancegroup.com/BicycleNSW).
2. This insurance program commenced on 1 July 2022 and expires on 1 July 2023.
3. This insurance is arranged on a group basis for all BNSW insured persons/entities and does not take into account each individual's particular circumstances.
4. BNSW is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
5. The insurer for the Public Liability & Professional Indemnity Program is Chase Underwriting for and on behalf of certain underwriters at Lloyd's of London.

V-Insurance Group Pty Ltd ABN 67 160 126 509, Authorised Representative No. 432898, is a corporate authorised representative of Willis Australia Limited ABN 90 000 321 237, AFSL No: 240600



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