

## SUMMARY OF COVER

# BICYCLE NEW SOUTH WALES

## MEMBER INSURANCE PROGRAM 2022/2023



### INTRODUCTION

V-Insurance is the insurance broker for Bicycle New South Wales (BNSW). In this summary, the 'Member Insurance Program' is explained.

### WHO IS COVERED BY THIS INSURANCE?

This insurance policy applies to BNSW Members, registered BNSW event volunteers and officials.

### WHEN DOES THIS INSURANCE COVER APPLY?

BNSW Members are covered when they ride their bike for recreational or transport purposes. Some examples are: commuting to work, participating in an organised non-timed cycling event or charity ride, riding with a group, riding on the road, a cyclepath or off road, Registered volunteers and officials are covered when volunteering at an official BNSW event.

### WHAT ARE THE EXCLUSIONS OF THIS INSURANCE?

Not covered by this policy are bicycles and associated equipment. If you wish to insure your bike(s), please contact BNSW (on 02 9704 0800) or go to their [website](#). BNSW Members receive a 10% discount on bike insurance.

Members are not covered by this insurance policy when participating in a timed event (race).

Members are not covered by this insurance policy if convicted of breaching a road rule.

### WHAT TYPE OF INSURANCE IS INCLUDED?

BNSW Members, registered BNSW event volunteers and officials are covered for:

- Public Liability
- Personal Accident

Please see below for details of the cover for each type of insurance.

### PUBLIC LIABILITY INSURANCE

#### Scope of cover

BNSW Members, registered BNSW event volunteers and officials are covered in the event that they are liable for a negligent act that results in bodily injury and or property damage. The cover of this insurance is world wide.

#### Limit of liability

The cover provided is up to a maximum of \$20,000,000.

#### Excess

Excess is \$1000 for property damage and personal injury for claims made by BNSW Members, registered BNSW event volunteers and officials. The defending party is liable for the payment of the amount or part thereof.

### PERSONAL ACCIDENT INSURANCE

#### Scope of cover

BNSW Members, registered BNSW event volunteers and officials aged 0-100 years of age are covered in the event that they are injured during a bike riding activity (excluding participating/competing in a timed event/race). Personal Accident cover applies worldwide, 24/7.

#### Personal Accident includes cover for:

##### 1. Death & Permanent Injuries

A lump sum benefit is payable in the event of an accidental death or a permanent disability.

#### Benefits

Death benefit (18-65 years of age)	\$ 50,000
Death benefit (under 18, over 65 years of age)	\$ 25,000
Quadriplegia/Paraplegia	\$100,000

##### 2. Non-Medicare Medical Expenses

BNSW Members, registered BNSW event volunteers and officials are covered for non-Medicare medical expenses. The 'Medicare gap' is not claimable due to government legislation.

Under this insurance cover, the insured person must pay the account (invoice) first and then claim it back (as a reimbursement).

The most common 'non-Medicare' expenses are:

- Private hospital bed & theatre fees
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy

#### Benefit

Reimbursement of up to 85% of non-Medicare medical costs and up to \$7,500 per injury.

#### Excess

Excess is \$50 for each injury. Nil excess applies when claimants have private health insurance cover for the expense claimed (see conditions following).

#### Conditions

- If a claimant has private health insurance cover, they must claim from their private health insurance fund first.
- Non-Medicare medical costs have to be claimed within 52 weeks from the date of injury (this policy does not allow reimbursements later than 52 weeks after the injury was incurred).

##### 3. Loss of Income

BNSW Members, registered BNSW event volunteers and officials are covered for loss of income if they are unable to work as a result of an injury related to an activity that is covered by this policy.

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### Benefit

85% of income up to a maximum of \$1,000 a week, whichever is the lesser. This benefit can be claimed for a maximum of 52 weeks from the date of injury.

### Exclusion

This benefit cannot be claimed during the first 28 days away from work as a result of the injury.

### 4. Student Weekly Help

BNSW Members, registered BNSW event volunteers and officials who are full time students are covered for home tutorial if they are unable to attend their place of learning as a result of an injury related to an activity that is covered by this policy. No cover applies if claiming under the loss of income benefit.

### Benefit

100% of expenses incurred (up to \$200 a week) for home tutorial for a maximum of 52 weeks from the date of injury.

### Exclusion

This benefit cannot be claimed during the first 7 days away from the place of learning as a result of the injury.

### Condition

Tutorial has to be provided by a qualified tutor.

### 5. Domestic Home Help - Non Income Earner

BNSW Members, registered BNSW event volunteers and officials are covered for the cost of hiring domestic help and are reasonably and necessarily incurred as a result of an injury. No cover applies if loss of income benefit is claimed.

### Benefit

100% of expenses incurred (up to \$200 a week) for home help or child minding services for a maximum of 52 weeks from the date of injury.

### Exclusion

This benefit can only be claimed by an insured person who had no income prior to the injury and there is a 7 day excess.

### Conditions

- i Domestic help and child minding services have to be carried out by persons other than family members, relatives or anyone permanently living with the claimant.
- ii. A qualified medical practitioner has to certify that help (as described) is necessary.

### OTHER BENEFITS NOT DETAILED BUT INCLUDED ARE:

- Overseas medical/repatriation expenses
- Chauffeur plan
- Travel expenses and accommodation
- Parents inconvenience benefit
- Rehabilitation benefit
- Bed care benefit
- Funeral expenses
- Home & motor renovation benefit

## HOW TO MAKE A CLAIM

### Public Liability

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

Do not admit liability under any circumstances!

### Personal Accident

Following an accident / incident, a claim form needs to be submitted as soon as possible. The claim form can be downloaded [here](#). The completed claim form and all original receipts (unless retained by the insured person's health fund) need to be sent to:

Corporate Services Network  
Level 10, 33 York Street  
Sydney NSW 2000

Email: [claims@csnet.com.au](mailto:claims@csnet.com.au)

After receipt of a claim, Corporate Services Network will arrange reimbursement in accordance with this policy.

### Q&A

- Q:** Is the cover of this policy affected by the type of bike I use?  
**A:** No, any type of bike is allowed (such as a road bike, three wheel trike, hybrid, mountain bike, legal e-bike, pedal assist, tandem, penny farthing) as long as Members 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 a 10% discount on bike insurance.
- Q:** Am I still covered by this policy if my BNSW Membership has just lapsed without me knowing?  
**A:** This policy applies to active BNSW Members, registered volunteers and officials only. Before renewal time, BNSW contacts their Members in different ways and several times to assure that Members are aware that their Membership is due.  
To avoid this situation, the best thing to do is to set a Membership to 'automatic renewal' and to make sure that the credit card details that we have on file are up to date.
- Q:** Am I covered whilst using my bike as a courier or food delivery etc?  
**A:** No
- Q:** Why is insurance so important?  
**A:** Unfortunately accidents can happen and insurance provides you with some financial protection in the event you are sued and also covers some costs and other defined benefits if you are injured.
- Q:** What should I do if I need more insurance?  
**A:** Please contact V Insurance for an individual quote. Their contact details can be found at the bottom of this page.
- Q:** Who do I contact for more information?  
**A:** Please contact V-Insurance for more information. Their contact details can be found at the bottom of this page.

## 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. V-Insurance has arranged the Personal Accident insurance program on a group basis without taking into account individual circumstances. This policy provides benefits to members of Bicycle NSW Australia, who through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover of benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to this Personal Accident insurance all members are encouraged to consider taking out Private Health insurance, Income Protection Insurance and Life insurance if their individual circumstances require it.
4. This insurance is arranged on a group basis for all BNSW insured persons/entities and does not take into account each individuals particular circumstances.
5. BNSW is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
6. The insurer for the Public Liability & Professional Indemnity Program is Chase Underwriting for and on behalf of certain underwriters at Lloyd's of London. The insurer for the Personal Accident Program is Blend Insurance Solutions.

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