SUMMARY OF INSURANCE FOR

# BICYCLE QUEENSLAND

## MEMBER INSURANCE PROGRAM 2026/2027

BICYCLE QUEENSLAND

### INTRODUCTION

V-Insurance is the insurance broker for Bicycle Queensland (BQ) and has worked closely with BQ to design this insurance program for members. This insurance cover applies when members are riding their bike or private e-scooter on a 24/7 basis, including commuting to work, on a training ride or participating in an organised event (excluding a race), and travel to and from these activities. This brochure is only a summary of the cover. If additional cover is required above this standard cover, please contact V-Insurance Group for an individual quotation.

### WHO IS INSURED?

This program covers Bicycle Queensland, including all appropriately registered members, temporary members (for events only), accredited coaches, race directors, accredited officials, directors, executives, Affiliated BUGs and volunteers of Bicycle Queensland.

### WHAT IS COVERED?

This program incorporates three covers;

a) Personal Accident
b) Public Liability

## PERSONAL ACCIDENT INSURANCE

### SCOPE OF COVER

The scope of cover for the BQ Personal Accident policy is as follows; For registered members, benefits are applicable to injury occurring during any and all bike or private e-scooter riding activities 24 hours a day, 7 days a week, unless an Insured Person(s) is competing in a race.

This section provides cover for members aged 2 to 100 years of age. The policy produces worldwide coverage.

### BENEFITS

**The main benefits include;**

#### 1) Death & Permanent Injuries

A lump sum benefit is payable in the event of death or a Permanent Disability. The scale of benefits is defined in the policy. The death benefit for members is $50,000 ($100,000 for volunteers) and $20,000 for those aged under 18 or over 65 years. The paraplegia and quadriplegia benefit is $100,000 for a bike riding accident or $50,000 for a private e-scooter riding accident.

#### 2) Non-Medicare Medical Expenses

This covers insured persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the member must pay the account first then submit a claim for reimbursement. Only NON-MEDICARE items are claimable (ie the "Medicare gap" is not claimable due to government legislation). The most common "Non-Medicare" expenses include;

- Private Hospital Bed & Theatre Fees
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:

- Doctor's Fees
- Anaesthetist's Fees
- Surgeon's Fees
- X-rays

### BENEFIT

Reimbursement up to 85% of Non-Medicare medical costs, to a maximum of $7,500 per injury.

### EXCESS

$50 excess applies to each injury. $Nil excess applies if the member has cover under a Private Health Fund.

### CONDITIONS

i) If a member belongs to a private health fund, they must claim from that fund first.
ii) Non-Medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

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Address Level 17, Angel Place 123 Pitt Street, Sydney NSW 2000
Email sports@vinsurancegroup.com www.vinsurancegroup.com

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### 3) Loss of Income

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

**BENEFIT**

85% of your income up to a maximum of $800 per week.

**EXCESS**

There is no benefit claimable for the first 28 days that you are away from work as a result of injury.

**BENEFIT PERIOD**

26 weeks from the date of injury.

### 4) Student Help Weekly Benefit

Reimburses 100% of actual costs up to a maximum of $200 per week for costs actually incurred for tutoring to assist the full time student. This benefit is increased to $500 per week for volunteers.

**EXCESS**

7 days.

**BENEFIT PERIOD**

26 weeks from the date of injury.

**OTHER BENEFITS INCLUDED BUT NOT DETAILED INCLUDE;**

- Parents Inconvenience Benefit
- Rehabilitation Benefit
- Bed Care Benefit
- Funeral Expenses
- Chauffeur Plan
- Out of Pocket Expenses
- Domestic home help

## PUBLIC LIABILITY INSURANCE

**SCOPE OF COVER**

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury worldwide, excluding USA and Canada. Registered members are covered for any bike riding or e-scooter riding activities 24 hours a day, 7 days a week, excluding racing.

**LIMIT OF LIABILITY**

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

**EXCESS**

There is a $1,000 excess. The payment of the excess is the responsibility of the defending party and will not be paid by BQ unless otherwise agreed.

## WHAT ARE THE EXCLUSIONS OF THIS INSURANCE?

**THINGS NOT COVERED BY THIS INSURANCE POLICY ARE:**

- Damage or loss of Bicycles or E-scooters, associated equipment and personal property.
- Riding for commercial activities.
- All activities not related to bicycle or e-scooter riding, whereby the definition of 'bicycle', 'e-Scooter', 'bicycle riding' and 'e-scooter riding' is as prescribed by the law in which jurisdiction you are riding in. Use of other 'rideables', personal mobility devices, skateboards and similar are not covered by this policy. Please note, 3 wheel trikes, e-bikes, push scooters and e-scooters are covered depending on the chosen membership option
- Riding a commercial for hire e-bike and e-scooter.

## Q&A

**Q**: Is the cover of these policies affected by the type of bike or e-scooter I use?
**A:** 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). However, E-scooters must be privately owned and must comply with the specifications detailed by Queensland Government (or relevant jurisdiction) as a personal mobility device. Members must comply with the road rules that apply for that state or territory.

**Q:** Am I covered whilst using my bike or e-scooter as a courier or food delivery etc?
**A**: No

## CLAIMS

### PERSONAL ACCIDENT CLAIMS

A claim form will need to be completed and submitted as soon as possible. You can obtain a copy of the claim form from Bicycle Queensland, please call +61 7 3844 1144 or email **membership@bq.org.au**

### PUBLIC LIABILITY CLAIMS

In the event of a liability claim, do not admit liability under any circumstances. Contact Bicycle Queensland immediately to notify of any incidents on +61 7 3844 1144.

## TRAVEL INSURANCE

If you are travelling overseas you should consider taking out Travel insurance as soon as you pay your deposit for airfares, accommodation, car hire, tours etc.
V-Insurance has a very competitive travel insurance policy that covers cycling and many other sporting activities. To obtain a quote and effect cover immediately, please go to **www.vtravelinsurance.com**

## ENQUIRIES

Should you have any enquiries about this insurance policy or require any assistance please contact V-Insurance Group.

**Phone** +61 2 8599 8660 or 1300 172 321
**Email** sports@vinsurancegroup.com

Complete details of the insurance program can be viewed at **vinsurance.com.au/bicycleqld/**

BICYCLE QUEENSLAND

## LEGAL NOTES

1) This summary of cover provides factual information about the Bicycle Queensland Insurance Program.
2) This information is only a summary of the cover provided. The policies with full conditions are available by contacting Bicycle Queensland or going to www.vinsurancegroup.com/bicycleqld
3) The Personal Accident policy commenced on 30 June 2026 and expires on 30 June 2027. The Public Liability policy period is 30 June 2026 and expires on 30 June 2027.
4) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of Bicycle Queensland 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 or a 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 these policies all members are encouraged to take out Private Health and Income Protection Insurance.
5) Bicycle Queensland is not and does not represent itself as licensed insurance brokers by endorsing the products outlined in this brochure.

V-Insurance Group Pty Ltd, Corporate Authorised Representative of MGA Insurance Brokers Pty Ltd (MGA) ABN 29 008 096 277, AFSL: 244601