

# SUMMARY OF INSURANCE FOR BICYCLE SOUTH AUSTRALIA

## MEMBER INSURANCE PROGRAM 2019/2020



### INTRODUCTION

V-Insurance is the insurance broker for Bicycle South Australia (Bike SA) and has worked closely with Bike SA to design this insurance program for members. This insurance cover applies when members are riding their bike (including 3 wheel trikes) on a 24/7 basis, including commuting to work, on a training ride or competing in a Bike SA affiliated race / event and travel to and from these activities. This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact V-Insurance Group for an individual quotation.

### WHO IS INSURED?

This program covers Bicycle South Australia, appropriately registered Bike SA Corporate Members, registered members and all non-participating officials of Bike SA, all coaches, judges, committee members, employees, voluntary workers and work experience students.

### WHAT IS COVERED?

This program incorporates three covers;

1. Public and Products Liability
2. Professional Indemnity
3. Personal Accident

### WHAT IS NOT COVERED?

Bicycles and associated equipment.

### PUBLIC & PRODUCTS 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 anywhere in the world.

#### Limit of Liability

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

#### Excess

There is a \$750 policy excess in respect of Bike SA member claims. The defending party is responsible for the payment of the excess.

### PERSONAL ACCIDENT INSURANCE

#### Scope of Cover

The scope of cover for the Bike SA personal accident policy is as follows;

For registered members, benefits are applicable to injury occurring during any and all bike riding activities 24 hours a day, unless an Insured Person(s) is competing in an event / race that is not conduct-ed under the endorsed protocols of Bike SA.

This section provides cover for members aged 2-100 years of age.

### Benefits

The main benefits under the Personal Accident policy are as listed below:

#### 1) Death & Permanent Injuries

A lump sum benefit is payable in the event of an accidental death or a Permanent Disability. The scale of benefits is included below;

1. Death (members aged between 18-65 years of age)	\$50,000
Death (members aged under 18 and over 65 years)	\$20,000
Death for volunteers	\$100,000
2. Capital Benefits excluding Death	\$100,000
3. Permanent Quadriplegia / Paraplegia	\$100,000

Please note all benefits relating to any injury occurring whilst riding as a bike courier or riding for fare or reward are excluded under the policy.

The percentage of the above amounts which is payable for each event is set out below and in the insurer policy wording;

Permanent and incurable insanity	100%
Permanent total loss of sight of one eye	60%
Permanent total loss of sight of both eyes	100%
Permanent physical severance or Permanent total loss of the use of one or more limbs	100%
Permanent total loss of use of lens of both eyes	100%
Permanent total loss of use of lens of one eye	60%
Permanent total loss of hearing of both ears	80%
Permanent total loss of hearing of one ear	30%
Burns: 3rd degree burns and/or resultant disfigurement covering more than 30% of the entire body	60%
Burns: 2nd degree burns and/or resultant disfigurement covering more than 30% of the entire body	30%
Permanent total loss of use of four fingers and thumb of either hand	80%
Permanent total loss of use of four fingers of either hand	50%
Permanent total loss of use of thumb of either hand;	
a. both joints	40%
b. one joint	20%
Permanent total loss of use of fingers of either hand	
a. three joints (refer to policy wording for further event details)	20%
Permanent total loss of use of toes of either foot	
a. all - one foot (refer to the policy wording for further event details)	15%
Fractured leg or patella with established non-union	10%
Loss of at least 50% of all teeth	1% per tooth
	up to maximum of \$10,000

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## 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 and then claim reimbursement under this insurance cover. Note: 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 (ie. 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, up to a maximum of \$7,500 per injury.

### Excess

\$100 excess applies to each injury. Nil excess applies if you claim on a Private Health fund.

### Conditions

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

## 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 \$750 per week whichever is the lesser.

### Excess

There is no benefit claimable for the first 21 days that you are away from work as a result of injury.

### Benefit Period

52 weeks from the date of injury.

## 4) Student Tutorial Benefit

Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to \$200 per week to assist the full time student.

### Excess

There is no benefit claimable for the first 14 days that you are away from your place of learning as a result of injury.

### Benefit Period

52 weeks from the date of injury.

## 5) Domestic Home Help - Non Income Earners

A member not in receipt of pre-disability earnings will be paid for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred provided that; such child-minding services and domestic help are carried out by persons other than members of the Insured Person(s) family or other relatives or person's permanently living with the Insured Person(s); and such help is certified necessary by a legally qualified medical practitioner.

### Benefit

100% of expenses incurred up to a maximum of \$200 per week for up to a maximum of 52 weeks.

### Excess

14 days.

### Other benefits available (see policy wording for details):

- Rehabilitation Benefit
- Bedcare Benefit
- Funeral expenses
- Unexpired Membership Benefit
- Travel Expenses and Accommodation
- Parents Inconvenience Benefit
- Home & Motor Modification Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the Blend Insurance Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the wording, please contact Bike SA or visit [www.vinsurancegroup.com/BikeSA](http://www.vinsurancegroup.com/BikeSA).

## HOW TO MAKE A CLAIM? PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, you can obtain a copy of the claim form from the Bike SA insurance website, [www.vinsurancegroup.com/BikeSA](http://www.vinsurancegroup.com/BikeSA). The declaration on the claim form needs to be signed by Bike SA.
- Please return your completed your claim form and all original receipts (unless retained by your health fund) to Corporate Services Network. They will process the claim and arrange payment to you. Post to Corporate Services Network (GPO Box 4276, Sydney NSW 2001) or email to [claims@csnet.com.au](mailto:claims@csnet.com.au)

## PUBLIC LIABILITY

In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on ph: 1300 945 547 or email: [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

## ENQUIRIES?

Should you have any enquiries about this insurance program please contact V-Insurance Group Pty Ltd;  
Phone: (02) 8599 8660 or local call cost only 1300 945 547  
Email: [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)  
[www.vinsurancegroup.com/BikeSA](http://www.vinsurancegroup.com/BikeSA)

## LEGAL NOTES

1. This summary of cover provides factual information about the Bike SA Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Bike SA or visiting [www.vinsurancegroup.com/BikeSA](http://www.vinsurancegroup.com/BikeSA).
2. This insurance program commenced on 30 November 2019 and expires on 30 November 2020.
3. V-Insurance Group has arranged this insurance program to provide benefits to those registered members of Bike SA 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.
4. This insurance is arranged on a group basis for all Bike SA insured persons and does not take into account each individuals particular circumstances.
5. Bike SA 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 Liberty International underwritten for and on behalf of Lloyd's of London and the insurer for the Personal Accident program is Blend Insurance.

V-Insurance Group Pty Ltd ABN 67 160 126 509. Authorised Representative No 432898, is a Corporate Authorised Representative of Willis Towers Watson ABN 90 000 321 237, AFSL No: 240600



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