



## Bicycle NSW Summary of Member Insurances

- Insured:** All paid up members and voluntary workers of Bicycle NSW.
- Cover:** The compensation provided shall be payable should an event happen to a member whilst they are participating in Bicycle (including 3 wheel trikes) Riding Activities or whilst engaging in voluntary work on behalf of the insured.
- Limits:** Australia & New Zealand Only\*  
 \* limited overseas events personal accident cover is provided. Please see below for further details.

### Schedule of Coverage

- Liability:** Public Liability - \$20,000,000, subject to a \$750 excess each and every claim
- Professional Indemnity for approved ride leaders only - \$1,000,000, subject to a \$1,000 excess each and every claim.

- Accident:** **Loss of Income**  
 80% of salary to a maximum of \$800 per week  
 Benefit Period - 104 weeks  
 Excess - 7 days

#### Capital Benefits

Death	\$ 50,000
Quadriplegic	\$100,000
Paraplegic	\$100,000
Use of Both Hands	\$100,000
Use of Both Feet	\$100,000
Sight in Both Eyes	\$100,000
Total & Permanent Disablement	\$100,000
Use of One Hand	\$ 50,000
Use of One Foot	\$ 50,000
Sight in One Eye	\$ 50,000
Loss of All Hearing	\$ 50,000
Loss of One Thumb	\$ 30,000
Fractured Leg of Patella with non established union	\$ 15,000
Shortening of leg by at least 5cms	\$ 10,000

#### Age Limits

17 years of age or younger	20% of the applicable benefit
65 years of age or older	50% of the applicable benefit

### Capital Benefits (new and renewing members effective 1st January 2012)



Death	\$ 25,000
Quadriplegic	\$100,000
Paraplegic	\$100,000
Use of Both Hands	\$100,000
Use of Both Feet	\$100,000
Sight in Both Eyes	\$100,000
Total & Permanent Disablement	\$100,000
Use of One Hand	\$ 50,000
Use of One Foot	\$ 50,000
Sight in One Eye	\$ 50,000
Loss of All Hearing	\$ 50,000
Loss of One Thumb	\$ 30,000
Fractured Leg of Patella with non established union	\$ 15,000
Shortening of leg by at least 5cms	\$ 10,000

**Age Limits**

17 years of age or younger	20% of the applicable benefit
65 years of age or older	50% of the applicable benefit, however this limit does not apply to the death benefit.

**Broken Bones**

Arm, Elbow or wrist	
Compound Fracture	\$ 250
Simple Fracture	\$ 125
Cheekbones	\$ 300
Collarbones	\$ 200
Finger/Thumb	\$ 50
Foot (other than toe or ankle)	\$ 100
Hand (other than finger or wrist)	\$ 100
Hip	\$ 750
Jaw	\$ 500
Leg, Ankle or Knee -	
Compound Fracture	\$ 500
Simple Fracture	\$ 250
Neck	\$ 1,000
Nose	\$ 200
Pelvis	\$ 500
Rib or Ribs	\$ 250
Shoulder	\$ 300
Skull	\$ 1,000
Spine	\$ 1,000
Toe or Toes	\$ 50

**Student Assistance**

\$200 per week up to maximum \$10,000 any one claim.  
7 day excess.



**Home Help Expenses**

\$200 per week up to maximum \$10,000 any one claim.  
7 day excess.

**Parent Inconvenience Expenses**

\$200 per week up to maximum \$10,000 any one claim.  
7 day excess.

**Rehabilitation Expenses**

Up to \$10,000

**Funeral Expenses**

80% up to a maximum of \$5,000

**Home & Motor Modifications**

95% up to a limit of \$10,000 per claim.(If capital benefits claim paid)

**Travel Expenses & Accommodation**

Up to \$500

**Chauffeur Plan**

\$200 per week up to a maximum \$5,000

**Non Medicare Medical Expenses**

85% of costs up to a maximum \$5,000 with a sub-limit of \$500 for Private Hospital Expenses. Excess \$50.

**Additional out of Pocket Expenses**

\$200 a week subject to a maximum of \$2,000 any one claim

**Overseas Medical Expenses and/or Repatriation Costs (applies to members whilst participating in a professionally organised recreational cycling tour only)**

\$50,000 Overseas medical and repatriation costs.

It is hereby declared and agreed that the following additional **Exclusions** apply to this policy:

**1. We** will not pay for any **Injury** directly or indirectly caused or contributed to by, or in the consequence of:

- a) an **Insured Person** engaging in illegal activities at the time of the **Injury** or not complying with the road laws and/or legislation applicable to the State which they are cycling in;
- b) an **Insured Person** residing outside the Commonwealth of Australia for a period in excess of twelve (12) consecutive months at the time of the **Injury**;
- c) an **Insured Person** who is not a permanent resident and/or citizen of Australia at the time of **Injury**; or
- d) racing of any kind.



2. This insurance shall not apply where compensation is available through RTA, workers compensation or equivalent legislation, private health insurance, except for any amounts which are not recoverable under such alternative compensation arrangements.

Please note in arranging this insurance, Cyclecover has not taken into account your objectives, financial situation or needs. Therefore before purchasing this product you should consider the appropriateness of the product having regard to your objectives, financial situation and needs.

Please note this is an overview of the cover provided as at 19<sup>th</sup> December 2011 and is not a complete list of policy coverage, terms, conditions or exclusions. Member insurance cover is renewed annually and subject to change at any time.