

Lump sum or capital benefits

Below is a schedule for the lump sum personal accident component of both the Bicycle Victoria and Cycle Safe Club of Australasia Memberships.

Total and permanent loss resulting from injury as defined:

Events	BV Membership coverage	CSCA Membership coverage
1 Death	\$50,000	\$10,000
2 Quadriplegic	\$100,000	\$25,000
3 Paraplegic	\$100,000	\$25,000
4 Use of both hands	\$100,000	\$25,000
5 Use of both feet	\$100,000	\$25,000
6 Sight in both eyes	\$100,000	\$25,000
7 Total and permanent disablement (other than events 3, 4, 5 & 6)	\$100,000	\$25,000
8 Use of one hand	\$50,000	\$12,500
9 Use of one foot	\$50,000	\$12,500
10 Sight in one eye	\$50,000	\$12,500
11 Loss of all hearing	\$50,000	\$12,500
12 Loss of one thumb (both phalanges)	\$30,000	\$7,500
13 Fractured leg of patella with established non-union	\$15,000	\$3,750
14 Shortening of leg by at least 5cm	\$10,000	\$2,500
15 Temporary Total Disablement from engaging in or attending to the usual profession, business or occupation of the Insured person	80% of wkly earnings	80% of wkly earnings

Please Note:

Compensation for Events 1-14 shall be limited to 50% as shown in the policy schedule for Bicycle Victoria members who reside outside of the state of Victoria or Tasmania, so long as the injury is sustained as a result of a collision with a registered vehicle or motor vehicle.