

Cover overseas

Like all the Member insurance components, cover under this section of the policy is provided while riding your bike only.

The Bicycle Victoria Member insurance is not designed as comprehensive travel insurance. Rather it is designed to complement existing travel insurance policies that you can purchase from your travel agent.

Overseas medical expenses and/or repatriation costs

With Bicycle Victoria's Member insurance you have access to a range of benefits while riding in Australia and New Zealand e.g. coverage for non-Medicare medical costs and a series of lump-sum payments for serious injury up to \$100,000 (\$25,000 for those living outside Victoria). These are suspended while riding overseas (other than New Zealand). In their place Members have access to \$100,000 overseas medical and repatriation costs.

Overseas medical expenses means "emergency medical, surgical, hospital, ambulance service, dentists or orthodontic services and other costs of treatment incurred outside of Australia and New Zealand, given or prescribed by a legally qualified medical practitioner and which are not recoverable from any other source."

Repatriation expenses means "additional travel and accommodation costs incurred for the return of an Insured Person to Australia and New Zealand on the written advice of a legally qualified medical practitioner."

The policy also states that excess amounts and payment of benefits are in Australian dollars.

The full range of personal accident benefits are reactivated on return to Australia.

Liability cover while riding overseas

Members have personal liability cover including personal injury/death and/or property damage as a result of an occurrence arising from a Members recreational cycling or racing.

This cover is provided to Members only in Australia and New Zealand.