

Additional personal accident benefits

"I had a crash and broke my shoulder. I was temping at the time so I was really worried about cash flow. But with the membership insurance I was entitled to claim for loss of earnings, physiotherapy, chiropractor, and 100% of home help, which was a big relief. I was never out of pocket for too long. Having the insurance was so important, we would have been in financial difficulties without it!"

Amanda Rhook, Mount Clear

Overview of Member cover

Australia's best bike crash insurance comes standard with your membership. It is designed for riders living throughout Australia: from those that ride recreationally through to those who race.

In short, Australia's best bike crash insurance covers Members for:

1. Injuries they may suffer*
2. Injuries they may do to someone else*; and
3. Damage you may do to someone else's property*
4. For theft, loss and damage on our Great Rides*

(* subject to the terms and conditions of the policy)

Personal injury cover

Personal injury cover (cover provided when you're injured) has a number of elements to it.

- Lump sum personal accident capital benefits
- Income replacement

Additional benefits

- 1 Overseas medical expenses and/or repatriation expenses
- 2 Non Medicare Medical expenses

have fact sheets dedicated to them. Additional member benefits 3-12 that are less commonly claimed and/or are less complex, are listed below.

3 Student Assistance Expenses

Student Assistance Expenses are for services related to education, schooling, travel costs, home tutoring, special tutoring and special equipment.

No benefit will be payable for the first 7 days in respect of each claim (i.e. a 7 day excess)

Reimbursement: up to \$200 per week subject to a maximum of \$5,000

4 Home Help Expenses

Home Help Expenses are for services related to home duties through a recognised agency.

No benefit will be payable for the first 7 days in respect of each claim (i.e. a 7 day excess)

Reimbursement: up to \$200 per week subject to a maximum of \$5,000

5 Parent Inconvenience Expenses

Parent Inconvenience Expenses are for expenses incurred by parents of an insured person (a Member) for visits to the Member whilst hospitalised. (This benefit is only payable where the insured person is a full-time student under the age of 21 years.)

No benefit will be payable for the first 7 days in respect of each claim (i.e. a 7 day excess)

Reimbursement: up to \$200 per week subject to a maximum of \$5,000

6 Rehabilitation

Rehabilitation costs can be reimbursed following an insured person (a Member) being rendered paraplegic, quadriplegic or totally and permanently disabled. (Provided such costs and expenses are prescribed by a legally qualified medical practitioner.)

Reimbursement: up to \$10,000

7 Funeral costs

Funeral costs are for costs following the death of an insured person (a Member)

Reimbursement: up to \$5,000

8 Home and motor vehicle modification

Home and motor vehicle modification costs can be reimbursed as a result of an insured person (a Member) being rendered paraplegic, quadriplegic or totally and permanently disabled. Such modification must be necessary to accommodate the physical disability of the insured person (the Member).

Reimbursement: up to \$50,000

9 Travel Costs and Temporary Accommodation

Travel Expenses means expenses incurred by the spouse or one parent to visit a hospitalised Member. The hospital must be more than 100km from the parent or spouse's normal place of residence.

Temporary Accommodation means the expenses incurred for up to (2) nights accommodation for this spouse or one (1) parent of the hospitalised member to stay in town or place closest to the hospital, so long as the hospital is more than 100km from their usual place of residence.

Reimbursement: up to \$1000

10 Out of Pocket Expenses

Should an insured person (a Member) be a non-income earner, this benefit can reimburse minor Out of Pocket Expenses not recoverable under the non-Medicare medical cost benefit. For example, if a Member (a non-income earner) is riding in the hills near Bright, has a fall, and cannot ride due to severe leg injuries, they can take a taxi to hospital and the taxi fare will be covered by their Member insurance. Then, if a registered GP treats the Member and recommends that they should not drive for 24 hours (perhaps due to the drugs prescribed as part of their treatment) and subsequently they need to stay in Bright an additional night, the Member can recover the cost of this additional night's accommodation through their Member insurance.

Reimbursement: up to \$200 per week subject to a maximum of \$5,000

11 Chauffeur Plan

Should an insured person (a Member) be partially incapacitated and unable to attend to a substantial part of his/her business commitment as a result of bodily injury and following proper medical advice from a legally qualified medical practitioner, we will pay for the hire of a taxi or chauffeur driven car or other costs necessarily incurred in maintaining your mobility to meet your scheduled business commitments.

Reimbursement is up to \$200 per week subject to a maximum of \$5,000. A three-day waiting period (excess) applies.

12 Emergency transport

Reimbursement: up to \$2,000