



Bicycle Victoria

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Personal Accident Insurance

Commercial in Confidence

Designed and Supplied by:

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Cover Summary

Personal Accident Section – Registered Members and Volunteers only

Who is Insured:	All Registered Members and All Registered Volunteers of Bicycle Victoria and Cycle Safe Club of Australia.
When does cover apply:	Any time the Registered Member is riding their bicycle and/or participating in paid BV events. Any time the Registered Volunteer is officially acting in a voluntary capacity on behalf of BV. Cover applies any where in the world.
How does cover apply:	The cover is designed to reimburse the Registered Member/Volunteer for related expenses and costs of an injury. Where a Registered Member/Volunteer sustains an injury, and there are costs and expenses associated with the treatment and recovery of that injury, the cover will reimburse such costs and expenses, according to the benefits outlined hereunder.
When does cover not apply:	There are a number of exclusions in the policy wording. Please refer to them for full details of when an injury will not be covered. In short, for Registered Members cover does not apply when not riding a bicycle and/or not attending a paid BV event, where cover applies already under Private Health Insurance, Workers Compensation, TAC and/or the like. For Registered Volunteers, cover does not apply when not officially acting on behalf of BV, where cover applies already under Private Health Insurance, Workers Compensation, TAC and/or the like.
Limits of Liability:	Refer attached Schedules
Excess:	Refer attached Schedules

Bicycle Victoria Personal Accident Insurance Schedule of Benefits - Members

Events 1 - Death	\$50,000
Events 2-14 - Capital Benefits	\$100,000 (maximum payment, refer page 7 of policy wording for scaled benefits)
Events 15 - Weekly Benefit	80% of weekly early earnings to a max \$1,000 per week

1. Overseas Medical/Repatriation Expenses	\$100,000
2. Non Medicare medical expense	85% of such expenses to a max \$7,500 with a sub limit of \$1,000 for Private Hospital Expenses
3. Student assistance expenses	\$200 per week, subject to a max \$5,000
4. Home help expenses	\$200 per week, subject to a max \$5,000
5. Parent inconvenience expenses	\$200 per week, subject to a max \$5,000
6. Rehabilitation	Up to \$10,000
7. Funeral Costs	Up to \$5,000
8. Home and/or Motor Vehicle Modification	Up to \$50,000
9. Travel Costs / Temporary Accommodation	Up to \$1,000
10. Out of Pocket	\$200 per week, subject to a max \$5,000
11. Chauffeur Plan	\$200 per week, subject to a max \$5,000

Waiting Period	Seven days will apply to Additional Benefits 3,4 & 5. Fourteen days will apply to Event 15 Weekly Benefits
Excess	\$100 applies in respect of Additional Benefit 10. \$150 applies in respect of Additional Benefit 2
Major Condition	Not covering expenses for private doctors & surgeons over their schedule fees

Bicycle Victoria Personal Accident Insurance Schedule of Benefits - Volunteers

Events 1 - Death	\$50,000
Events 2-14 - Capital Benefits	\$100,000 (maximum payment, refer page 7 of policy wording for scaled benefits)
Events 15 - Weekly Benefit	80% of weekly early earnings to a max \$1,000 per week

1. Overseas Medical/Repatriation Expenses	\$100,000
2. Non Medicare medical expense	85% of such expenses to a max \$7,500 with a sub limit of \$1,000 for Private Hospital Expenses
3. Student assistance expenses	\$200 per week, subject to a max \$5,000
4. Home help expenses	\$200 per week, subject to a max \$5,000
5. Parent inconvenience expenses	\$200 per week, subject to a max \$5,000
6. Rehabilitation	Up to \$10,000
7. Funeral Costs	Up to \$5,000
8. Home and/or Motor Vehicle Modification	Up to \$50,000
9. Travel Costs / Temporary Accommodation	Up to \$1,000
10. Out of Pocket	\$200 per week, subject to a max \$5,000
11. Chauffeur Plan	\$200 per week, subject to a max \$5,000 – extends to include medical appointments

Waiting Period	Seven days will apply to Additional Benefits 3,4 & 5 and Weekly Benefits
Excess	\$50 applies in respect of Additional Benefit 2 & 10
Major Condition	Not covering expenses for private doctors & surgeons over their schedule fees



Cycle Safe Club Personal Accident Insurance Schedule of Benefits - Members

Events 1 - Death	\$10,000
Events 2-14 - Capital Benefits	\$25,000 (maximum payment, refer page 7 of policy wording for scaled benefits)
Events 15 - Weekly Benefit	80% of weekly early earnings to a max \$1,000 per week

1. Overseas Medical/Repatriation Expenses	\$100,000
2. Non Medicare medical expense	85% of such expenses to a max \$7,500 with a sub limit of \$1,000 for Private Hospital Expenses
3. Student assistance expenses	\$200 per week, subject to a max \$5,000
4. Home help expenses	\$200 per week, subject to a max \$5,000
5. Parent inconvenience expenses	\$200 per week, subject to a max \$5,000
6. Rehabilitation	Up to \$10,000
7. Funeral Costs	Up to \$5,000
8. Home and/or Motor Vehicle Modification	Up to \$50,000
9. Travel Costs / Temporary Accommodation	Up to \$1,000
10. Out of Pocket	\$200 per week, subject to a max \$5,000
11. Chauffeur Plan	\$200 per week, subject to a max \$5,000

Waiting Period:	Seven days will apply to Additional Benefits 3,4 & 5. Fourteen days will apply to Event 15 Weekly Benefits
Excess:	\$100 applies in respect of Additional Benefit 10. \$150 applies in respect of Additional Benefit 2
Major Conditions:	Not covering expenses for private doctors & surgeons over their schedule fees.
At Fault States/Territories	Where accidents occur with vehicles/motorcycles, cover applies only if the member is undisputedly at fault.

Cycle Safe Club Personal Accident Insurance Schedule of Benefits - Volunteers

Events 1 - Death	\$10,000
Events 2-14 - Capital Benefits	\$25,000 (maximum payment, refer page 7 of policy wording for scaled benefits)
Events 15 - Weekly Benefit	80% of weekly early earnings to a max \$1,000 per week

1. Overseas Medical/Repatriation Expenses	\$100,000
2. Non Medicare medical expense	85% of such expenses to a max \$7,500 with a sub limit of \$1,000 for Private Hospital Expenses
3. Student assistance expenses	\$200 per week, subject to a max \$5,000
4. Home help expenses	\$200 per week, subject to a max \$5,000
5. Parent inconvenience expenses	\$200 per week, subject to a max \$5,000
6. Rehabilitation	Up to \$10,000
7. Funeral Costs	Up to \$5,000
8. Home and/or Motor Vehicle Modification	Up to \$50,000
9. Travel Costs / Temporary Accommodation	Up to \$1,000
10. Out of Pocket	\$200 per week, subject to a max \$5,000
11. Chauffeur Plan	\$200 per week, subject to a max \$5,000 – extends to include medical appointments

Waiting Period:	Seven days will apply to Additional Benefits 3,4 & 5 and Event 15 Weekly Benefits
Excess:	\$50 applies in respect of Additional Benefits 2 & 10.
Major Conditions:	Not covering expenses for private doctors & surgeons over their schedule fees.
At Fault States/Territories	Where accidents occur with vehicles/motorcycles, cover applies only if the member is undisputedly at fault.



Travel Insurance Section – Registered Members and Volunteers only

Who is Insured:

Only those Registered Members who have chosen the Travel Insurance Option.

All Registered Volunteers of Bicycle Victoria and Cycle Safe Club of Australia.

When does cover apply:

Any time the Registered Member is participating in a paid BV event. Anytime the Registered Volunteer is volunteering in an official capacity on behalf of BV during a paid BV event, and anytime when a Registered Member and/or Volunteer pays the registration for a BV paid event.

How does cover apply:

The cover is designed to reimburse the Registered Member/Volunteer for related expenses and costs of damage to baggage and travel documents sustained during participating in a BV paid event. The cover also extends to reimburse the Registered Member/Volunteer for related expenses and costs of any cancellation, curtailment, and/or loss of deposits associated with registration for a BV paid event.

When does cover not apply:

There are a number of exclusions in the policy wording. Please refer to them for full details of when an injury will not be covered. In short, when not participating in a paid BV event, where cover applies already under Private Health Insurance, Travel Insurance, Workers Compensation, TAC and/or the like.

Limits of Liability:

Refer attached Schedules

Excess:

Refer attached Schedules

Normal Personal Accident Insurance Benefits	Refer previous schedules
Cancellation/Curtailment/Loss of Deposits of Paid BV Events	100% limited to \$1000 per claim, with a \$150 excess
Baggage and Travel Documents including damage to bikes	Up to Max \$1,000