



ace insurance

BICYCLE VICTORIA PERSONAL ACCIDENT

POLICY WORDING AND PRODUCT DISCLOSURE STATEMENT (PDS)

Underwritten by
ACE Insurance Limited
ABN 23 001 642 020 AFSL No. 239687
28-34 O'Connell Street
Sydney NSW 2000

Arranged and distributed by:
Honan Insurance Brokers
ABN 670005 372 396 AFSL No. 246749
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BICYCLE VICTORIA PERSONAL ACCIDENT INSURANCE POLICY WORDING AND PRODUCT DISCLOSURE STATEMENT (PDS)

Important Information About This PDS

This PDS contains important information required under the *Corporations Act 2001 (the Act)* and has been prepared to assist You in understanding this Bicycle Victoria Personal Accident Insurance and making an informed choice about Your insurance requirements. This PDS sets out significant features of this insurance including its benefits and risks but does not form part of the insurance contract.

You should read the Policy Wording section in this document and the Schedule of this insurance, to obtain a complete description of all benefits, terms, conditions and exclusions relating to the cover offered under this insurance. Please read these documents carefully and ensure that You keep them in a safe place for future reference.

General Advice

Any general advice that may be contained within this PDS or accompanying material does not take into account Your individual objectives, financial situation or needs. You should consider the appropriateness of this product having regard to Your objectives, financial situation and needs. You need to decide if the limits, type and level of cover are appropriate for You.

Preparation Date

This PDS was prepared on 5 September 2005. Other documents form part of Our PDS and they are the Policy Wording and Schedule.

About the Insurer and the Broker

ACE Insurance Limited (ABN 23 001 642 020, AFS Licence No. 239687) (**ACE**) is the insurer of this product. In this PDS, "We", "Us", "Our" means ACE Insurance Limited. Our contact details are:

28-34 O'Connell Street SYDNEY NSW 2000

Telephone: 1800 815 675

Facsimile: (02) 9335 3467

Honan Insurance Brokers (ABN 67 005 372 396, AFS Licence No. 246 749) (Honan) is the broker of this insurance product. Honan arranges and distributes this insurance on ACE's behalf. In arranging and distributing this insurance, Honan acts on under its own AFS Licence.

Cover We Can Offer

When You apply for this insurance, Your details will be provided to ACE. We will use the information supplied to decide the terms of cover We will provide. We provide cover to You on the terms contained in the application, the Policy Wording and any other document including the most recent Schedule that We issue to You.

The Schedule will contain important information relevant to Your insurance including the period of insurance; Your premium, the limits (if optional) that You want for particular covers; and whether any standard terms need to be varied by way of endorsement.

All of these make up Your "Policy" with Us.

Introduction

The terms and conditions of the insurance cover are set out below. Please read the Policy Wording carefully, because it is binding. The level of cover is set out in the Schedule.

This Policy with the attached Schedule and endorsements, if any, are to be read together. Any words or expression, which is given a specific meaning in this Policy is to have that meaning wherever it appears.

The Insurance Cover

Provided The Named Organisation has paid the premium referred to in the Schedule and subject to the terms of this Policy, We agree to pay the benefits set out in this Policy following Injury.

Benefits are payable to the Insured Person, or in the case of Death, to their legal personal representative, other than Parents Inconvenience Expenses which are payable to the legal guardian of the Insured Person.

Summary of the Benefits

The following is a summary only and does not form part of the terms of Your insurance. We give examples of key benefits but You need to read the Bicycle Victoria Personal Accident Insurance Policy Wording which sets out the terms and conditions of this insurance to make sure it matches Your expectations. Key benefits include tailored cover for:

Personal Accident

Provides cover during the Period of Insurance for a broad range of specified Events including:

- Lump sum benefits for an Injury resulting in death, disablement and loss/use of senses and/or body parts.

Please refer to the Section entitled The Events in the Policy Wording for details of **benefits** and **conditions**.

Additional Cover

1. Overseas Medical Expenses and/or Repatriation Expenses
2. Non-Medicare Medical Expenses
3. Student Assistance Expenses
4. Home Help Expenses
5. Parent Inconvenience Expenses
6. Rehabilitation
7. Funeral Costs
8. Home and/or Motor Vehicle Modification
9. Travel Expenses and Temporary Accommodation
10. Chauffeur Plan.
11. Out of Pocket Expenses

Please refer to the Section entitled Additional Cover for full details of cover.

What We Do Not Cover Under the Policy

We shall not pay benefits in respect to any loss which results from self-inflicted injury, intoxicating liquor or a drug, war invasion or civil war, AIDS, pregnancy or childbirth and pre-existing medical condition.

Please refer to all the conditions and exclusions and the section **General Exclusions Under the Policy** for details of all general exclusions to make sure the cover We provide matches Your expectations.

Your Duty of Disclosure

New Customers

If You are purchasing this Policy for the first time, Your duty of disclosure is as follows:

What You must tell Us

When answering Our questions in the application form, You must be honest and You have a duty under law to tell Us anything known to You and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under the Policy and on what terms.

If We ask You to tell Us about exceptional circumstances, You are required to tell Us about each exceptional circumstance which is known to You and which You know or a reasonable person would be expected to know is relevant to Our decision to insure You and anyone else to be insured under the Policy.

You are not required to tell Us about a matter:

- that diminishes the risk to be undertaken by Us;
- that is of common knowledge;
- that We know or in the ordinary course of Our business ought to know; or
- if We have waived the requirement for You to tell Us.

Who needs to tell Us

You must answer Our questions in this way for You and for anyone else whom You want to be covered by the Policy.

If You do not tell Us

If You do not answer Our questions in this way, We may reduce or refuse to pay a claim or cancel the Policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the Policy as never having been in existence.

Existing Customers

If You intend to renew or have renewed this Policy, Your duty of disclosure is as follows:

What You must tell Us

Before You renew, extend, vary or reinstate this Policy, You have a duty to disclose to Us every matter that You know or could be reasonably expected to know is relevant to Our decision to renew the Policy and, if so, on what terms.

You are not required to tell Us about a matter:

- that diminishes the risk to be undertaken by Us;
- that is of common knowledge;
- that We know or in the ordinary course of Our business ought to know; or
- if We have waived the requirement for You to tell Us.

Who needs to tell Us

You must answer Our questions in this way for You and for anyone else whom You want to be covered by the Policy.

If You do not tell Us

If You do not answer Our questions in this way, We may reduce or refuse to pay a claim or cancel the Policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the Policy as never having been in existence.

Premium

All cover is subject to the payment of premium and the terms, conditions, exclusions and provisions of the Policy.

We take a number of factors into account when calculating your premium. Your risk profile, including the level of cover chosen, Your age, Your occupation and Your previous insurance history will have a significant impact on Your premium.

Your premium also includes any amounts payable in respect of compulsory government charges (including stamp duty where applicable). We will tell You, when You apply, what premium is payable, when it needs to be paid and how it can be paid.

If You fail to pay an instalment on time, then if an instalment remains unpaid for:

- at least ninety (90) days, We may refuse to pay a claim arising after payment was due; and
- We may cancel Your Policy.

We may change Your premium from the renewal date if We notify You of the change in writing prior to that date.

You should refer to the Policy for full terms and conditions.

DEFINITIONS

BICYCLE is an instrument designed to be powered by pedals, including assistance motors, not exceeding 200 watts or 50cc and includes any attached child seats and bicycle trailers.

THE NAMED ORGANISATION means the sporting organisation named in the Schedule.

INSURED PERSON means any current registered member and/or Family Member of The Named Organisation only whilst engaged in Sporting Activities; and any person who is not a registered member but who is a current registered volunteer of the Named Organisation only whilst engaged in Voluntary Activities on behalf of the Named Organisation.

WE, US and OUR means ACE Insurance Limited (ABN 23 001 642 020, AFS Licence No. 239687).

INJURY means bodily injury happening to an Insured Person whilst engaged in Sporting Activities resulting solely, directly and independently of any other cause in any of the Events provided such arises within twelve (12) months of the date of Injury. Injury shall include sickness directly resulting from medical or surgical treatment rendered necessary by such Injury.

OCCURRENCE means a happening including continuous exposure to the same or similar conditions which causes Injury which was not intended or expected or which could not reasonably have been expected.

SPORTING ACTIVITIES means whilst riding a Bicycle; participating in officially organised/sanctioned cycling events; competition, training and practice of the Named Organisation; staying away from home for the purpose of participating in officially organised/sanctioned cycling events anywhere in the world; direct travel to and from the Insured Person's residence, place of employment or The Named Organisation's premises from and to such officially organised/sanctioned cycling events.

VOLUNTARY ACTIVITIES means participating in officially organised/sanctioned administrative, voluntary activities, cycling events and social functions of the Named Organisation; staying away from home for the purpose of participating in officially organised/sanctioned administrative, voluntary activities, cycling events and social functions anywhere in the world; direct travel to and from the Insured Person's residence, place of employment or The Named Organisation's premises from and to such officially organised/sanctioned administrative, voluntary activities, cycling events and social functions of the Named Organisation.

OFFICIAL PAID BICYCLE VICTORIA MANAGED EVENT means an event managed by The Named Organisation whereby a registration payment is required by the participant.

WEEKLY EARNINGS means in the case of an employee the gross weekly base rate of pay exclusive of overtime payments, bonuses, commissions or allowances and in the case of any other person the average weekly gross income derived from personal exertion after deducting all expenses necessarily incurred in deriving that income, averaged over the prior six (6) months or over such shorter period as the Insured Person has been engaged in his or her usual occupation. Income derived from participation in The Sport is excluded.

THE SPORT means the sport of cycling.

FAMILY MEMBERSHIPS (currently defined as 'Family of 2' or 'Family 3+') can include up to two adults and any number of resident children to the age of 21 or 25 if full-time student/s. The adults must be the parents or legal guardians of the 'children'. All insured's must be living at the same residence at least 80% of the time (defined as any given three month period) with the following exception. In the case of divorced/estranged parents the family membership can include up to two adults (living at the same address) and any number of children (as defined above) where at least one of the adults is the parent or legal guardian of the 'children' and where they have occasional legal; 'access' to

the children. 'Adults' in a family membership must be cohabitating in that they are a married or a de facto couple. Same sex 'partnerships' are acceptable.

YOU/YOUR means the Insured named in the Schedule.

SCHEDULE means the Schedule attached to the Policy Wording or any subsequently substituted Schedule.

PERIOD OF INSURANCE means the period of time shown on the current Schedule.

POLICY means the Policy Wording and the Schedule.

POLICY WORDING means this document.

ACCIDENTAL DEATH means death occurring as a result of an Injury.

EVENT(S) means the event(s) described in the Table of Events set out in Personal Accident and Injury Cover.

PERMANENT means having lasted twelve (12) consecutive months and at the expiry of that period, being beyond hope of improvement.

TOTAL DISABLEMENT means the inability of the Insured Person to engage in or attend to any occupation or business.

TEMPORARY TOTAL DISABLEMENT means the temporary inability of the Insured Person to engage in their usual occupation or business duties, while they are under the regular care of and acting in accordance with the instructions or advice of a Doctor.

LOSS means in connection with:

- (a) a Limb, Permanent physical severance or Permanent total loss of the use of the Limb;
- (b) an eye, total and Permanent loss of all sight in the eye;
- (c) hearing, total and Permanent loss of hearing;
- (d) speech, total and Permanent loss of the ability to speak; and
- (e) which in each case is caused by Injury.

LIMB means the entire Limb between the shoulder and the wrist or between the hip and the ankle.

HAND means the entire hand below the wrist.

FOOT means the entire foot below the ankle.

FINGERS, THUMBS or TOES means the digits of a Hand or Foot.

QUADRIPLEGIA means the Loss of use of both arms and both legs.

PARAPLEGIA means the Loss of use of both legs and the Permanent Loss of use of part of or whole of the lower half of the body.

"SERIOUS INJURY OR SICKNESS" is one which is certified in writing by a legally qualified medical practitioner immediately the disorder is diagnosed or symptoms become apparent which is serious enough to warrant Your journey being cancelled or curtailed on medical grounds.

"RELATIVE" means the spouse, parent, parent-in-law, grand-parent, step-parent, child, step-child, grandchild, brother, brother-in-law, sister, sister-in-law, daughter-in-law, son-in-law, fiancée, half-brother, half-sister, niece or nephew of the Insured Person, provided such person(s) are under 80 years of age.

| | | |
|-----|--|------------------------|
| 1. | Death | 50% |
| 2. | Total and Permanent Loss of the use of both Hands | 100% |
| 3. | Total and Permanent Loss of the use of both Feet | 100% |
| 4. | Total and irrecoverable Loss of the sight in both Eyes | 100% |
| 5. | Quadriplegia | 100% |
| 6. | Paraplegia | 100% |
| 7. | Total and Permanent Disablement (other than Disablement resulting from events defined in 2,3,4,5 & 6) from engaging in or attending to any profession, business or occupation for which the Insured Person is reasonably qualified by education, training or experience provided that the compensation for this event shall not be payable until after such disablement has continued for a period of 12 consecutive months. | 100% |
| 8. | Total and Permanent Loss of the use of one Hand | 50% |
| 9. | Total and Permanent Loss of the use of one Foot | 50% |
| 10. | Total and irrecoverable Loss of all sight in one Eye | 50% |
| 11. | Total and Permanent Loss of all hearing | 50% |
| 12. | Total and Permanent Loss of one Thumb (both phalanges) | 30% |
| 13. | Fractured leg of patella with established non-union | 15% |
| 14. | Shortening of leg by at least 5cm | 10% |
| 15. | Temporary Total Disablement from engaging in or attending to the usual profession, business or occupation of the Insured Person | 80% of weekly earnings |

CONDITIONS RELATING TO THE PAYMENT OF COMPENSATION

1. If an Insured Person becomes entitled to compensation under more than one of the Events 1 to 15 in respect of the same Injury:
 - (a) Compensation shall not be payable for any Event if such Event is included in any other Event for which greater compensation is payable;
 - (b) compensation payable shall not exceed in the aggregate the compensation for Event 1
2. Except while cycling the compensation payable under events 1-7 is limited to 50% thereof, if the Injury occurs to the Insured Person whilst travelling to or from a Sporting Activities and/or Voluntary Activities.
3. After the Occurrence of any one of Events 2 to 11 there shall be no further liability to an Insured Person under this Policy for Injury sustained thereafter.
4. Compensation shall not be payable under Event 15 in excess of an aggregate of fifty two (52) weeks in respect of any one (1) Injury.
5. The amount of benefits payable under Event 15 shall not in any case exceed sums as specified in the Schedule.
6. Benefits shall not be payable unless an Insured Person shall as soon as possible after the happening of an Injury obtain and follow proper medical advice from a legally qualified medical practitioner or a chiropractor who is a member of the Australian Chiropractors' Association or equivalent overseas body.
7. 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 cycle.

AGGREGATE LIMIT OF LIABILITY

Our total liability for all claims in respect of Injury to one or more Insured Persons arising out of any one Occurrence shall not exceed \$2,000,000.

Our total liability for all claims in respect of Injury to a person over the age of 75 arising out of any one Occurrence shall not exceed \$100,000.

EXCLUDED PERIOD

In respect to Event 15 no benefits will be payable for the first fourteen (14) days in respect of each period of disablement arising out of any one Injury. The benefit period shall be reduced by this excluded period.

ADDITIONAL BENEFITS

In addition to the benefits above, We will pay up to the amount specified in the Schedule for the following costs and expenses provided they are incurred within twelve (12) months of the Injury which entitles an Insured Person to a claim under this Policy; and incurred within Australia or New Zealand. (This does not apply to Additional Benefit 1)

Overseas Medical Expenses and/or Repatriation Expenses

“Overseas Medical Expenses” means emergency medical, surgical, hospital, ambulance service, dentists or orthodontic services and other costs of treatment incurred outside of Australia, 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 on the written advice of a legally qualified medical practitioner.

Non-Medicare Medical Expenses for a dentist, orthodontic services prescribed by a surgeon, physiotherapist, chiropractor, osteopath, naturopath, acupuncturist and massage service after referral by a legally qualified medical practitioner. Provided such expenses are not recoverable from any other source.

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

No expenses will be payable for the first seven (7) days in respect of each claim made under this additional benefit.

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

No expenses will be payable for the first seven (7) days in respect of each claim made under this additional benefit.

Parent Inconvenience Expenses incurred by parents of an Insured Person for visits to the Insured Person whilst hospitalised. Provided that this benefit is only payable, where the Insured Person is a full time student, under the age of twenty-one (21) years.

No expenses will be payable for the first seven (7) days in respect of each claim made under this additional benefit.

Rehabilitation following an Insured Person being rendered paraplegic, quadriplegic or totally and permanently disabled. Provided such costs and expenses are prescribed by a legally qualified medical practitioner.

Funeral Costs following the death of an Insured Person.

Home and/or Motor Vehicle Modification required as a result of an Insured Person being rendered paraplegic, quadriplegic or totally and permanently disabled. Such modification must be necessary to accommodate the physical disability of the Insured Person.

Travel Expenses and Temporary Accommodation

“Travel Expenses” means the expenses incurred by the spouse or one (1) parent of the hospitalised member for visiting purposes only, so long as the hospital is more than 100km from their usual place of residence.

“Temporary Accommodation” means the expenses incurred for up to two (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.

Chauffeur Plan Should an Insured Person be partially incapacitated and unable to attend to a substantial part of his/her business and where afforded related medical commitments as a result of bodily Injury and a legally qualified medical practitioner

certifies this, We will pay for the hire of a taxi or a chauffeur driven car or other costs necessarily incurred in maintaining your mobility to meet Your scheduled business commitments up to the amount shown on the policy Schedule provided that the injury is sustained during the Period of Insurance and continues for a period in excess of three (3) days.

Out of Pocket Expenses Should an Insured Person be a non-income earner, the benefit under Event 15 - Weekly Benefit is limited to \$200.00 per week payable upon production of invoices and receipts by the Insured for such expenses attributable directly to such Disablement to a maximum of \$5,000.

ENDORSEMENT - LOSS OF DEPOSITS

Extent of Cover

This endorsement applies only to Insured Persons whilst participating on an Official Paid Bicycle Victoria Managed Event.

| *Sum Insured - 100% AND/OR ENTRY FEE*

1. We will pay the unused non refundable portion of travel and events costs paid in advance should Your participation in the Official Paid Bicycle Victoria Managed Event be cancelled or curtailed as a result of:
 - a) the unexpected death or Serious Injury Or Sickness, occurring after Your Policy becomes operative, of You or any of Your Relatives or a close business associate resident in Australia or of any close friend and travelling companion who holds confirmed bookings to travel with You,
 - b) unforeseen cancellation or curtailment of scheduled public transport services,
 - c) Your quarantine or jury service,
 - d) financial collapse of carriers or tour operators,
 - e) natural disaster or hijack of any aircraft or public transport conveyance,
 - f) You, being a full-time student, having to sit for supplementary academic examinations,
 - g) You, being retrenched from Your usual full-time employment.
2. Alternatively, We will pay You for reasonable and necessary associated penalty costs resulting from the emergency rearrangement of such travel tickets as a direct result of:
 - a) unforeseen cancellation or curtailment of scheduled public transport services,
 - b) the unexpected death or Serious Injury Or Sickness of You, Your travelling companion, a Relative in Australia or close business associate occurring between the date Your Policy became operative and the commencement of the Official Paid Bicycle Victoria Managed Event providing that the amount payable does not exceed total outright cancellation charges.

ENDORSEMENT - BAGGAGE AND TRAVEL DOCUMENTS

Extent of Cover

This endorsement applies only to Insured Persons whilst participating on an Official Paid Bicycle Victoria Managed Event

SUM INSURED - up to \$1,000

We will pay:-

1. (Subject to due allowance for wear and tear, depreciation or betterment) by cash or at Our option by reinstatement, repair or replacement for:
 - a) loss of or damage to personal effects such as those usually carried or worn by tourists and travellers (other than household effects and furniture) which are owned by You and taken or purchased at the Official Paid Bicycle Victoria Managed Event by You occurring during the Term of Insurance,
 - b) loss of or damage to, unaccompanied personal effects, as above, owned by You occurring during the Term of Insurance provided they are transported by the same carrier (or its nominee) provided such transport is based on Your travel tickets.
2. The maximum sum payable for:-
 - a) jewellery shall not exceed 50% of the total Sum Insured under this Section.
 - b) any one article or for any loss consisting of articles in a pair or set shall not exceed \$400 for accidental loss, theft or unauthorised use of travellers cheques, passports, travel tickets, credit cards and petrol coupons taken on the Official Paid Bicycle Victoria Managed Event and occurring during the Term of Insurance. We will also reimburse You for reasonable transportation costs to obtain necessary replacement documents provided such documents are for Your personal use only and that You comply with the conditions under which the documents are issued.

You shall not be entitled to recover any loss under this Section unless You report such loss to the police or appropriate authority within 9 days and a written acknowledgement from the authority to which the loss was reported be obtained and forwarded to Us when claiming.

EXCLUSIONS (applicable to Baggage and Travel Documents)

We will not pay under this Section for:-

1. Loss of or damage to:-
 - a) glass, fragile or brittle articles, spectacles, contact lenses dentures, unless caused by fire, burglary, theft or accident to the conveyance in which they are being carried,
 - b) cash, bank notes, stamps, postal or money orders, bonds securities, negotiable instruments,
 - c) personal effects caused by cleaning, dyeing, alteration, repairing restoring, climatic conditions, moth or vermin,
 - d) personal effects due to confiscation or detention by customs or other authorities.
2. Loss, destruction or damage which is otherwise insured or recoverable from the Carrier.
3.
 - a) Damage and/or breakage of any sporting equipment whilst it is in Your use,
 - b) loss of or damage to surf boards.
4. Loss of or damage to personal effects whilst left in any motor vehicle or caravan unless there is forcible and violent entry into such vehicle or caravan.

ENDORSEMENT - NEW ZEALAND

This policy is to apply the following endorsements for Insured Persons residing in the Commonwealth of New Zealand.

All other terms and conditions of the Policy remain unaltered.

In addition to the benefits above, We will pay up to the amount specified in The Schedule for the following costs and expenses provided they are incurred within twelve (12) months of the Injury which entitles an Insured Person to a claim under this Policy:

1. **Overseas Medical Expenses and/or Repatriation Expenses**

"Overseas Medical Expenses" means emergency medical, surgical, hospital, ambulance service, dentists or orthodontic services and other costs of treatment incurred outside of 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 New Zealand on the written advice of a legally qualified medical practitioner.

2. **Non-ACC Medical Expenses** for a dentist, orthodontic services prescribed by a surgeon, physiotherapist, chiropractor, osteopath, naturopath, acupuncturist and massage service after referral by a legally qualified medical practitioner. Provided such expenses are not recoverable from any other source. Private Hospital Expenses are excluded. Compensation paid under Event 15 forms an excess for further expenses claimed under this additional benefit where such expenses are resulting from the same injury.

| | |
|---|---|
| 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 |
| Additional Benefits | |
| 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 – Volunteers 7 days for all. |
| Excess | \$100 applies in respect of Additional Benefit 10. \$150 applies in respect of Additional Benefit 2 – Volunteers \$50 for all. |
| Major Condition | Not covering expenses for private doctors & surgeons over their schedule fees |

Schedule of Benefits - Cycle Safe Club 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 |
| Additional Benefits | |
| 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– Volunteers 7 days for all. |
| 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. – Volunteers \$50 for all. |
| At Fault States/Territories | Where accidents occur with vehicles/motorcycles, cover applies only if the member is undisputedly at fault. |

Schedule of Benefits – Bicycle Victoria 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 |
| Additional Benefits | |
| 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 |

Schedule of Benefits – Cycle Safe Club 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 |
| Additional Benefits | |
| 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. |

Schedule of Benefits – New Zealand Members and 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 |
| Additional Benefits | |
| 1. Overseas Medical/Repatriation Expenses | \$100,000 |
| 2. Non ACC medical expense | 85% of such expenses to a max \$1,000 |
| 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 (7) days will apply to Additional Benefits 3,4 & 5 and fourteen (14) days 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. Available only to New Zealand citizens and permanent residents. Private Hospital Expenses excluded |

GENERAL EXCLUSIONS UNDER THE POLICY

1. This insurance shall not apply to any loss, Injury, damage, liability, Event or sickness that results from:
 - (a) intentional self-injury, suicide or any such attempted act;
 - (b) Acquired Immune Deficiency Syndrome or Human Immunodeficiency Virus (HIV) infection or any other sexually communicable disease;
 - (c) childbirth, pregnancy or any complications arising from such conditions;
 - (d) an Insured Person being under the influence of intoxicating liquor or of a drug (other than a drug taken or administered by and in accordance with the advice of a legally qualified medical practitioner), or being addicted to intoxicating liquor or to a drug;
 - (e) an Insured Person taking part in a riot or civil commotion, or acting maliciously;
 - (f) any invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution insurrection, military or usurped power, looting, sacking or pillage following any of these;
 - (g) the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by radio-activity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel;
 - (h) an Insured Person flying or engaging in any other aerial activity unless as a passenger in a properly licensed aircraft;
 - (i) an injury, medical condition, infirmity, or weakness sustained by an Insured Person, or known to have existed, prior to the commencement of this Insurance.
 - (j) sickness, disease or physical impairment unless sustained as a result of an Insured Persons Sporting Activities. This does not apply to Endorsements Loss of Deposits and Baggage and Travel Documents
 - (k) 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.
 - (l) caused by or resulting from participation in motor cycling with an engine capacity of more than 185cc (whether as a driver or passenger) hunting, racing (other than on Bicycle), polo playing, hand or tow gliding, football, parachuting, mountaineering or rock climbing necessitating the use of ropes or guides.
2. This insurance shall not apply to any Injury to an Insured Person if, at the time of the Injury, such person has resided outside the Commonwealth of Australia for a period in excess of twelve (12) consecutive months.
3. This insurance shall not apply where compensation is available through TAC, workers compensation or equivalent legislation, private health insurance, except for any amounts which are not recoverable under such alternative compensation arrangements.
4. This insurance shall not apply to persons who are not permanent residents and/or citizens of Australia. However, this exclusion shall not apply to persons who are residing in Australia on a work or student visa of twelve (12) months or more.
5. This insurance shall not provide cover for expenses of private doctors or surgeons over and above the scheduled fee.

We shall not pay any expenses, the payment of which would constitute "health insurance business" as defined under the National Health Act, 1953 (Cth).

CLAIMS

1. Written notice containing full particulars of any Event in respect of which a claim is to be made shall be given to Us as soon as possible after it occurs. No claim shall be payable unless Our claim form is properly completed and the appropriate sections of the claim form signed by the attending physician/medical practitioner, verifying that the Injury sustained is consistent with a bike crash.
2. An Insured Person must give to Us at their expense all certificates and evidence reasonably required by Us as to any claim under this Policy.
3. An Insured Person must give to Us, at their expense proof of their average weekly earnings in the six months prior to Injury.
4. We shall be entitled at Our own expense to require an Insured Person to submit to a medical examination or examinations as often as required.
5. We shall be entitled at Our own expense to have a post mortem examination carried out.
6. We will not pay any benefits under this Policy and We may treat the Policy as though it never existed if a dishonest or fraudulent claim is made by an Insured Person, but only in relation to that Insured Person.

CANCELLATION

1. The Named Organisation may at any time cancel this Policy by giving written notice to Us. We shall retain or shall be entitled to the premium for the period during which this Policy has been in force based on Our usual cancellation rates.
2. We may at any time cancel this policy by giving The Named Organisation written notice where they have failed to comply with the duty of utmost good faith, failed to comply with the duty of disclosure, made a misrepresentation before the contract was entered into failed to comply with a provision of the contract including a provision with respect of payment of a premium or made a fraudulent claim. Upon cancellation by Us, the Named Organisation shall be entitled to a pro rata refund of premium based on the unexpired Period of Insurance.
3. Written notification may be given by prepaid ordinary mail and notice shall be deemed to have been given at the expiration of the period of the ordinary course of delivery.

WAIVER OF CONDITIONS

If We intentionally waive any of the provisions in this contract then We will do so in writing. A waiver is not valid unless it is in writing.

Code of Practice

Our Adoption of the Code

The General Insurance Code of Practice (**the Code**) describes standards of good practice and service to be met by General Insurance Companies. As part of Our commitment to serving You, We have adopted the Code. Further information on the Code is available from Us.

Dispute Resolution

We have developed an internal procedure for dispute resolution in accordance with the Code. If at any time You have an unresolved complaint about Our products or services, You can use Our internal dispute resolution process. Your query or complaint will then be reviewed and We will respond within fifteen (15) working days. If Your dispute involves a claim and You are unhappy with Our internal review of Your complaint, You may take Your complaint, at no cost to You, to the Claims Review Panel Scheme run by the Insurance Ombudsman Service Ltd. (**IOS**). This external dispute resolution panel can make decisions which We are obliged to comply with. The IOS can be contacted at:

PO Box 561

Collins Street West
MELBOURNE VIC 8007

Telephone: 1300 780 808
Facsimile: (03) 9621 2060
Email: ios@insuranceombudsman.com.au
Website: www.insuranceombudsman.com.au

Further information about DS is available on request. A brochure describing Our disputes resolution procedures in more detail is available on request.

Privacy Statement

ACE wants to ensure that Our policyholders are confident that any personal information collected by Us is treated with the appropriate degree of confidentiality and privacy. To ensure this, ACE belongs to the General Insurance Information Privacy Code, a voluntary code aimed at providing policyholders with best practice for privacy queries and complaints. Full details of ACE's Privacy Policy are available on request.

Privacy Commitment

The following points explain why We collect and how We use Your information:

Collection of Your personal information

We collect only relevant information necessary to provide competitive insurance products and services.

How We use Your personal information

We use the information to provide insurance products and services and to issue and administer insurance policies.

Disclosure of Your information

We limit the release of personal information. We will not sell customer information to telemarketing companies. We will share information only when necessary to market and administer Our own insurance products and services and when required by law.

Your medical information is confidential

We will not use or share, internally or with any third parties, medical information for any purpose other than insurance underwriting or administration of a customer's policy or claim, as required by law or as authorised by You.

We require strict privacy protection in Our business relationships

We only engage in ventures with strategic partners that follow strict confidentiality requirements.

How to make a privacy complaint

Should You be unhappy about our treatment of Your personal information, please write to the Privacy Officer (*ACE Insurance Limited GPO Box 4907, SYDNEY NSW 2001*) clearly setting out the nature of Your concern and Our Privacy Disputes Panel will respond within fifteen (15) working days. If You require assistance in lodging Your complaint please call 1800 815 675.

The Privacy Officer has the appropriate authority to deal with Your complaint and can refer Your complaint, if You are not satisfied with the result to the Privacy Compliance Committee at IOS Limited. Should Your complaint not be resolved by the Privacy Compliance Committee it can be referred to the Federal Privacy Commissioner. If another code adjudicator or the Federal Privacy Commissioner could more appropriately deal with Your complaint, then ACE or IOS Limited can refer it to them.

How to Access, Correct or Update Your Information

You will always have access to any personal information about You that We hold. Should You wish to be provided with a copy of this information please contact Our *Privacy Officer* at ACE Insurance Limited GPO Box 4907 SYDNEY NSW 2001.

Your request will be actioned within fifteen (15) working days and copies of the information will be posted to Your current address. If You wish to correct any of the information please contact Our Customer Relations Team on 1800 815 675 or e-mail customer.relations@ace-ina.com. ACE will provide any information We hold, provided the information is not the subject of claim or legal proceedings or the request is not frivolous or vexatious.

Updating this PDS

Information in this PDS may be updated where necessary. A paper copy of any updated information is available to You at no cost by calling ACE. ACE will issue You with a new PDS or a supplementary PDS, where the update is to rectify a misleading or deceptive statement or an omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain this insurance.

How to Contact Us

If You need to contact Us, have any questions or would like any further information regarding the Policy, refer to Our contact details under the heading "About the insurer and the broker".