

# SUMMARY OF INSURANCE FOR **BICYCLE QUEENSLAND**

## MEMBER INSURANCE PROGRAM

2018/2019



### INTRODUCTION

V-Insurance is the insurance broker for Bicycle Queensland (BQ) and has worked closely with BQ to design this insurance program for members. This insurance cover applies when members are riding their bike on a 24/7 basis, including commuting to work, on a training ride or participating in an organised cycling event (excluding a race), and travel to and from these activities. This brochure is only a summary of the cover. If additional cover is required above this standard cover, please contact V-Insurance Group for an individual quotation.

### WHO IS INSURED?

This program covers Bicycle Queensland, including all members, temporary members (for events only), accredited coaches, race directors, accredited officials, directors, executives and volunteers of Bicycle Queensland.

### WHAT IS COVERED?

This program incorporates three covers;

- Public Liability
- Professional Indemnity
- Personal Accident

### WHAT IS NOT COVERED?

- Bicycles and associated equipment
- Personal Property

### Public and Products Liability Insurance

#### SCOPE OF COVER

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the World. Individual members are covered for any cycling activities 24 hours a day, 7 days a week.

#### LIMIT OF LIABILITY

The cover provided is up to a maximum of \$20,000,000.

#### EXCESS

There is a \$1,000 policy excess payable for bodily injury and/or property damage claims.

The payment of the excess is the responsibility of the defending party and will not be paid by Bicycle Queensland unless otherwise agreed.

### Professional Indemnity Insurance

#### SCOPE OF COVER

Provides indemnity to a ride leader or official if they are held liable for an error or incorrect advice which results in injury or property damage to a third party.

#### LIMIT OF LIABILITY

The cover provided is up to a maximum of \$5,000,000.

#### EXCESS

There is a \$1,000 policy excess payable for bodily injury and or property damage claims.

### Personal Accident Insurance

#### SCOPE OF COVER

The scope of cover for the BQ personal accident policy is as follows; For registered members, benefits are applicable to injury occurring during any and all bike riding activities 24 hours a day, 7 days a week, unless an Insured Person(s) is competing in a race.

This section provides cover for members aged between 2 and 100 years of age. The policy produces worldwide coverage.

#### BENEFITS

The main benefits under the Personal Accident policy are listed below:

##### 1) DEATH & PERMANENT INJURIES

A lump sum benefit is payable in the event of death or a Permanent Disability. The scale of benefits is defined in the policy. The death benefit for members is \$50,000 and \$75,000 for volunteers (other than anyone under 18 and over 65 years old \$20,000 maximum). The paraplegia and quadriplegia benefit is \$100,000.

##### 2) NON-MEDICARE MEDICAL EXPENSES

This covers insured persons for NON-MEDICARE medical expenses. The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover. Note: Only NON-MEDICARE items are claimable (i.e. the "Medicare gap" is not claimable due to government legislation). The most common "Non-Medicare" expenses include:

- Private Hospital Bed & Theatre Fees
- Ambulance
- Physiotherapy
- Dental
- Chiropractic
- Osteopathy

Medical expenses that are covered by Medicare (i.e. not covered by this sports injury policy) include:

- Doctor's Fees
- Anaesthetist's Fees
- Surgeon's Fees
- X-rays

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[www.vinsurancegroup.com/bicycleqld](http://www.vinsurancegroup.com/bicycleqld)



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## BENEFIT

Reimbursement up to 85% of Non-Medicare medical costs, to a maximum of \$7,500 per injury.

## EXCESS

\$50 excess applies to each injury. \$Nil excess applies if the member has cover under a Private Health Fund.

## CONDITIONS

- i) If a member belongs to a private health fund, they must claim from that fund first.
- ii) Non-Medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the date of injury.

## 3) LOSS OF INCOME

This benefit provides cover for insured persons who are disabled from an injury relating to events covered and are unable to work.

## BENEFIT

85% of your income up to a maximum of \$800 per week.

## EXCESS

There is no benefit claimable for the first 28 days that you are away from work as a result of injury.

## BENEFIT PERIOD

26 weeks from the date of injury.

## 4) STUDENT HELP WEEKLY BENEFIT

Reimburses 100% of actual costs up to a maximum of \$200 per week for costs actually incurred for tutoring to assist the full time student. This benefit is increased to \$500 per week for volunteers.

## EXCESS

7 days.

## BENEFIT PERIOD

26 weeks from the date of injury.

## OTHER BENEFITS INCLUDED BUT NOT LISTED ABOVE ARE:

- Domestic home help—non income earners
- Parents Inconvenience Benefit
- Rehabilitation Benefit
- Bed Care Benefit
- Funeral Expenses
- Out of Pocket Expenses
- Chauffeur Plan
- Counselling Benefit
- Overseas Medical / Repatriation Expenses
- Broken Bones

Further details relating to the above benefits as well as the policy conditions are contained in the Pen Underwriting Personal Accident Product Disclosure Statement & Policy Wording.

## HOW TO MAKE A CLAIM?

### PERSONAL ACCIDENT

- A claim form will need to be completed and submitted as soon as possible, you can obtain a copy of the claim form from the BQ Insurance website;  
[www.vinsurancegroup.com/bicycleqld](http://www.vinsurancegroup.com/bicycleqld)
- Once you have completed your claim form send to the BQ Personal Accident claims handler, Fullerton Health, along with all original receipts (unless retained by your health fund). Fullerton Health will process your claim and arrange payment to you.

### PROFESSIONAL INDEMNITY & PUBLIC AND PRODUCTS LIABILITY

In the event of a liability claim, do not admit liability under any circumstances. Contact Bicycle Queensland immediately to notify any incidents on ph: 3844 1144.

## COMPREHENSIVE POLICY DOCUMENTS

Should you have any enquiries about this insurance policy complete details of the insurance program can be viewed via [www.vinsurancegroup.com/bicycleqld](http://www.vinsurancegroup.com/bicycleqld)



## IMPORTANT NOTES

- 1) This summary of cover provides factual information about the Bicycle Queensland Insurance Program.
- 2) This information is only a summary of the cover provided. The policies with full conditions are available by contacting Bicycle Queensland or going to [www.vinsurancegroup.com/bicycleqld](http://www.vinsurancegroup.com/bicycleqld)
- 3) This insurance program commenced on 31 January 2018 and expires on 31 January 2019.
- 4) V-Insurance Group has arranged this insurance program to provide benefits to those registered members of Bicycle Queensland who, through injury or accident, incur financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare gap. In addition to these policies all members are encouraged to take out Private Health and Income Protection Insurance.
- 5) Bicycle Queensland is not and does not represent itself as licensed insurance brokers by endorsing the products outlined in this brochure.
- 6) The insurer for the Public Liability & Professional Indemnity Program is ATC Insurance Solutions Pty Ltd for and on behalf of Certain Underwriter's at Lloyd's of London. The insurer for the Personal Accident Program is Pen Underwriting on behalf of Certain Underwriters at Lloyd's of London

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