



Insurance Summary

Bicycle Network membership includes premium bike riding insurance which provides cover in these three very important ways – medical coverage, income protection and third-party coverage.

Who is insured?

This insurance product/s cover Bicycle Network* Covered Persons who are registered members and registered volunteers. All Covered Persons who are registered members are covered when riding their bicycle or scooter (excluding a race) and/or participating in a Bicycle Network event. All Covered Persons who are registered volunteers are covered when officially acting in a voluntary capacity on behalf of Bicycle Network.

There are benefits in the policy that cover everyone up to the age of 101 years, however, there are some changes to limits of cover once you reach 75 years of age.

What is not covered?

- Any expenses for which a Medicare benefit is payable including the Medicare gap (Federal legislation precludes us from doing so).
- Property (bicycles, accessories etc.) except where covered under a Trip.
- Members are not covered by this insurance policy when participating in a timed event (race).
- This is not a comprehensive list of what is not covered under the policies. For full please read the appropriate Policy Disclosure Statement and Policy Schedule for the full terms, conditions, and exclusions that apply.

Third-party Liability Insurance

This insurance** provides protection for Covered Persons against any legal liability owing due to their negligence while riding their bike anywhere in the world, excluding the US and Canada. This covers the insured if they damage someone else's property or cause bodily injury.

For full details, please read the [Sports Underwriting Australia](#)

[Platinum Liability Amateur Sports Policy Wording](#) and [Policy Schedule](#) for the terms, conditions, and exclusions that apply.

Benefit Amount

- \$5,000,000 limit
- Excess: \$1,000 payable for bodily injury and property damage claims

Personal Accident and Income Protection Insurance

This insurance*** provides Personal Accident cover for Covered Persons who are registered members and volunteers. Some benefits are not payable where Covered Persons are injured whilst riding for remuneration or financial reward.

For full details, please refer to the [ATC Insurance Solutions Sport Personal Accident Insurance Product Disclosure Statement \(PDS\)](#), [Policy Wording](#), and [Policy Schedule](#) for the terms, conditions, limits, and exclusions that apply.

What is covered?

Accidental Death & Total Disablement

Lump sum payments:

- Accidental Death up to \$50,000 (Under 18s limited to \$5,000)

- Permanent Total Disablement (Quadriplegia/Paraplegia) up to \$100,000 (Incl. under 18s)

Non-Medicare Medical Expenses

- This benefit covers the Covered Person for Non-Medicare medical expenses (excluding any expenses for which a Medicare benefit is payable).

Benefit Amount:

- 85% of costs up to \$10,000 per injury
- Excess: \$50 for each injury (no Excess payable for any claims made under this benefit, where the Private Health Insurance has been first claimed against)
- Costs will only be reimbursed up to 52 weeks from when the injury occurred

Weekly injury benefit (loss of Salary)

This benefit provides the Covered Persons supplementary income when they are unable to work or are working in a reduced capacity due to Temporary Total or Temporary Partial Disablement (as defined in the policy).

Benefit Amount

- 85% of income up to a maximum of \$1,000 per week
- Waiting period: 14 days
- Benefit period: 52 weeks
- No cover available for over 75's
- No cover when riding for remuneration or financial reward

Chauffeur Benefit

This benefit provides the Covered Person cover for taxi/chauffeur costs to and from normal place of residence and work. Medical evidence is required from a doctor or specialist to certify the Covered Person is unable to drive or travel on other modes of public transport.

Benefit Amount

- \$5,000
- Excess: Nil

Emergency Help Benefit

This benefit provides the Covered Person a weekly benefit for emergency help (from a recognised home assistance agency) for expenses incurred or loss of Salary to caring Spouse or Partner if a Bodily Injury stops the Covered Person from caring from themselves in their home (e.g., staying home to care, shopping, washing, cooking, bathing, house cleaning).

Benefit Amount

- Up to \$200 per week for up to 52 weeks
- Excess: Nil

Member's Event Benefits

Our members have some extra cover during our events.

Loss of deposits

This benefit provides a Covered Person with up to \$1,500 (less \$200 excess) cover for loss of deposits for entry fees, travel and accommodation expenses paid in advance by the Covered Person in the event of cancellation of travel to a paid Bicycle Network event.***

Baggage & Travel Documents

This benefit provides a Covered Person cover for loss or damage to bikes, clothing, baggage, and travel documents (limit \$400 per item) when a Covered Person is participating in a paid Bicycle Network event. Coverage up to \$1,000 (less a \$150 excess).***

Additional Benefits

- Out of pocket expenses – \$500 per week up to \$5,000
- Parent, Spouse or Partner Inconvenience – \$200 per week up to \$5,000
- Childcare Benefit – \$5,000
- Modification Expenses – \$10,000
- Counselling Support – up to \$2,000 limited at \$200 per week
- Student Tutorial Costs – up to \$200 per week up to \$5,000
- Coma Benefit – up to \$500 per week for 26 weeks
- Education Fund Benefit – up to \$5,000 per family
- Funeral Expenses Benefit – up to \$5,000
- Replacement Bike Hire Benefit – \$500

This is not a comprehensive list of what is not covered under the policy. Please read the [PDS](#), [Schedule](#) and [SPDS](#) for full details of the benefits and limitations including terms and conditions.

Special Notes

This is a summary of the cover provided. It is not intended to provide a comprehensive overview of the cover available under the policy. For full details, please refer to the [ATC Insurance Solutions Sport Personal Accident Insurance Product Disclosure Statement \(PDS\)](#), Policy Wording, and [Policy Schedule](#) for the terms, conditions, limits, and exclusions that apply.

* Other organisations covered by this policy are Cycle Safe Club of Australia and Bicycle Tasmania.

** Bicycle Network Incorporated (ARBN 054 009 871) is a registered charity (Bicycle Network) and the operator of the bicycle social network. The complimentary Personal Liability Insurance is underwritten by Sports Underwriting Australia Limited, ABN 53 119 852 096, AFSL 302484 (Sports Underwriting) under a group policy held by Bicycle Network. Bicycle Network do not provide advice about the insurance or whether it is appropriate for your needs, financial situation or objectives. Access to this insurance is provided to Bicycle Network members in accordance with section 48 of the Insurance Contracts Act 1984 (Cth) and members do not have a contract with Sports Underwriting and cannot cancel or vary the cover. As a member, you are not obliged to accept any of the benefit of the cover. However, if you wish to make a claim under the cover provided, you will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in the Product Disclosure Statement.

*** For full details, please refer to the ATC Insurance Solutions Product Disclosure Statement (PDS), Policy Wording, and Policy Schedule for the terms, conditions, limits, and exclusions that apply. Bicycle Network Incorporated (ARBN 054 009 871) is a registered charity (Bicycle Network) and the operator of the bicycle social network. The complimentary Personal Accident Insurance is underwritten by ATC Insurance Solutions Pty Ltd (ATC) on behalf of certain underwriters at Lloyd's, ABN 25 121 360 978, AFSL 305802, under a group policy held by Bicycle Network. Bicycle Network do not provide advice about the insurance or whether it is appropriate for your needs, financial situation, or objectives. Access to this insurance is provided to Bicycle Network members in accordance with section 48 of the Insurance Contracts Act 1984 (Cth) and members do not have a contract with ATC and cannot cancel or vary the cover. As a member, you are not obliged to accept any of the benefit of the cover. However, if you wish to make a claim under the cover provided, you will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in the Product Disclosure Statement and Policy Wording. This Personal Accident Insurance is held by Bicycle Network and is subject to terms, conditions, limits, and exclusions. Please read the [ATC Sports Personal Accident Insurance Products Disclosure Statement \(PDS\)](#), Policy Wording and [Policy Schedule](#) for full terms, conditions, and limits.

Making a claim

Please call us on 1800 639 634 to book a time to speak with our Riders' Rights team about making a claim.