1. Public and Products Liability

2. Professional Indemnity

3. Personal Accident Benefits

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

1) Death & Permanent Injuries

A lump sum benefit is payable in the event of an accidental death or a Permanent Disability. The scale of benefits is included below:

- Death (members aged between 18-65 years of age) $50,000
- Death (members aged under 18 and over 65 years) $20,000
- Death for volunteers $100,000

2. Capital Benefits excluding Death $100,000

3. Permanent Quadriplegia / Paraplegia $100,000

WHO IS INSURED?

This program covers Bicycle South Australia, appropriately registered Bike SA Corporate Members, registered members and all non-participating officials of Bike SA, all coaches, judges, committee members, employees, voluntary workers and work experience students.

WHAT IS COVERED?

This program incorporates three covers;

1. Public and Products Liability
2. Professional Indemnity
3. Personal Accident

WHAT IS NOT COVERED?

Bicycles and associated equipment.

PUBLIC & 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.

Limit of Liability

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

Excess

There is a $750 policy excess in respect of Bike SA member claims. The defending party is responsible for the payment of the excess.

PERSONAL ACCIDENT INSURANCE

Scope of Cover

The scope of cover for the Bike SA 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, unless an Insured Person(s) is competing in an event / race that is not conducted under the endorsed protocols of Bike SA.

This section provides cover for members aged 2-100 years of age.

Benefits

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

1) Death & Permanent Injuries

A lump sum benefit is payable in the event of an accidental death or a Permanent Disability. The scale of benefits is included below:

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2. Capital Benefits excluding Death $100,000

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WHAT IS NOT COVERED?

Bicycles and associated equipment.

Public & Products Liability Insurance

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WHAT IS NOT COVERED?

Bicycles and associated equipment.

Public & Products Liability Insurance

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- Death for volunteers $100,000

2. Capital Benefits excluding Death $100,000

3. Permanent Quadriplegia / Paraplegia $100,000

WHAT IS NOT COVERED?

Bicycles and associated equipment.
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 (ie. 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 (ie. not covered by this sports injury policy) include:

- Doctor’s Fees
- Nurse’s Fees
- X-rays

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 $750 per week whichever is the lesser.

**Excess**

There is no benefit claimable for the first 21 days that you are away from your place of learning as a result of injury.

**Benefit Period**

52 weeks from the date of injury.

4) Student Tutorial Benefit
Pays 100% of actual expenses incurred for home tutorial by a qualified tutor up to $200 per week to assist the full time student.

**Excess**

There is no benefit claimable for the first 14 days that you are away from your place of learning as a result of injury.

**Benefit Period**

52 weeks from the date of injury.

5) Domestic Home Help - Non Income Earners
A member not in receipt of pre-disability earnings will be paid for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred provided that; such child-minding services and domestic help are carried out by persons other than members of the Insured Person(s) family or other relatives or person(s) permanently living with the Insured Person(s); and such help is certified necessary by a legally qualified medical practitioner.

**Benefit**

100% of expenses incurred up to a maximum of $200 per week for up to a maximum of 52 weeks.

**Excess**

14 days.

**Other benefits available (see policy wording for details):**

- Rehabilitation Benefit
- Bedcare Benefit
- Funeral expenses
- Unexpired Membership Benefit
- Travel Expenses and Accommodation
- Parents Inconvenience Benefit
- Home & Motor Modification Benefit

Further details relating to the above benefits as well as the policy conditions are contained in the Blend Insurance Personal Accident Product Disclosure Statement & Policy Wording. To obtain a copy of the wording, please contact Bike SA or visit www.vinsurancegroup.com/BikeSA.

**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 Bike SA insurance website, www.vinsurancegroup.com/BikeSA. The declaration on the claim form needs to be signed by Bike SA.

- Please return your completed your claim form and all original receipts (unless retained by your health fund) to Corporate Services Network. They will process the claim and arrange payment to you.

**PUBLIC LIABILITY**

In the event of a liability claim, do not admit liability under any circumstances. Contact V-Insurance Group immediately to notify any incidents on ph: 1300 945 547 or email: sports@vinsurancegroup.com

**ENQUIRIES?**

Should you have any enquiries about this insurance program please contact V-Insurance Group Pty Ltd;

Phone: (02) 8599 8660 or local call cost only 1300 945 547

Email: sports@vinsurancegroup.com

www.vinsurancegroup.com/BikeSA