

## **WestCycle Membership Terms and Conditions**

## Insurance

WestCycle has negotiated a group insurance policy provided to our members as part of WestCycle membership. This insurance is arranged by Arthur J. Gallagher & Co. (Aust.) Limited operating under Australian Financial Services License No. 238312, their Financial Services Guide (FSG) can be viewed on the following link.

Cover under the member insurance is provided to the members of WestCycle who hold a membership that is/was current at the time of incident. The coverage, terms and conditions of the member insurance are negotiated annually and subject to change. The insurance arranged does not consider your needs, objectives, or financials situation. You should consider if the insurance is suitable for you and read the Product Disclosure Statement (PDS) for full terms and conditions and exclusions, this can be viewed on our website.

WestCycle do not hold an Australian Financial Services Licence (AFSL) and as such can only provide basic information about the member insurance, as set out on this website.

Any queries should be directed to Gallagher on 03 9021 7700 or via https://www.ajg.com/au/connect-with-us/.

## **WestCycle Membership Refund Policy**

We value our members and appreciate their support for our organisation. However, we understand that sometimes circumstances may change, and members may wish to cancel their membership and request a refund.

If you are not satisfied with your membership or have changed your mind, you may request a full or partial refund of your membership fees within 14 days of joining or renewing your membership.

To request a refund, please contact us at info@westcycle.org.au or phone (08) 6336 9688 and provide your name, membership number, and reason for requesting a refund. We will process your refund request within 10 business days of receiving it. We will issue the refund using the same payment method that you used to pay for your membership.





Please note that we may deduct any transaction fees or charges incurred by us from the refund amount.

Alternatively, you may choose to donate your refundable fees to WestCycle to help us continue our work to support WA riders. If you would like to cancel your membership but donate your membership fees, please let us know when you contact us.

The WestCycle Membership Team
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