



MEMBERSHIP INSURANCE DISCLOSURE

Receipt of Payments

Membership Insurance forms part of WestCycle membership, it cannot be altered or modified to suit any particular member's needs or insurance requirements. It is purchased by WestCycle on behalf of its registered volunteers and registered members, and insurance premiums are paid by WestCycle as an organisation out of its own funds. There are no obligations of registered volunteers or registered members to pay any insurance premiums to the insurer. There are no rebates paid to WestCycle, nor to registered volunteers or registered members, from the insurer, nor from the insurance broker.

Currency of Policy and Information about cancellation and non-renewal

Membership Insurance cover commences at the time the WestCycle membership commences. Insurance cover ceases at the time the WestCycle membership ceases, such as non-renewal of the WestCycle membership.

WestCycle will take reasonable steps to provide information to its registered volunteers and registered members so that they may check with WestCycle's insurance broker and insurers that the membership insurance issued remains current.

WestCycle will also take reasonable steps to promptly bring to the attention of registered volunteers and registered members if the membership insurance will not apply for the period that has been represented or the membership insurance is or likely to be cancelled or not renewed.

Compensation Arrangements

WestCycle, with their AFS Licensee, and their Insurer, compensate any registered volunteer or registered member, in accordance with the membership insurance cover and benefits, who suffers loss or damage as a result of WestCycle's failure to comply with the above notification obligations.

Disclosure of Basic Information and Statements

The Membership Insurance forms part of the WestCycle membership, it cannot be altered or modified to suit any particular member's needs or insurance requirements. It is designed to reimburse the registered volunteers and registered members for costs and expenses they incur resulting from an injury when riding their bicycle.

WestCycle manage their membership and in doing so also provide limited assistance to volunteers and members with regards to providing factual membership insurance information as well as assistance in registering membership insurance related claims.

For registered members, Membership Insurance cover commences at the time the WestCycle membership commences. For registered volunteers, Membership Insurance commences at the time when a volunteer is acting in an official voluntary capacity on behalf of WestCycle.

A summary of the membership insurance benefits and nature of the insurance cover is available on the WestCycle website.

Any registered volunteer and registered member of WestCycle can request a copy of the membership insurance terms and conditions directly from WestCycle or their insurance broker as outlined below. They will receive this membership insurance information free of charge and within 14 business days of receiving the request.

To verify currency of membership insurance or for any further information about the membership insurance cover, please contact:

Tresidder Insurance Group
116 Yarra Street Geelong, 3220
T: 03 5226 5999
W: www.tresidders.com.au

Western Australia from start to finish

Please consider obtaining your own financial product advice from an appropriately authorised AFS licensee if you are not an AFS licensee or an authorised representative of a licensee.