

# PERSONAL ACCIDENT & PUBLIC LIABILITY INSURANCE COVER



Benefit	Details	Limit
Income replacement	We'll pay you up to 80% of your weekly earnings for 52 weeks starting 14 days after the incident. - to a maximum of \$1,000 per week.	\$1,000 per week
Non-Medicare medical expenses	We'll cover expenses not recoverable from another source such as Medicare or Private Health Insurance. The things we cover are dental, orthodontic prescribed by a surgeon, physiotherapy, chiropractic, osteopathy, acupuncture, massage and occupational therapy after referral by a legally qualified medical practitioner. You'll just have to pay the first \$150.	85% of costs to a maximum of \$7,500
Rehabilitation expenses	If you're permanently injured and eligible for a lump sum benefit and loss of income benefit, we'll pay for any other necessary rehabilitation costs as long as the rehabilitation program is prescribed by a legally qualified medical practitioner.	\$10,000
Home help expenses	We'll cover any recognised agency costs as well as loss of income for your partner or spouse if he or she has to help you at home, starting 7 days after the incident.	\$200 per week up to a total of \$5,000
Chauffer plan	If you're injured and unable to drive or travel on public transport, we'll cover the reasonable cost of a taxi or chauffeur car to take you from your place of residence to work and back as long as this is certified by a legally qualified practitioner.	\$200 per week up to a total of \$5,000
Home and motor vehicle modifications	If you're permanently injured and eligible for a capital benefit payment, you can claim additional expenses for modifications to your home and vehicle.	\$10,000
Overseas riding	If you're injured while riding a bike outside Australia we'll pay for medical expenses by a legally qualified medical practitioner not recoverable from another source. We'll also pay any additional travel and accommodation costs to get you back to Australia on the written advice of a legally qualified medical practitioner and which is not recoverable from another source	\$50,000
Counselling support	If you witness the death of a cyclist or if you suffer death, quadriplegia or paraplegia, we will pay for you and/or a family member to receive counselling support by a legally qualified medical practitioner.	\$200 per week up to \$2,000
Travel insurance on WestCycle events	If you are unable to participate in an event run by WestCycle that you have paid for in advance and subject to meeting the coverage requirements, we'll reimburse you your loss of deposits. If you are participating in a WestCycle event you have paid for, we'll reimburse you for loss or damage to your bike, clothing, baggage and/or travel documents subject to meeting the coverage requirement. You'll just have to pay the first \$200 for loss of deposits and \$150 for damage.	\$1,500 for deposit. \$400 per items up to a maximum of \$1,000 for damaged/lost property
Parent inconvenience expenses	If you are a full time student under 25 years of age and are injured while cycling resulting in a hospital stay, we'll pay your custodial parents while you are in hospital for any time beyond 7 days.	\$200 per week up to a maximum of \$5,000
Permanently Injured or Disabled	We will pay you a lump sum if you are permanently disabled and/or lose the use of one of your senses or body parts.	Maximum of \$50,000 (benefit are scaled depending on injury)
Death lump sum payment	We will pay your estate \$25,000 if your injury results in death.	\$25,000
Funeral	We will provide an additional payment to cover funeral costs.	\$5,000
Out of Pocket Expenses	We'll pay any necessary expenses incurred that are not covered anywhere else on our policy such as medical aids i.e. crutches or braces, medicines, transport costs to and from medical appointment.	\$200 per week up to a maximum of \$5,000

## PUBLIC LIABILITY COVER

Damage to someone else's property	You'll be covered for any damage to another person's tangible property if you are found legally liable for causing the damage whilst riding your bike. You'll just have to pay the first \$1000.	\$5 million
Injury to someone else	You'll be covered for expenses incurred by any person you have caused bodily injury or death whilst riding your bike and you are found legally liable for the cause of injury/death. You'll have to pay the first \$1,000.	\$5 million

\*This document is for illustrative purposes only, please see the formal policy documents for full terms and conditions and exclusions.