



# WESTCYCLE RIDE SECURE MEMBERSHIP

## INSURANCE COVER DETAILS



BENEFITS	PERSONAL ACCIDENT INSURANCE COVER	LIMIT
Income replacement	We'll pay up to 80% of your weekly earnings, for up to 52 weeks, starting 14 days after the incident.	\$1,000 per week
Non-Medicare medical expenses	We'll cover expenses that are not recoverable from another source such as Medicare or private health insurance. This includes dental, physio, chiro, osteo and massage if referred by a legally qualified medical practitioner (LQMP). You pay the first \$150.	85% of costs to a limit 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 rehab costs as long as it is prescribed by a LQMP.	\$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 \$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 chauffer car to take you from home to work and back, as long as this is certified by a LQMP.	\$200 per week up to \$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.	\$10,000
Overseas riding	If you're injured while riding a bike outside Australia, we'll pay for medical expenses by a LQMP not recoverable from any other source. We'll also pay any additional travel and accommodation costs to get you back to Australia on the written advice from a LQMP.	\$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 from a LQMP.	\$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, we'll reimburse you for deposits lost subject to meeting the coverage requirements. This may include any loss or damage to your bike, clothing, baggage and/or travel documents. You just pay the first \$200 for lost deposits and \$150 for damage.	\$1,500 for deposits. \$400 per item up to \$1,000
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 for your custodial parents while you're in hospital for any time beyond 7 days.	\$200 per week up to \$5,000
Permanently injured or disabled	We will pay you a lump sum if you are permanently disabled or lose the use of one or more of your senses or body parts.	Maximum of \$50,000
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 pay any necessary expenses incurred that are not covered anywhere else on our policy such as medical aids, medicine or transport to / from medical appointments.	\$200 per week up to \$5,000
BENEFITS	PUBLIC LIABILITY INSURANCE COVER	LIMIT
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.	\$5 million
Injury to someone else	You'll be covered for any 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 just have to pay the first \$1,000.	\$5 million

**For more information visit [westcycle.org.au/membership](https://westcycle.org.au/membership)**

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