



WESTCYCLE ERIDE ESSENTIAL 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.	\$500 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 \$100.	85% of costs to a limit of \$3000
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.	\$5,000
Domestic duties/home help	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.	\$200 per week up to \$5,000
Driver services	If you're injured and unable to drive or travel on public transport, we'll cover the reasonable cost of a taxi or car ride share service to take you from home to work and back, as long as this is certified by a LQMP.	\$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 principle residence, workplace or vehicle.	\$10,000
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.	\$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 \$25,000
Death lump sum payment	We will pay your estate \$10,000 if your injury results in death.	\$10,000
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

PUBLIC LIABILITY INSURANCE COVER IS NOT INCLUDED IN ERIDE ESSENTIALS OR ERIDE EXTRA COVER

Details and exclusions eRideable means an electric rideable device, such as a scooter or skateboard, that: has at least one wheel; is designed to be used by only one person; is no more than 125cm long, 70cm wide and 135cm high; is 25kg or less; and has a speed limit of 25km/h on level ground.

No cover is provided if an Insured Person is under the age of 16 at the time of the Accident or where an accident results from a rider being in breach of any specific local restrictions and/or road rules. The rider must be wearing a compliant helmet and must not be under the influence of alcohol or drugs.

E-bikes are not included in eRide Essential or eRide Extra, but is covered under Ride Secure.

For more information visit westcycle.org.au/membership

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