

Member Information - Insurance

Public Liability Insurance

The Over 55 Cycling Club holds Public Liability Insurance to provide cover for the Committee and the membership. This insurance covers the Club in cases of being sued for negligence on official Club events as follows:

- a third party suing the Club,
- a third party suing a Club member for actions on a Club ride or at a Club activity, and
- a Club member suing the Club.

Members should note that the Club Public Liability Insurance does not provide any cover for members for an incident that may occur while riding in other than official Club events.

An example of when no cover would be in place is when the Club cancels a ride due to hot weather however members have gathered and still decide to ride either the original ride or a shortened route.

The Club recommends that members should hold Public Liability Insurance for other than Club riding activities. This recommendation is formed on the basis of recent litigation that has occurred around cycling incidents. The results of litigation on members should they be found liable for costs could be disastrous.

Members should review their Home and Contents Policy in the first instance as many such policies include a provision for legal liability in the case of incidents outside the home. A minimum cover of \$5,000,000 would be appropriate. Should a member not have such a policy or the policy they have does not provide cover then members could obtain Public Liability Insurance via commercial providers or by joining an organisation such as Bicycling WA (BWA). The cost of Public Liability Insurance is approximately \$60 from Velosure or Wiggle while membership of an organisation such as BWA is approximately \$100. It should be noted that membership of BWA includes benefits other than Public Liability Insurance. BWA also provides a Personal Injury Insurance as part of membership.

Personal Accident Insurance

The Over 55 Cycling Club **does not hold** any Personal Accident Insurance cover for members at any time or for any activity, official or otherwise.

The Club recommends that members review the need for Personal Accident Insurance however **the Club makes no recommendation that members should or should not hold Personal Accident Insurance.** For information of members membership of BWA does provide members with Personal Accident Insurance. A synopsis of the level of cover is as follows.

Bicycling WA Personal Accident Insurance

- Income replacement: \$1,000 per week
- Non Medicare medical costs: \$7,500
- Home help expenses: \$100 per week , max \$2,500
- Permanent injury: \$100,000

- Death: \$50,000
- Funeral: \$5,000

Website Details

- Bike Incident - www.canberratimes.com.au Oct 31 2014
- Bicycling WA - <https://www.bwa.org.au/shop/>
- Bicycle Network - www.bicyclenetwork.com.au/
- Cycling Australia - www.cycling.org.au
- Velosure - <https://velosure.com.au/contents/liability-insurance>