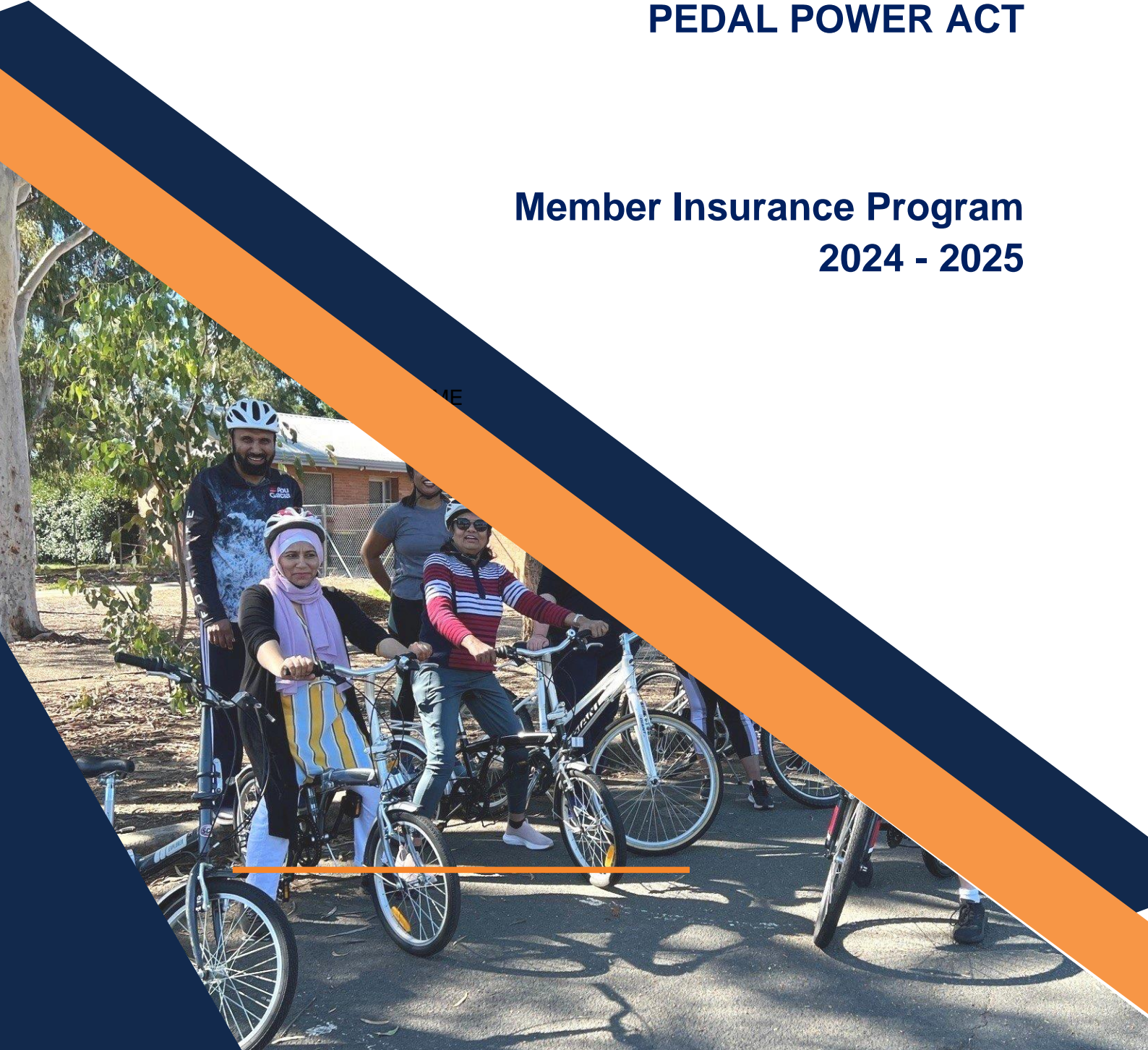


Summary of Insurance

PEDAL POWER ACT

Member Insurance Program 2024 - 2025



Introduction

Who Is Insured?

This program covers Pedal Power ACT including all members, temporary members (for events only), officials, directors, executives and volunteers of Pedal Power ACT.

What Is Covered?

1. Public Liability
2. Personal Accident

What Is Not Covered?

1. Bicycles and associated equipment
2. Personal Property
3. Racing or competitive events unless organized and sanctioned by Pedal Power.

Public Liability Insurance

Scope Of Cover

This policy protects insured entities and members if they are found liable for a negligent act resulting in property damage or bodily injury worldwide. Individual members are covered for cycling activities 24 hours a day, 7 days a week.

Limit Of Liability

The cover provided is up to a maximum of \$5,000,000.

Excess

A \$1,000 policy excess applies to bodily injury and property damage claims. The defending party is responsible for the excess payment unless otherwise agreed by Pedal Power ACT.

Personal Accident Insurance

Scope Of Cover

In regard to the Personal Accident cover provided by Pedal Power ACT's members insurance program anywhere in the world.



Cover under the Policy applies whilst a Covered Person is riding their bicycle, e-bike or e-scooter and/or participating in organised social or fundraising events, meetings, official functions or competitions organised on behalf of Pedal Power ACT or engaged in voluntary work on behalf of Pedal Power ACT.

Benefits

The main benefits under the Personal Accident Policy as listed below:

1) Death & Permanent Injuries

A lump sum benefit is payable in the event of death or a Permanent Disability. The scale of benefits is defined in the policy. The death benefit for members is:

- Members Aged Under 65 Years: \$25,000
- Members Aged 65 Years or Older: \$10,000
- Voluntary Workers: \$50,000

2) Non-Medicare Medical Expenses

This covers insured people for NON-MEDICARE medical expenses up to a maximum amount of \$10,000 with a \$50 excess per claim.

The policy is for reimbursement only. This is a reimbursement policy—members must pay expenses first and claim reimbursement. Note: Only NON-MEDICARE items are claimable (ie. the “Medicare gap” is not claimable due to government legislation).

Non-Medicare Medical Expenses are expenses for sustaining a Bodily Injury; for doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:

- | | |
|-------------------------|---------------------|
| - Medical | - Surgical |
| - X-ray | - Chiropractic care |
| - Osteopathic | - Physiotherapy |
| - Hospital Nursing care | - Treatment |

Non-Medicare Medical Expenses do not include dental treatment, unless such treatment is necessarily required to teeth (other than dentures which are not covered) and is caused by the Bodily Injury referenced above.

Conditions:

- If a member has private health insurance, they must claim from that fund first.
- Expenses must be incurred within 52 weeks of the injury date



3) Income Support

In case a member is injured and unable to work due to an accident while riding their bicycle.

Here's how it works:

- **Payment Amount:** The insured will receive the lesser of **\$1,200 per week or 85% of their salary** (whichever is lower).
- **Payment Duration:** This benefit is payable for up to **52 weeks** (1 year), meaning if the insured is unable to work for an extended period, they can receive financial support for up to a year.
- **Waiting Period:** The payments do not start immediately. There is a **7-day waiting period**, meaning the insured must be off work for at least 7 days before they start receiving benefits.
- **Sick Leave Requirement:** If the member has any available sick leave, they may need to use it before receiving income support. Once their sick leave is exhausted, the 7-day waiting period will begin, and payments will start afterward if they are still unable to work.

Other Benefits Available but Not Listed are:

- Return to Work Assistance
- Tuition or Advice Expenses
- Independent Financial Advice
- Dependent Child Supplement
- Orphaned Benefit
- Modification Expenses
- Student Tutorial Costs
- Bed Care
- Accommodation and Transport Expenses
- Education Fund Benefit
- Out of Pocket Expenses
- Childcare Benefit

How To Make A Claim

Personal Accident

1. Complete a claim form, available on the Pedal Power ACT insurance website or [here](#).
2. The declaration must be signed by Pedal Power ACT.
3. Submit the completed form along with original receipts (unless retained by your health fund) to Pedal Power ACT.
4. Pedal Power ACT will forward the claim to Enrizen Insurance, who will process it with the insurer, Chubb.

Public Liability

1. **Do not admit liability under any circumstances.**
2. Contact Enrizen Insurance immediately at +61 (2) 8316 3950.
3. Complete and submit the required [form](#)

Enquiries

For further enquiries about this insurance program please contact Enrizen Insurance

Phone: +61 (2) 8316 3950

Email: enquiries@enrizen.com.au

www.enrizen.com.au

LEGAL NOTES

This summary provides factual information about the Pedal Power ACT Insurance Program.

- Full policy details are available by contacting Pedal Power ACT.
- The insurance program runs from **30 November 2024 to 30 November 2025**.
- Enrizen Insurance has arranged this program to offer financial assistance to registered members who suffer injury or accidents.
- The program aims to maintain protection at minimal cost, but **it does not provide 100% coverage for all losses**.
- **Federal Government Legislation prohibits insurance companies from covering Medicare-related services, including the Medicare Gap.**
- Members are encouraged to take out **Private Health and Income Protection insurance**.

Disclaimer: Pedal Power ACT does not represent itself as a licensed insurance broker and does not endorse the products outlined in this brochure.

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