



CYCLING AND INSURANCE

We all love cycling with Banyule BUG and the fun, freedom, fresh air, fitness and friendships that go with it. However, cycling is an activity which involves inherent risk. A crash may leave a rider with significant injuries which, apart from pain and suffering, can result in medical expenses, disability and loss of income through being unable to work, plus the damage that might be done to bike and equipment.

If the accident involves a third party¹ (eg, another person) there could be injury to that person or damage to their property for which the rider might become legally liable. The financial consequences of third-party accidents can be very serious.

All riders must consider the potential consequences of an accident and whether they have adequate insurance protection for other people and themselves. It is **strongly recommended** that all riders ensure — **at an absolute minimum** — they have insurance which provides cover against third-party personal and property liability throughout the year. Cover for personal injury and/or bike damage should be the next level to consider.

What Insurance Cover Comes with Banyule BUG Membership?

The primary aim of Banyule BUG's insurance policies is to protect the club and its members from claims for bodily injury or property damage suffered by a third party. Two key points apply to Banyule BUG's insurance cover:

- Available **only** to registered members who are fully paid-up at the time of the incident. Does not apply to non-members who have come along to a BBUG ride.
- Applies **only** to sanctioned Banyule BUG activities such as scheduled rides, meetings, social functions or fund-raising. Does not cover any other cycling activities.

Included are:

- **Public Liability Insurance** which provides members and club's officers with up to \$20 million cover for legal liability to pay compensation in respect of bodily injury to a third-party or damage to a third-party's property.
- **Professional Indemnity** up to \$1 million for legal defence of claims made against the business operations of Banyule BUG.
- **Management Liability** up to \$1 million for a wrongful act by an officer of the club.

A BBUG member who has a typical fall and suffers cuts, grazes or broken bones is **not covered** for injuries and any subsequent medical expenses, plus **not covered** for any damage to the bike or equipment. There is also **no cover** for any accidents which occur outside scheduled BUG rides. For all these reasons it makes sense for riders to have their own accident and ambulance insurance which covers them at all times.

Any event giving rise to a claim needs to be unintentional, non-fraudulent and reasonable care should be taken to prevent and/or minimise losses. There are many other conditions, exclusions and definitions in the full policy documents, which are some 48 pages in length. These can be made available to members, on request.

¹ *third-party liability and public liability are interchangeable terms*

Examples Of Insurance Options

Ambulance Cover

Very important to ensure you have ambulance cover, either by direct membership of Ambulance Victoria or as part of your health insurance. No cover might mean ambulance fees of \$2000 and counting if you're involved in an accident that requires paramedical assistance. You'll be taken to a public hospital, at which treatment is free, but charged for the trips.

Transport Accident Commission (TAC)

If your cycling accident involves contact with a motor vehicle, tram or train, the Victorian TAC will provide medical expenses, income assistance and the services you require as a result of your injury. Also covers a cyclist hitting a stationary vehicle but TAC will not cover expenses for an accident that did not involve vehicular contact. Visit their website at <http://www.tac.vic.gov.au>. Particularly useful information <https://www.tac.vic.gov.au/what-to-do-after-an-accident/who-can-claim-with-the-tac>

Bicycle Network (BN)

Bicycle Network is a non-profit cycling advocacy and support group with headquarters in Melbourne. Annual membership cost \$137 and includes personal injury and third-party liability cover while riding, throughout the year. Includes loss of earnings up to \$1000 per week and some medical and disability related expenses, plus lump sum benefits for permanent injury and death. No cover for damage to the bike or equipment. Detailed information about BN is online at www.bicyclenetwork.com.au. Click [here](#) for a summary of their insurance coverage.

Other Clubs and Associations

Cycling Clubs and Associations that promote competition, eg Auscycling, may offer personal accident and public liability insurance as part of membership. These policies typically provide benefits including loss of earnings, some medical and disability related expenses and lump sum benefits for permanent injury or death. Cover may be directly related to particular events, such as *Around The Bay* or similar. Information on Auscycling's policies [here](#). Cover starts at \$139/year.

Commercial Insurers

Quite a few companies combine bike and rider insurance with home & contents insurance — www.bikesureonline.com.au is one example of many. Some will separate out the bike cover from the home & contents components. Theft of bikes is covered in many regular home & content policies. Some also include third-party cover for bodily injury and property damage.

Insurance for individual bikes is available but can be expensive. For example, a \$5,000 e-bike will cost around \$22/month and likely cover accidental damage, theft, accessories, etc. Conditions can be quite restrictive, such as the use of specified locks. Look at the [Velosure](#) website as an examples.

The best way is to pop "bicycle insurance" into a web browser and take it from there. Ultimately, read through the full policy or seek professional advice to ensure you get the insurance cover you want.