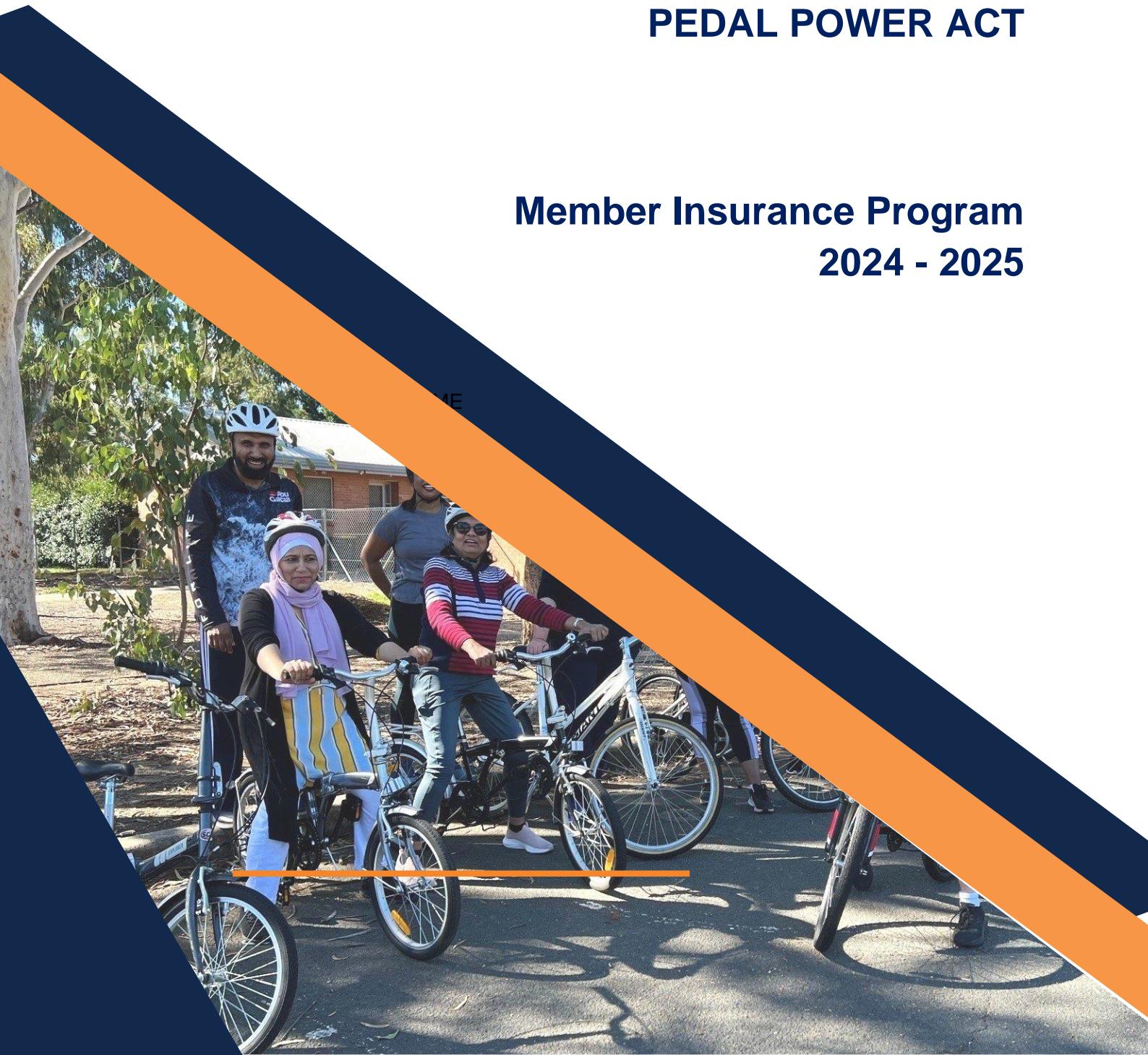


**ENRIZENONE**

## **Summary of Insurance**

### **PEDAL POWER ACT**

### **Member Insurance Program 2024 - 2025**



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## Introduction

Enrizen Insurance is the insurance broker for Pedal Power ACT and has worked closely with them to design this insurance program for members.

This insurance cover applies when members are participating in cycling (including 3-wheel trikes, e-bikes, and e-scooters) on a 24/7 basis, including commuting to work, on a training ride or competing in a race / event (when organised by Pedal Power ACT) and travel to and from these activities.

This brochure is a summary of the cover only. If additional cover is required to this standard cover, please contact Enrizen for an individual quotation.

### 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? •

Bicycles and associated equipment • Personal Property

## Public Liability Insurance

### Scope Of Cover

This policy provides protection for insured entities and members that are held liable for a negligent act that results in property damage or bodily injury anywhere in the world. Individual members are covered for any 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

There is a \$1,000 policy excess payable for bodily injury and/or property damage claims. The payment of the excess is the responsibility of the defending party and will not be paid by Pedal Power ACT unless otherwise agreed.

## Personal Accident Insurance

### Scope Of Cover

In regard to the Personal Accident cover provided by Pedal Power ACT's members insurance program; •

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. An excess of \$50 applies to each and every claim.

The policy is for reimbursement only. That is, the member must pay the account and then claim reimbursement under this insurance cover. 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:

<ul style="list-style-type: none"> <li>- Medical</li> <li>- X-ray</li> <li>- Osteopathic</li> <li>- Hospital Nursing</li> </ul>	<ul style="list-style-type: none"> <li>- Surgical</li> <li>- Chiropractic</li> <li>- Physiotherapy</li> <li>- Treatment</li> </ul>
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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 belongs to a private health fund, they must claim from that fund first.
- (ii) Non-Medicare medical costs are only reimbursed by this policy if incurred within 52 weeks from the

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**

A claim form will need to be completed and submitted as soon as possible. You can obtain a copy of the claim form from the Pedal Power ACT insurance website, or [here](#)

The declaration on the claim form needs to be signed by Pedal Power ACT.

Once you have completed your claim form forward to Pedal Power ACT, along with all original receipts (unless retained by your health fund) and they will forward to Enrizen insurance who will process your claim on your behalf to the insurer, Chubb.

**Public Liability**

In the event of a liability claim, do not admit liability under any circumstances. Contact Enrizen Insurance immediately to notify any incidents on ph.: +61 (2) 8316 3950 and complete the [form](#)

## Enquiries

Should you have any enquiries about this insurance program please contact Enrizen Insurance

Phone: +61 (2) 8599 8660 or 1300 172 321

Email: [enquiries@enrizen.com.au](mailto:enquiries@enrizen.com.au)

[www.enrizen.com.au](http://www.enrizen.com.au)

### LEGAL NOTES

1. This is summary of cover provides factual information about the Pedal Power ACT Insurance Program.
2. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Pedal Power ACT
3. This insurance program commenced on 30 November 2024 and expires on 30 November 2025.
4. Enrizen Insurance has arranged this insurance program to provide benefits to those registered members of Pedal Power ACT who, through injury or accident have incurred financial loss and who would otherwise not have received assistance. The program seeks to provide benefits to those most exposed and to maintain protection at the lowest possible cost to membership. It therefore cannot provide 100% cover or a benefit for every loss that occurs. Federal Government Legislation prevents insurance companies from paying any insurance benefit for a medical service that is covered by Medicare. This legislation also applies to the Medicare Gap. In addition to these policies all members are encouraged to take out Private Health and Income Protection insurance.
5. Pedal Power ACT is not and does not represent itself as licensed insurance brokers by endorsing the products outlined in this brochure.

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