

V Insurance webinar for Bicycle NSW affiliated BUGS

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V Insurance webinar for Bicycle NSW affiliated BUGs

On 18 February 2021, Rob Veale (Managing Director V Insurance) and Alistair Ferguson (CEO Bicycle NSW) presented an insurance webinar for Bicycle NSW (BNSW) affiliated BUGs.

Rob started by explaining V Insurance is the largest sports insurance broker in Australia. As V Insurance is a broker not an insurance company, they do not process claims but instead they work on behalf of their customers (BNSW, BNSW Members and BNSW affiliated BUGs). The insurer is SLE Worldwide.

A BNSW Membership includes two insurance policies: Public Liability *and* Personal Accident. Below you will find a detailed overview as given by Rob.

Public Indemnity / Liability Cover

This is an important insurance product because other insurance products that include a liability component (such as a Velosure policy) generally leave cyclists exposed as it is not as complete as the Public Liability insurance provided by V Insurance / BNSW.

Home / Contents insurance policies, for instance, are designed to protect homeowners against public liability claims arising from accidents by visitors in / around their home (for instance, a fall, trip or dog bite). As household insurance is very competitive, there can be a significant difference in cover and scope between the different insurance providers and exclusions may vary.

NB: BUG members who are not BNSW Members are **not** covered for Public Liability under the BUG insurance cover provided by BNSW.

In fact, BUG members/riders who do not have sufficient Public Liability cover can leave the group as a whole vulnerable. The reliance on other insurance options can put other riders in a difficult situation if the rider with insufficient insurance cover causes an accident and is held liable for costs.

Who is covered/insured?

BNSW / BNSW Members / Officials / BNSW accredited Ride Leaders / BNSW affiliated BUGs

Scope of coverage

Australia & NZ 24/7

Exclusion

Bicycle races (except when organised by BNSW)
Riding for commercial purposes
Covid 19
Sexual assault or molestation

Policy limits

Public Liability cover is up \$20 million with an excess of \$1,000 for property damage and \$500 for personal injury.

The scenario that was used to illustrate Public Liability cover was where a bike rider (BNSW accredited Ride Leader or BNSW Member) hit a pedestrian. In this case, if the bike rider was deemed at fault their insurance would cover various costs including court costs and compensation (to the pedestrian).

Rob stressed to **not admit liability under any circumstances!** Instead contact V Insurance asap (they are available 24/7).

Personal Accident Cover

Personal Accident policy is a so-called 'group policy' which does not take personal circumstances into account. This helps to keep the premium (Membership fee) down while at the same time giving a good insurance cover. If any Member needs additional cover, they should contact V Insurance for a customised insurance policy.

Who is covered/insured?

BNSW Members and BNSW registered volunteers.

Scope of coverage

Worldwide 24/7

Exclusion

Bicycle races (except when organised by BNSW)

Excess

\$50 for each injury, nil excess for Members who have private health insurance cover for the expense(s) claimed.

By law insurance companies are not allowed to pay out what is covered by Medicare. The insurance, however, pays for 'non medicare' medical costs such as chiropractic and physio treatments. Payment is by reimbursement.

Benefits

One of the most claimed benefits is for loss of income. In comparison to the insurance cover provided by other sporting organisations, the BNSW insurance cover is much more generous. Cover can be claimed after 14 days of injury and for up to \$1000 a week.

For a full overview of benefits, please refer to the [BNSW Member Insurance Summary](#).

Scenario 1

BUG Ride Leader is not an accredited BNSW Ride but all (other) riders are BNSW Members.

A non accredited Ride Leader should never lead a BUG ride.
Accredited Ride Leaders should have a BNSW Membership.

Scenario 2

- BUG leader is an accredited Bicycle NSW leader
- Some riders are Bicycle NSW members
- Some riders say they are members of another cycling body
- Some riders say they have liability insurance with Velosure
- Some riders say they have liability insurance via their home insurance

The challenge is that without knowing if a rider is a BNSW Member, a BUG or a Ride Leader do not know what cover that rider has. As explained above, the Public Liability component in a Household insurance policy may not be suitable for a cycling event.

A BNSW Membership gives peace of mind knowing that that BUG member is comprehensively insured. However, BNSW does not and cannot require a BUG member to also be a BNSW Member but would like to make it easier for BUG members to join them.

All members of a BUG are entitled to a 15% discount on a new BNSW Membership or the renewal of their existing BNSW Membership.

If your BUG does not yet have a discount code, please [contact BNSW!](#)

Ride Leader scenarios

Is a BNSW accredited Ride Leader still covered by BNSW Public Liability cover in the following scenarios where a rider gets injured:

1: Ride Leader leads a ride on an unsafe road or trail.

A: Yes

2: Ride Leader breaks a road rule.

A: Yes but this could be a grey area.

3: Ride Leader allows a non BNSW Member to join in a ride and that rider injures someone.

A: Yes

BNSW accredited Ride Leaders are covered by Liability Insurance cover as long as the activity that was undertaken is not illegal.

Questions As Submitted by BUGs

Q1: Why would a rider need a BNSW Membership if they already have Household insurance, Medicare, Private Health insurance?

A: Please see above under Public Liability & Personal Accident cover.

Q2: Are the Committee members of a BUG still covered by Public Liability insurance if a ride is led by a non accredited Ride Leader?

A: Yes

Q3: How does the claim procedure work?

i: A BNSW Member's bike knocks over a pedestrian and both are injured.

A: Bike rider submits Personal Accident claim form for their own injury. The pedestrian would hold the bike rider responsible and his/her claim goes to V Insurance. BNSW is requested to confirm the bike rider is a Member. The claim then goes to the insurance provider who will contact the pedestrian and get a lawyer involved. Settlement of these types of claims can take a long time.

ii: All riders on a BUG ride are BNSW Members. An accident happens injuring multiple riders.

How does the claim procedure work? What if claims were not accepted (by V Insurance)?

A: Each rider would submit a Personal Accident claim form.

V Insurance does not reject claims, they are a broker. Should the insurance provider reject the claim(s), V Insurance will work on behalf of the Member / claimant.

One reason why a Personal Accident Insurance claim may be rejected is if the injury is 'pre existing or an illness'.

Questions by Webinar Participants

Participant 1

Q: Do participants in a BUG ride have to be a BUG Member?

A: This is up to the discretion of the BUG.

Q: If a BNSW Member has private health cover does the Personal Accident insurance cover the gap?

A: Yes.

Q: Is indemnity cover for BUG Ride Leaders worldwide?

A: No only applies in Australia & New Zealand

Participant 2

Q: Are off road rides covered by insurance? Rides on private land?

A: Yes to both questions.

Participant 3

Scenario: All Ride Leaders are BNSW Members as are the Committee members. But the majority of regular riders are not BNSW members.

Q: Should we advise riders before a ride that unless they are a BNSW Member, they are not covered [by bike rider insurance] should they get injured.

A: Yes, as the organiser (the BUG) it is advisable to give a pre ride briefing which includes questions and information such as: 'Is your bike roadworthy?' 'Are you aware that if you are not a BNSW Member then you do not have Personal Accident cover in case of an accident?' In addition there is the liability component as well which leaves those (non insured) riders exposed.

Rob stated the BUG situation is unique. To play soccer, football etc you have to be a member and it [automatically] includes insurance.

Additional information: Please refer to your Ride Leader manual for information about the required pre ride briefing.

Different participants asked questions about (the use of) Buncheur (the online ride listing platform). As the webinar was already running overtime, it was agreed to answer these questions 'offline'.

Buncheur

As BNSW was charged a considerable amount to use Push On, it became necessary to look for an alternative. After careful consideration of various options, Buncheur, a free popular online platform for bike riders, was selected as the replacement for Push On.

To have one platform for all BUG rides means that it is easy to find a ride and compare the different rides.

Bicycle NSW also regularly promotes BUGs and their rides, refers (new) Members to Buncheur so they can find the ride that is suitable for them or for any rider visiting an area to find a ride with the local BUG.

Buncheur, however, also offers many other benefits. It allows riders to join a BUG ride, facilitates communication between a Ride Leader and registered riders (for instance should a ride be changed or cancelled) and pre ride registration of riders can be done in a COVID-19 safe and efficient manner.

From an insurance perspective, Buncheur makes it easy to check details for a particular ride should this be required (for instance after an incident). As details for a ride cannot be changed without leaving an online trail, it means that the information on Buncheur is legally reliable.

In the past it was mandatory for insurance purposes to list official BUG rides on Push On. This requirement remains the same even while the platform (or the way a ride is listed) has changed and is now on Buncheur.

As there appears confusion about this requirement, it will be explained more clearly in next year's (2021/22) 'Memorandum of Understanding'.

Note: We encourage BUGs to decide for themselves what system works best for listing rides on Buncheur.

Some questions to ask:

- Does every Ride Leader do it (for their rides)?
- Do Ride Leaders share this role (for instance, Ride Leader 1 does it for all rides in week 1, Ride Leader 2 does it for week 2 etc)?
- Is there a nominated person or persons within the BUG who share this role?

With Buncheur, you can assign multiple people as an administrator for the BUG. Each administrator will have access to manage rides and rider profiles within the BUG. Having multiple administrators will allow them to create rides or alter information, if needed.

We recommend BUGs to have multiple administrators to help share the load of uploading ride details.

With the introduction of Buncheur (in 2019), Bicycle NSW created [various resources to help](#) BUGs become familiar with Buncheur and adapt to using this platform. Please let us know, should you need these resources. Other training can also be provided upon request.

Ride Leader Insurance Cover

The Public Liability cover for a BNSW accredited BUG Ride Leader has already been discussed above. However, as questions regarding this cover remained, BNSW would like to take this opportunity to clarify their position.

There are a few requirements before a BUG member can join a BNSW Ride Leader course and become an accredited Ride Leader. For instance, Ride Leader trainees need to be experienced riders, feel confident in leading a group, have good communication skills but they also have to be BNSW Members.

After a trainee becomes an accredited Ride Leader, it is expected that they keep their BNSW Membership up to date.

This will also be explained more clearly in the next Memorandum of Understanding.

Bicycle NSW would like to thank Rob Veale and his team, Lucy Willis (Account Manager), and Shauna Hewitt (Broker Manager) for providing this webinar.