


Schedule

Chubb Group Personal Accident and Sickness Insurance

CHUBB®

Policy Number:	93130339	
Policyholder(s):	Bicycle Network Inc, Cycle Safe Club of Australia and Bicycle Tasmania Inc.	
Broker:	Tresidder Insurance Group Pty Ltd	
Address:	PO Box 1852 GEEELONG VIC 3220	
Period of Insurance:		
From:	30 June 2022	(at 4:00pm)
To:	30 June 2023	(at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
Premium:	As Agreed	
Goods & Services Tax:	As Agreed	
Stamp Duty:	As Agreed	
Total Payable:	As Agreed	
	Renewal to be reassessed for any subsequent Period of Insurance	

Signed at:	Melbourne	Authorised Representative
On:	18 July 2022	
		Christopher Thirlwall Accident & Health Manager, VIC/TAS

Description of Cover

Covered Person(s) / Categories:	1	Registered members and registered volunteers of the Policyholder.
Covered Person(s) / Categories:	2	Registered members of the Policyholder.
Covered Person(s) / Categories:	3	Any directors, executive officers, committee members or office holders of the Policyholder.
Covered Person(s) / Categories:	4	All Players, coaches, managers, referees, team workers, trainers, officials and other personnel who are actively engaged in and appropriately registered for the purpose of participating in cycling.
Scope of Cover:	1	<p>With respect to Category 1 Covered Persons:</p> <p>Cover under this Policy applies for twenty four (24) hours per day whilst the Covered Person is engaged in the following activities:</p> <p>(a) Whilst riding their bicycle/push scooter/e-scooter and/or participating in paid events organised by the Policyholder; or (b) Whilst travelling directly to or from or between a competition, game, performance, social function, training session or administrative activity arranged by the Policyholder and the Covered Person's normal place of residence or place of employment; or (c) Whilst travelling intrastate, interstate and overseas, provided such travel involves an overnight stay. (d) Whilst engaged in unpaid voluntary work performed on behalf of the Policyholder</p> <p>Whilst on travel described in (c) above, Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continue on a fulltime twenty four (24) hour basis until the Covered Person returns to their normal place of residence or place of business, whichever occurs first.</p>
Scope of Cover:	2	<p>With respect to Category 2 Covered Persons:</p> <p>Cover under this Policy applies for twenty four (24) hours per day whilst the Covered Person is riding their bicycle for remuneration or financial reward.</p>

Scope of Cover:	3	<p>With respect to Category 3 Covered Persons:</p> <p>Cover under the Policy applies for twenty four (24) hours per day while on the business of the Policyholder, including transit to and from the Covered Persons normal business address.</p>
Scope of Cover:	4	<p>With respect to Category 4 Covered Persons:</p> <p>Cover under this Policy applies for twenty four (24) hours per day whilst the Covered Person is participating in cycling events.</p>
Policy Wording & PDS:	21PDSGPA01 Group Personal Accident Policy Wording and PDS	

Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

Section 1: Personal Accident & Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1,3,4	Event 1 - Accidental Death	50,000
	Events 2-19	100,000
2	Event 1 - Accidental Death	50,000
	Events 2-19	50,000

Categories	Part B - Bodily Injury Resulting in Surgery Benefits
1,2,3,4	20,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1,3,4	1,000x 52 weeks	85.00	14 days
2	0x 0 weeks	0.00	0 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C
1,2,3,4	0 x 0 weeks	0.00	0 days

Categories	Part C - Sickness Resulting in Surgery - Benefits
1,2,3,4	20,000

Categories	Part D - Fractured Bones – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits
1,2,3,4	0	250	2,000

Additional Cover

Categories	Return to Work Assistance	Tuition or Advice Expenses
1,2,3,4	0	10,000

Categories	Unexpired Membership Benefit	Replacement Staff/Recruitment Costs
1,2,3,4	3,000	per employee: 5,000

Categories	Visitors Benefit	Corporate Image Protection
1,2,3,4	10,000	10,000

Categories	Independent Financial Advice	Funeral Expenses
1,2,3,4	5,000	5,000

Categories	Coma Benefit	Partner Retraining Benefit
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1,2,3,4	per week: 500 max weeks: 26	10,000
Categories	Dependent Child Supplement	Orphaned Benefit
1,2,3,4	per Dependent Child: 10,000 max per Family: 30,000	per Dependent Child: 10,000 max per Family: 30,000
Categories	Modification Expenses	Chauffeur Services
1,2,3,4	10,000	5,000
Categories	Executor Emergency Cash Advance	Emergency Home Help
1,3,4	0	200 x 52 weeks Excess: 0 days
2	0	200 x 26 weeks Excess: 0 days
Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
1,2,3,4	200 x 26 weeks Excess: 0 days	5,000
Categories	Bed Care	
1,2,3,4	per week: 500 max weeks: 26	
Categories	Terrorism Injury Benefit	
1,2,3,4	per person: 0 Aggregate: 0	
Categories	Accommodation and Transport Expenses	Education Fund Benefit
1,2,3,4	1,000	5,000
Categories	Out of Pocket Expenses	Childcare Benefit
1,2,3,4	5,000	5,000
Categories	Work Experience Benefit	Workplace Assault Benefit
1,2,3,4	5,000	5,000
Categories	Workplace Trauma Benefit	Air or Road Rage Benefit
1,2,3,4	5,000	0
Categories	Carjacking Benefit - Excess and Vehicle Hire	Carjacking Assault Benefit
1,2,3,4	0	0
Categories	Reconstructive or Cosmetic Surgery Benefit	Cancer Benefit
1,2,3,4	0	0

Aggregate Limit of Liability

Any one (1) Period of Insurance (A):	2,500,000
Non-Scheduled Flights (B):	0
Any one (1) event with respect to War / Civil War (C)	500,000
Any one (1) Period of Insurance with respect to War / Civil War (D)	1,000,000

Supplementary Product Disclosure Statement (SPDS)

Chubb Group Personal Accident & Sickness Insurance Policy Wording and Product Disclosure Statement Amendment

Important information about this SPDS

This SPDS contains particulars of changes to the Group Personal Accident Product Disclosure Statement & Policy Wording (Group Personal Accident & Sickness Insurance Policy Wording and PDS) and Product Disclosure Statement ("PDS"). This SPDS should be read together with the PDS. The PDS is amended by this document with effect from the date on which this SPDS is given to You.

This SPDS was prepared on 3 May 2022.

Supplementary information

The PDS is updated as follows:

This Endorsement varies the terms of the Policy. It may expand, reduce, or impose additional conditions on the cover and should be read carefully.

The terms of this Endorsement shall prevail to the extent of any inconsistency with the terms of the Policy.

(1) The section of the Policy titled '**Personal Accident and Sickness**' is amended as follows;

- i. Sub section titled '**Part E – Loss of Teeth or Dental Procedures - Lum Sum Benefits**' is amended by adding the following;

Cover for an Event under this Part applies only if:

c. the Event(s) occur within twenty four (24) months of the date of Bodily Injury, provided the Covered Person has notified Us of the potential future dental procedure within twelve (12) months from the date of the Bodily Injury and a Dentist has certified future treatment is likely to be necessary.

(2) The section of the Policy titled '**General Definitions Applicable to the Policy**' is amended as follows;

- i. The following definitions are added;

Baggage means personal property, including personal electronic equipment, belonging to the Covered Person or for which a Covered Person is legally responsible, taken on the Insured Travel or acquired during the Insured Travel.

Insured Travel means an event managed by the Policyholder whereby a registration payment is required from the participant and the participant is a member of the Policyholder at the time of registration payment.

Non-Medicare Medical Expenses means expenses:

- a) incurred within twelve (12) months of sustaining a Bodily Injury; and
- b) paid by a Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:
 - Medical
 - Surgical
 - X-ray
 - Chiropractic
 - Osteopathic
 - Physiotherapy
 - Hospital
 - Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury referred to in (a) above.

Travel Documents means passports, travel tickets, visas, entry permits and other similar documents in the possession or control of the Covered Person.

(3) The section of the Policy titled '**Additional Cover under the Policy**' is amended as follows;

- i. **6. Tuition or Advice Expenses** is deleted in its entirety and replaced with the following;

6. Rehabilitation Benefit

If a Covered Person sustains a Bodily Injury and is:

- a) insured for a benefit under Events 1–19 in the Table of Events under Part A – Lump Sum Benefits; and
- b) entitled to 100% of the benefit payable under Events 1–19;

We will pay up to the amount stated in the Schedule against **Tuition or Advice Expenses** for costs necessarily incurred in rehabilitation provided that the rehabilitation program is undertaken with Our prior written agreement and is prescribed by a Doctor.

- ii. **18. Chauffeur Services** is deleted in its entirety and replaced with the following;

18. Chauffeur Services

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury, We will pay the Covered Person up to the amount shown in the Schedule against Chauffeur Services for a chauffeur, commercial ride-share service or taxi service to and from the Covered Person's usual place of work and their usual place of residence if the Covered Person recovers sufficiently to return to work but is certified by a Doctor as being unable to drive a vehicle or travel on public transport.

- iii. **20. Emergency Home Help** is deleted in its entirety and replaced with the following;

20. Emergency Home Help

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers from a Bodily Injury which results in a Doctor certifying them as unable to carry out Domestic Duties, We will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Bodily Injury up to the amount shown in the Schedule against Emergency Home Help.

If the Domestic Duties are carried out by the Covered Person's Spouse/Partner, who is employed and is required to take time off work to complete such Domestic Duties, We will reimburse any loss of earnings up to the amount shown in the Schedule against Emergency Home Help, provided that;

- a) A Doctor continues to certify that the Covered Person cannot carry out the Domestic Duties; and
- b) We are provided with proof of absence from work in order to carry out Domestic Duties; and
- c) All available sick leave, annual leave and/or compassionate leave has been exhausted.

- iv. **27. Out of Pocket Expenses** is deleted in its entirety and replaced with the following;

27. Out of Pocket Expenses

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which directly results in otherwise unforeseeable additional expenses, We will pay the actual and reasonable costs incurred up to five hundred dollars (\$500) per week to the amount stated in the Schedule against Out of Pocket Expenses, for costs necessarily incurred within twelve (12) months from the date of the Bodily Injury which arise from a Bodily Injury covered by this Policy provided that those costs are not insured elsewhere under this Policy, are medical expenses, or an expense to which General Exclusion 8 applies.

If the Covered Person is required temporarily reside away from their normal place of residence due to recuperation from the Bodily Injury or whilst their normal place of residence is undergoing modification, the sum insured for Out of Pocket Expenses is increased to five hundred dollars (\$1,000) per week, up to the amount stated in the Schedule against Out of Pocket Expenses.

- v. The following additional covers are added;

37. Parent, Spouse or Partner Inconvenience Benefit.

If during the Period of Insurance and whilst the person is a Covered Person who is a full time student under twenty-five (25) years of age, the Covered Person suffers a Bodily Injury which results in them being admitted into a hospital, We will pay one custodial parent or Spouse/Partner of the Covered Person a weekly benefit of up to two hundred dollars (\$200) up to a maximum of five thousand dollars (\$5,000) per event for expenses such as local transportation, hospital parking and meal costs incurred whilst visiting the Covered Person. The cover provided under this benefit is subject to an excess period of 7 days, during and for which no benefits are payable. The payments will be made at the end of each four (4) week period.

We will not pay:

- (a) unless the Covered Person is in hospital because of a Bodily Injury Covered by this Policy; or
- (b) more than the benefit stated above for any one Bodily Injury.
- (c) for more than one (1) custodial parent or Spouse/Partner per event.

38. Non-Medicare Expenses Benefit

Cover under this benefit only applies to Category 1, 2 and 4 Covered Persons.

If during the Period of Insurance and whilst the person is a Covered Person acting on behalf of the Policyholder to engage in a sporting activity:

- i. in the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity; or
- ii. as an official, or otherwise to assist in the conduct of the sporting activity; or
- iii. in the Covered Person's capacity as an elected or appointed official of a sporting organisation;

the Covered Person suffers from a Bodily Injury as a result of an Accident, We will pay the Non-Medicare Medical Expenses incurred up to 85% to a maximum amount of \$10,000. An excess of \$50 applies to each and every claim, notwithstanding the following:

1. With respect to Volunteers of the Policyholder, no Excess shall be payable for any claim made by a volunteer under this benefit.
2. If the Covered Person has Private Health Insurance, no Excess shall be payable for any claims made under this benefit, where the Private Health Insurance has first been claimed against.

No cover is provided for Covered Persons engaging in voluntary work experience with the Policyholder (except to the extent that they are engaged in providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the Policyholder, or otherwise undertaking activities as described above).

Any benefit payable under Non-Medicare Medical Expenses is less any expense recoverable by the Policyholder or Covered Person from any private health insurance fund with respect to the expense. No benefit is payable in respect of the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

39. Counselling Support

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person;

- a) witnesses an crash or collision resulting in the Accidental Death of a cyclist, We will pay the Covered Person up to a maximum of two thousand dollars (\$2,000) limited to two hundred dollars (\$200) per week for counselling support necessarily incurred providing this is certified by a legally qualified medical practitioner; or
- b) suffers a Bodily Injury resulting in a claim for Part A – Events 1 - 19, Part D - Events 33-41 or Part E – Events & 42-43 covered by this Policy,

We will pay the Covered Person up to a maximum of two thousand dollars (\$2,000) limited to two hundred dollars \$200 per week for counselling support necessarily incurred providing this is certified by a Doctor.

40. Overseas Medical/Repatriation Expenses

If during the Period of Insurance and whilst the person is a Covered Person and, on a trip, outside of Australia, the Covered Person suffers a Bodily Injury resulting in Overseas Medical Expenses and/or Repatriation Costs, We reimburse the Covered Person up to fifty-thousand dollars (\$50,000).

Definitions applicable to this benefit:

Country of Residence means the country:

- a) of which the Covered Person is a permanent resident (e.g. in relation to which they hold a multiple entry visa or permit which gives the Covered Person resident rights in such country); or
- b) in which the Covered Person is residing on an overseas expatriate assignment.

Overseas Medical Expenses means emergency medical expenses incurred outside the Covered Persons Country of Residence (and Australia), given or prescribed by a Doctor or Dentist and which is not recoverable from any other source and cover the cost of:

- a) hospital accommodation and theatre fees;
- b) orthotics, splints and prosthesis;
- c) treatment given by a Doctor or Dentist; and
- d) if given on the advice of a Doctor, treatment given by a chiropractor; masseur; naturopath, osteopath or physiotherapist.

Repatriation Expenses means additional travel and accommodation costs incurred for the return of a Covered Person to Australia on the written advice of a Doctor and which is not recoverable from any other source.

Exclusion applicable to this benefit

We will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

41. Loss of Deposits

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person incurs loss of Travel or Accommodation Expenses or entry fees paid in advance of proposed Insured Travel, following the necessary alteration or cancellation of the Covered Person's Journey due to:

1. the unexpected death, Bodily Injury or Sickness, of a Covered Person which results in the Covered Person being certified by a Doctor as being unable to commence the Insured Travel as planned; or
2. the unexpected death, Bodily Injury or Sickness of any Close Relative or Close Business Associate of a Covered Person; or
3. unforeseen cancellation or curtailment of scheduled public transport services; or
4. a Covered Person having to participate in jury service; or
5. a natural disaster; or
6. Hijack of any aircraft or public transport conveyance; or
7. a Covered Person, being a full-time student, having to sit for supplementary academic examinations; or
8. a Covered Person, being retrenched from their usual full-time employment,

We will reimburse the Covered Person for:

1. the non-refundable unused portion of their forfeited Travel or Accommodation Expenses paid in advance, including travel agent's' cancellation fee; or
2. reasonable and necessary associated penalty costs resulting from the emergency rearrangement of such travel tickets for which the Covered Person is legally liable and which are not recoverable from any other source, consequent upon the rearrangement of insured travel occurring between the date of payment of those expenses and the date of commencement of the insured travel caused only by:
 - a. unforeseen cancellation or curtailment of scheduled public transport services; or
 - b. the unexpected death, Bodily Injury or Sickness of any Close Relative or Close Business Associate of a Covered Person,

up to the amount of one thousand five hundred dollars (\$1,500) less an Excess of two hundred dollars (\$200).

Definitions applicable to this benefit

Excess means the first amount of each and every claim We do not pay which the Policyholder or Covered Person is required to bear themselves.

Close Business Associate means:

1. a fellow employee of the Covered Person whose duties and responsibilities directly affect the Covered Person's work who is under seventy-five (75) years of age; or
2. a business associate, who is not a fellow employee, where the business relationship with the Covered Person necessitates the immediate return of the Covered Person but does not include any travelling companion who is under seventy-five (75) years of age.

Close Relative means Parent, Spouse/Partner, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild, who is under seventy-five (75) years of age.

Hijack means the unlawful seizure or wrongful exercising of control of a common carrier conveyance.

Travel or Accommodation Expenses means any amount that the Covered Person has paid or are liable to pay by reason of contract, for the supply of transportation of any type or accommodation.

Conditions applicable to this benefit

The cover provided under this benefit is subject to the conditions below, as well as the conditions and provisions which appear under the section of the Policy titled '**General Provisions and Conditions Applicable to the Policy**', unless explicitly stated otherwise.

1. Cancellation of Insured Travel must occur between the date of payment of those expenses and the date of commencement of the Insured Travel; and
2. Cancellation must be advised in writing to the Policyholder within fourteen (14) days of the cause of cancellation or seven (7) days after the commencement of Insured Travel, whichever is the earlier;
3. Should the Covered Person be acting as a volunteer for the Policyholder, the Excess applicable to this coverage shall be reduced to \$0.

Exclusion applicable to this benefit

We will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

Provided that this exclusion shall not apply if during the Period of Insurance the Policyholder or the Covered Person incurs loss of Travel or Accommodation Expenses paid in advance of a proposed Journey following the necessary alteration or cancellation of the Covered Person's Journey due to:

- i. the Covered Person's unexpected death from COVID-19 prior to the Journey commencing; or
- ii. the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to commence the Journey as planned; or
- iii. the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to commence the Journey as planned; or
- iv. the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to commence the Journey as planned; or
- v. a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to commence the Journey as planned,

We will reimburse the Policyholder or the Covered Person on the same basis as specified under Loss of Deposits as described in this benefit.

42. Baggage & Travel Documents

If during the Period of Insurance and whilst the person is a Covered Person and on Insured Travel, the Covered Person sustains Loss of, theft of or damage to Baggage or Travel Documents, We will reimburse the Covered Person in respect of such Loss, theft or damage up to the amount of \$1,000 subject an Excess of \$150.

Definitions applicable to this benefit

Excess means the first amount of each and every claim We do not pay which the Policyholder or Covered Person is required to bear themselves.

Loss means items which are unrecoverable due to circumstances outside the control of the Covered Person.

Conditions applicable to this benefit

The cover provided under this benefit is subject to the conditions below, as well as the conditions and provisions which appear under the section of the Policy titled '**General Provisions and Conditions Applicable to the Policy**', unless explicitly stated otherwise.

1. The Covered Person must take all reasonable precautions for the safety and supervision of their Baggage or Travel Documents.
2. The Covered Person must report any Loss, theft, damage of Baggage or Travel Documents to either the police or the transport carrier as soon as reasonably practicable and where reasonably practicable, make a written report available at the time of making any claim.
3. This cover applies only to Covered Persons whilst participating in Insured Travel only.
4. Should the Covered Person be acting as a volunteer for the Policyholder, the Excess applicable to this coverage shall be reduced to \$0.

Exclusions applicable this benefit

The cover provided under this benefit is subject to the exclusions below, as well as the exclusions which appear under the section of the Policy titled '**General Exclusions Applicable to the Policy**', unless explicitly stated otherwise. We shall not be liable for any Loss, theft, damage or expenses:

1. Of;
 - a) glass, fragile or brittle articles, spectacles, contact lenses dentures, unless caused by fire, burglary, theft or accident to the conveyance in which they are being carried;
 - b) cash, bank notes, stamps, postal or money orders, bonds securities, negotiable instruments;
 - c) personal effects caused by cleaning, dyeing, alteration, repairing restoring, climatic conditions, moth or vermin;
 - d) personal effects due to confiscation or detention by customs or other authorities.
2. Due to;
 - a) loss, destruction or damage which is otherwise insured or recoverable from the transport carrier, after all reasonable efforts have been made.
 - b) damage and/or breakage of any sporting equipment whilst it is in a Covered Person's use,
 - c) loss of or damage to surf boards.

3. Where theft or attempted theft occurs whilst such an item(s) is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless the Covered Person has no option other than to leave the equipment unattended due to an emergency medical, security or evacuation situation);

43. Replacement Bicycle Hire

If during the Period of Insurance and whilst the person is a Covered Person, the covered person suffers an Accident resulting in damage to their bicycle which renders it unusable, We will reimburse the Covered Person for the cost of replacement bike hire for a maximum period of 30 days, or until the bicycle is repaired or replaced, whichever occurs first. The maximum amount we will pay is \$500.

(4) The section of the Policy titled '**General Conditions Applicable to the Policy**' is amended by adding the following condition;

12. With respect to all benefits, the sum insured for Covered Persons aged seventy-five (75) years and older is limited to 50% of the relevant sum insured as stated in the Schedule or Policy Wording, where the Accident whilst not riding a bicycle.

(5) The section of the Policy titled '**General Exclusions Applicable to the Policy**' is amended by adding the following exclusions;

10. a Covered Person participating in a race that is conducted, sanctioned, endorsed and/or promoted by AusCycle, Mountain Bike Australia, BMX Australia or Triathlon Australia, including their affiliated bodies, groups, associations and promoters. This exclusion does not apply to events conducted, sanctioned, endorsed and/or promoted by the Policyholder.

11. A covered Person travelling to or from a race that is conducted, sanctioned, endorsed and/or promoted by AusCycle, Mountain Bike Australia, BMX Australia or Triathlon Australia, including their affiliated bodies, groups, associations and promoters. This exclusion does not apply to events conducted, sanctioned, endorsed and/or promoted by the Policyholder.

In all other respects the PDS remains unchanged.

Ref: SPDS21PDSGPA01-GX78416801

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.

Further information about the Code is available at www.codeofpractice.com.au and on request.

Privacy Statement

Chubb Insurance Australia Limited is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at www.chubb.com/au

Personal Information Handling Practices

Collection, Use and Disclosure

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA). Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

How to Contact Us

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email Privacy.AU@chubb.com.

Contact Us

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