Sunshine Coast Bicycle Club Insurance

Information for Members

The Sunshine Coast Bicycle Club (SCBC) has a combined Public Liability Insurance Policy to cover the Club, office bearers, and registered financial members. The conditions of cover are set out in the Policy and there are exclusions.

Are Members Covered?
Registered financial members (member) participating in SCBC rides listed on the Club ride calendar conforming to SCBC rules and by-laws are covered.

The Policy is designed to cover any legal liability against the SCBC or any member if they are engaged in duties or activities related to or otherwise in connection with SCBC at the time of the incident.

In particular, the Policy relates to situations **where an accident occurs** on a SCBC ride, and legal action is taken against SCBC or the rider to recover costs. **Coverage includes the SCBC and a member involved in an incident, if a third party makes a claim where SCBC and/or the member is legally responsible for a loss**.

A SCBC member shall only be entitled to indemnity if there is no entitlement to indemnity under any other policy.

SCBC does not have a Group Personal Accident and Illness Policy.
SCBC members need to consider their own personal accident and illness policy needs. Bicycle Queensland has a member insurance program.