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## Cycling Ireland Insurance FAQ

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### **1 Do all membership types provide the same insurance cover?**

Yes

### **2 What exactly is covered by the Cycling Ireland Policy?**

Personal Accident, Public Liability & Professional Indemnity.

### **3 What about Bike insurance?**

Bike Insurance is a separate product that is sold separately by our broker. This can be purchased by going to the following link: <http://www.odon.com/Quick-Quote/SportSelection.asp>

### **4 What activities does the Personal accident cover?**

The PA policy covers you when you are competing, officating or training in an "Approved Cycling Ireland Events"?

### **5 What is an "Approved Cycling Ireland Event"?**

An Approved Cycling Ireland Event, is any event published on the Cycling Ireland Yearbook or online Calendar. Additional Events may be added during the year subject to the approval of the Cycling Ireland Board.

### **6 Am I covered when our training?**

Yes you are covered to and from training spins whether on your own or with a group?

### **7 Does the policy provide overseas coverage?**

Yes

**8 Is the coverage 24x7?**

No, the policy is intended for sporting purposes and related activities. For example you would not be covered when going to the shop on your bike.

**9 What about cycling to work?**

This would be covered if it is part of your training.

**10 What costs does the personal accident policy cover?**

There is a €100 excess and the maximum amount payable is €2,500. Medical expenses are covered up to €2,500 & Physiotherapy expenses up to €250. There is also dental cover up to €2,000 with an excess of €100 for each claim.

**11 What about loss of income?**

The amount payable is Net Income or €150 per week up to a maximum of 52 weeks. The period of days not covered is the first 7 days.

**11 How do I make a claim?**

An incident report form must be submitted within 30 days of the incident and submitted to the Cycling Ireland office. Cycling Ireland will then vet the form and pass on to insurance brokers who will liaise directly with you from then on.

**12 What is the extent of the Public Liability policy**

There is an indemnity limit of €7.5 million with a €500 excess. This covers you for 3rd party liability or property damage for which you are held legal liable. You are personally responsible for the first €500 in respect of third party property damage