



Premium Bike Crash Insurance

BWA membership includes Australia Premium Bike Crash Insurance, which covers you anytime you are riding your bike, any time in Australia*. Benefits include:

- Non-Medicare Medical expenses (such as physio, dental and chiropractic)
- Loss of income
- Lump sum payments for certain injuries
- Personal liability
- Overseas emergency medical expenses and repatriation costs back to Australia if injured while riding overseas

* There are other policy benefits as well, all subject to terms and conditions of the policy wording and Product Disclosure Statements

What to do if you have a crash...

In the unlikely event you have a crash, please follow these steps:

1. **Be prepared to act** – If you crash and are severely injured, you will have to rely on bystanders for help. If you are still conscious and mobile after your crash be prepared to act.
2. **Get off the road and avoid risk of further injury** – after a crash you may feel disorientated. The first priority is to get off the road and avoid further injury. If anyone is seriously injured on the scene call the police.
3. **See if you can move OK** – If in doubt, ask someone to take you to a doctor or call an ambulance. Don't act tough, if you don't feel right, get some help.
4. **Be Cool** – Try not to get upset, don't start blaming anyone and don't admit anything to anyone at this stage
5. **Get Witnesses and Details** – if you have been hit by a car, exchange details with the driver. If there are witnesses, ask for their names, addresses and telephone numbers.
6. **Get Checked out** – Even if you feel fine, go to a doctor straight away and have a check up. You need to have evidence of the injury for later claims and compensation. If someone has been injured or their property damaged tell the police. When you make a report ask for a copy of it.

Later

7. **Contact BWA** – once you have reported the crash to police, contact BWA through the website www.bwa.org.au. We will log a crash report and advise you on the best course of action for your claim, and if necessary send you a claim form and insurance policy wording.
8. **When you contact us have ready** – your membership number, date and location of crash, brief summary of what happened and any other relevant information
9. **Return to the scene** – when you are able to, return to the scene of the crash and take photos as these are important if you intend to sue or make a claim.

