

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 6

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Submission for: My Self

Name of other person, business or organisation:

Do you agree to your submission being published: Yes

Do you agree to your full name being published: Yes

Your submission:

Unnecessary insurance policy overlaps for push bikes and e-bikes. Commuter bike transport & family recreation bike use should be optional in house contents policy with attachment to a third party or personal liability. According to 2016 Choice report only 3 standard companies offered stand alone bike insurance that covered the bike while in use otherwise you double up with a per person specialist bike insurer. Still double up on definitions of storage re theft. Most states/territories motor accident policies only cover commuter bike riders (e.g. loss of earnings etc) if involved with a reg motor vehicle. Super options for loss of earnings can be 2wks to 3mths before able to claim. NT MACS limits age for loss of earnings 15/22yo22 ceasing at pension age. Motor Accidents (compensation) Amendment Act 2007 states 15 to 65yo. Medicare may not cover all costs so private health insurance is necessary particularly as a commuter. On NTG & push bike tourism promoted sites there is no mention of insurance and what is required of the rider to be covered in case of accident.