



**AUSCYCLING**

**Coach and Instructor  
Membership Upgrade**

**and options to upgrade benefits and insurance  
cover**

Version 1.0 | 29 August 2022

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### Important Notes

This document is a summary of membership benefits for AusCycling coaches and instructors. Please note that AusCycling is not an insurer, insurance broker or agent for an insurance broker. Any advice or questions related to the insurance cover provided by AusCycling membership must be obtained from our insurance broker.

## Overview

The AusCycling Coach & Instructor Membership framework has been developed due to the varied activities AusCycling coaches and instructors are involved in. The cost of membership depends on your activities. Please consider each membership tier outlined in this document and your activities when applying for membership. These membership tiers become an upgrade to your current AusCycling membership (Lifestyle or Race).

To view all relevant policy documentation please see our [insurance portal](#) and/or contact [Marsh Insurance](#) for detailed queries.

Most tiers will require an [application form](#) to be completed and assessed by the AusCycling team in conjunction with V-Insurance Group. For questions on the application form please contact our [Member Services Team](#).

## Coach & Instructor Membership Terms and Conditions

(Applicable for all tiers)

- All applications will be assessed individually and on their own merits (if applicable).
- By making an application, you understand the terms of the tier which you are applying for.
- Coach and Instructor membership and insurance is only valid with an active AusCycling membership that is relevant to your coach/instructor accreditation.
- Public Liability/Professional Indemnity insurance provided via the membership is for the coach/instructor ONLY. No Personal Accident or Public Liability coverage is provided to participants in a coach/instructor program unless organised separately.
- Coach or Instructor must have a current working with children check relevant to their state or territory.
- Coach or Instructor must have a current first aid certificate or equivalent (Provide First Aid – HLTAID003 or HLTAID011 as a minimum).
- Insurance coverage is only for coaching/instructing activities within qualification remit/scope.
- Must have permission from the landowner/land manager/lessor (if applicable).
- Must be operating within the current state/territory/federal health guidelines.
- membership will only be active when full payment has been received and confirmed by AusCycling and a Certificate of Currency has been issued.
- All costs quoted in this document are for a period of 12 months.
- AusCycling reserves all rights to make changes to the Coach & Instructor membership framework at any time with appropriate notice given to any upgraded members.

## Coach and Instructor Membership Overview Table

Inclusions (in addition to standard membership/accreditation obligations)	Tier 1	Tier 2a	Tier 2b	Tier 3	Commercial Provider
Coach/Instruct for remuneration	✘	✓	✓	✓	✓ (Subject to approval)
Volunteer coach at an AusCycling Affiliated Club	✓	✓	✓	✓	✘
Coach/Instruct AusCycling Members	✓	✓	✓	✓	✓ (Subject to approval)
Coach/Instruct Non AusCycling Members	✘	✘	✓	✓	✓ (Subject to approval)
Certificate of Currency available/provided	✘	✓	✓	✓	✓
Employed staff covered	✘	✘	✘	✓	✓
External Contractors covered	✘	✘	✘	✓ (Subject to approval)	✓ (Subject to approval)
Non-Riding Products or services covered	✘	✘	✘	✘	✘  (Can be discussed at time of application and at extra cost)
Application Required	✘	✓	✓	✓	✓ (Apply direct through V-Insurance Group)
Additional Cost to receive upgrade	✘	✘	✓	✓	✓

## Tier 1-No Cost

**Eligibility:** Qualified AusCycling coaches/instructors who coach/instruct and only volunteer their services for their club and only coach/instruct AusCycling members.

Tier 1 membership provides Public Liability (PL) and Errors and Omissions (E&O) coverage and is included alongside active AusCycling membership and with current, up to date accreditation/qualifications- **at no further cost.**

### TERMS AND CONDITIONS:

- No remuneration is to be received for coaching/instructing services.
- Only valid while coaching AusCycling Members in a club sanctioned activity or AusCycling/Ride Nation approved program-including Come and Try Days.
- Courses/programs need to operate within the AusCycling discipline specific Coach and Instructor Remit, [more info here.](#)
- No application required however no Certificate of Currency will be issued.

## Tier 2a-No Cost

**Eligibility:** Qualified AusCycling coaches/instructors who only coach/instruct for their club and are paid for their services. They hold an ABN but do not employ/contract staff and only coach/instruct AusCycling members.

Tier 2a membership provides Public Liability (PL) and Errors and Omissions (E&O) coverage and is included alongside an active AusCycling membership and with current, up to date accreditation/qualifications-**at no further cost.**

The individual and business name can be included on the Certificate of Currency for coaching/instructing activities only.

### TERMS AND CONDITIONS:

- Only valid while coaching AusCycling Members in a club sanctioned activity or AusCycling/Ride Nation approved program-including Come and Try Days.
- Individual may receive remuneration for their services.
- Courses/programs need to operate within the AusCycling discipline specific Coach and Instructor Remit, [more info here.](#)
- ABN required.
- Application **must** be made.

## Tier 2b-\$300 Annually

**Eligibility:** Qualified AusCycling coaches/instructors who have a coaching/instructing business and hold an ABN and do not employ/contract staff and coach/instruct a combination of AusCycling members and Non-Members.

Tier 2b membership provides Public Liability (PL) and Errors and Omissions (E&O) coverage and is **\$300 annually.** Must be alongside an active AusCycling membership and with current, up to date accreditation/qualifications

The individual and business name can be included on the Certificate of Currency for coaching/instructing activities only.

### TERMS AND CONDITIONS:

- Individual permitted to coach/instruct a combination of members and non-members.
- Individual may receive remuneration for their services.
- All non-members to be given the option to purchase an AusCycling annual or temporary membership.
- Courses/programs need to operate within the AusCycling discipline specific Coach and Instructor Remit, [more info here.](#)
- ABN required.
- Application **must** be made.

## Tier 3-\$1400 Annually

**Eligibility:** Coaching/Instructing Small Businesses who employ/contract staff to conduct coaching/instructing activities for a combination of AusCycling members and Non-Members.

Tier 3 membership provides Public Liability (PL) and Errors and Omissions (E&O) coverage and is **\$1400 annually**. Small Business owner must hold an active AusCycling membership and anyone conducting coaching/instructing must have current, up to date accreditation/qualifications (alongside AusCycling membership).

Applications are assessed on a case-by-case basis and membership will be provided based on each application's merit, risk profile and safety policies/procedures.

### TERMS AND CONDITIONS:

- Insurance provided is for the business and owners/staff/contractors whilst conducting riding activities for the business only.
- Permitted to coach/instruct a combination of members and non-members
- Remuneration may be received for services.
- All non-members to be given the option to purchase an AusCycling annual or temporary membership.
- Courses/programs need to operate within the AusCycling discipline specific Coach and Instructor Remit, [more info here](#).
- Cover for coaching/instructing activities only - products, equipment or other services NOT included.
- ABN required.
- Application **must** be made.

## Commercial Provider Membership -Cost to be quoted direct with V-Insurance Group

**Eligibility:** Businesses offering riding/cycling services (bike/apparel store shop rides, guided tours etc).

Commercial Provider membership provides Public Liability (PL) and Errors and Omissions (E&O) insurance at an individually quoted rate.

By Application only and each application is assessed for its own merits, risk profile, safety policies/procedures. Please submit your request for a quote to: [sport@marsh.com](mailto:sport@marsh.com)

Business Owners must hold an active AusCycling membership and anyone conducting coaching/instructing within the business must have an active, up to date accreditation/qualifications (alongside AusCycling membership).

### TERMS AND CONDITIONS:

- Cover is for the business and business owners/directly employed staff only.
- Contractors must hold their own coverage and Certificate of Currency (**Tier 2b**).
- Permitted to coach/instruct a combination of members and non-members.
- Remuneration may be received for services.
- All non-members to be given the option to purchase an AusCycling annual or temporary membership.
- Application **must** be made.
- Cover for coaching/instructing activities only - products, equipment or other services **NOT** included (this can be discussed at time of application and at extra cost).

## Important Note regarding costs

The costs noted above (for all tiers) are for 12 months from date of membership creation. The member will receive a membership renewal notice prior to the expiry of their membership.

## FAQ's

- **Why has this been introduced?** After AusCycling was formed in November 2020, it was identified that there were differing provisions across the network of BMXA, Cycling Australia and MTBA coaches/instructors in relation to insurance and what is/isn't covered. Through these membership upgrades, we aim to make it easy for our coaches and instructors to safely provide their services and have clarity in how they can operate in line with the membership they have chosen.
- **What is the limit of insurance coverage?** AusCycling Public Liability coverage is **\$20million** and Errors and Omissions (E&O) is **\$20,000,000**.
- **What insurance coverage do the participants have?** None. Unless participants are already AusCycling members whilst participating in your program they are not afforded any coverage and so should be provided the opportunity to become members (annual or temporary) at the start of your program, more info on memberships is available on the AusCycling website.
- **I am not an AusCycling member, can I still apply to have my business covered?** No. Our coaches and instructors membership is only afforded to active AusCycling members with up-to-date coaching accreditation and qualifications.
- **I coach/instruct as a volunteer for my club which level is right for me?** Tier 1 is perfect for you and does not require any further action besides keeping your membership and accreditation up to date with AusCycling.
- **I coach/instruct for my club and I am paid for my services, which Coach and Instructor membership upgrade is right for me?** Tier 2a would likely be the best option for you. You will need to complete an application, if this is deemed suitable, you will not need to pay anything extra besides keeping your membership and accreditation up to date with AusCycling. Yearly renewal is required.
- **I run my own sole trader coaching/instructing business outside of the club environment, which Coach and Instructor membership upgrade is right for me?** Tier 2b would likely be the best option for you. You will need to complete an application, if this is deemed suitable, you would need to pay the registration fee and keep your membership and accreditation details up to date with AusCycling. Yearly renewal is required.
- **I run a coaching/instructing business that employs/contracts staff, which Coach and Instructor membership upgrade is right for me?** Tier 3 would likely be the best option for you. You will need to complete an application, if this is deemed suitable, you would need to pay the registration fee. All personnel need to keep their membership and accreditation details up to date with AusCycling. Yearly renewal is required.
- **Can non-accredited instructors conduct courses/programs on my behalf?** No. Only accredited coaches and instructors may provide courses and programs within their scope/remit. These need to be approved by AusCycling before they begin conducting any courses/programs.
- **Can I apply for this membership if I coach/instruct using an external providers accreditation?** No, you need to hold coaching/instructing accreditation that is recognised by AusCycling. To confirm if your qualifications can be recognised by AusCycling, please contact the education team via email: [coaching@auscycling.org.au](mailto:coaching@auscycling.org.au)
- **Does this insurance cover me for providing other services such as, social rides, tour guiding activities, nutrition advice, physio/exercise physiology?** No, the coaches and instructors membership does not extend to products or services other than coaching and instructing activities.
- **Can I hire bikes out to my participants?** No, the coaches and instructors insurance membership upgrade does not extend to products or services other than riding activities. If you hire or sell products, you will need to apply for commercial provider membership to obtain appropriate insurance.
- **There has been a language change from previous documents – Professional Indemnity (PI) has changed to Errors & Omissions (E&O) What does this mean?** Errors and omissions (E&O) covers where an official advice causes property damage or bodily injury to a third party. The CoC states E&O rather than Professional Indemnity (PI) to serve clarity that is not covering third party financial loss, but property damage and bodily injury. The definition of PI for AusCycling last year is the same as E&O above and the actual overall total coverage hasn't changed, only that the limit has increased from **\$500,000** to **\$20,000,000**. But in many instances PI only covers where professional advice causes loss to a third party (usually for white collar workers).

## Next Steps

- To make an application please access the form [here](#).
- If you have any further questions about any of the above, please contact the member services team via email: [membership@auscycling.org.au](mailto:membership@auscycling.org.au) or for any insurance related questions please contact Marsh Insurance via email: [sport@marsh.com](mailto:sport@marsh.com)

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