

## AusCycling Club Forum #1, 28 & 29 March 2023

At the Club Forums we asked participants the following: *In relation to the AC Insurance Program, what questions would you like answered?*

The following table includes both the questions raised in the 'Teams Chat' and those gathered using the menti tool. Where we can, we have provided responses to the questions. We have included all questions and suggestions where there was a relevant comment to add.

Please note, these questions have been pulled directly from the platform, so there may be some repetition except for the following, which were very common question:

Q. Can you please provide a breakdown of claims per discipline?

A. Data and insights are included in the Scope of Work for the Insurance Working Group (IWG). While we can and will do some analysis on the data currently collected, we have identified the need to collect more data when claims are made and improve the process of collection. We will share what data we have along the way.

Q. How is this going in impact the membership fee? How much will membership fees increase? What is the cost to the member?

A. This is still to be determined – we are currently looking at options.

QUESTION / SUGGESTION	RESPONSE
Data on claims to determine areas of highest risk clubs can focus on improving.	Agree and data and insights has been included in the Scope of Work for the IWG. Whilst we can and will do some analysis on the data currently collected, we have identified the need to collect more data when claims are made and improve the process of collection.
Are non-sanctioned AusCycling events sanctioned	Non-sanctioned events are not sanctioned however AusCycling members are covered 24/7, so if they chose to ride in a non-sanctioned event, they are covered.
Can I make a claim outside of the 52 weeks?	It is a policy condition that should an incident occur which may give rise to a claim, you should notify Marsh in writing within thirty (30) days of the incident occurring, or as soon as reasonably practical after the date of occurrence within the insurance period (30 September, 2022 to 30, September, 2023). The insurer may deny any claims lodged outside the period. Regardless of when claims are lodged, no payments will be made for Non-Medicare medical costs incurred more than 52 weeks post-injury.
Is there a standard for MTB trail safety.	MTB trails do not have regulated specifications in the same way as other cycling facilities like velodromes and BMX tracks. There are a variety of well-accepted reference documents for trail design from organisations like IMBA and including the AusCycling/MTBA Mountain Bike Trail Management Guidelines. There is also an emerging industry best-practice that is reflected in some of the high-quality projects that have been recently delivered around the country. Promoting good trail design, management and maintenance is an important element of managing risk in mountain biking.
Consider a % premium reduction for non 24/7 cover.	Noted. Options to reduce premiums forms part of the Scope of Work the IWG are working on.
Impact on rider groups VS bigger clubs	Noted. This can be considered as part of the review.
Plain English descriptions of coverage.	Noted. We'll endeavour to implement this sooner rather than later.
Why keep 24x7? Stick to events.	Noted. Options to reduce premiums forms part of the Scope of Work for the IWG.
Who have we spoken to for quotes?	Marsh engaged with 14 separate Australian based insurers, as well as over 20 markets based in the UK who underwrite sporting participation risks. Across all of these insurers, only 1 was willing to provide insurance coverage for the first \$2m of any claim. More than 90% of insurers declined to quote at any level of cover. The three insurers who are ultimately providing the \$20m of cover to the sport represent the best terms available in the market.
Are clubs that have inflatable Airbags covered?	This needs further information to answer – please contact Marsh.
Are participants in club training rides covered	Yes. All members are covered 24/7.
What happens if we seek our own insurance?	Affiliated Clubs are automatically provided insurance under the program. The scope of cover for both policies is very broad and addresses the full 24/7 nature of activities, and risk exposures such as participant to participant liability. It is unlikely that this would be attainable outside of a collective arrangement.
Why not look at a joint policy with triathlon	Noted. This can be considered as part of the review.
What can we do to reduce AC's liability.	There are various levers that can be pulled to reduce AC's premiums and liability, for example changing the type of cover provided, managing our risks, which should be informed by good data and insights capability. Ultimately it will be about AusCycling and Clubs working together to manage risks.
Where the premium funds go?	If this question pertains to insurance premiums, they are passed on to the Insurers. If the question relations to membership fees, membership fees cover the cost of insurance, direct membership services and then support participation and sport programs. (Refer to presentation)

Sensitivity analysis of what drives premiums the most	<p>The main premium drivers are below:</p> <ul style="list-style-type: none"> <li>• Lower market competition (insurers appetite to cover sporting risks continues to detract)</li> <li>• High rates of claims inflation (cost of claims outpacing general inflation)</li> <li>• Cycling largely happens in a general environment as opposed to a control field of play, this provides a far greater exposure to the insurer when compared to a typical sporting risk.</li> </ul> <p>Significant claims experienced on both policies (multiple deaths each year, and several high value public liability claims).</p>
What percentage of claims is for riding not related to racing.	<p>Data and insights are included in the Scope of Work for the IWG.</p> <p>Whilst we can and will do some analysis on the data currently collected, we have identified the need to collect more data when claims are made and improve the process of collection. We will share what data we have along the way.</p>
What are the cross subsidies between disciplines, claims and costs.	<p>Not sure we have a specific answer for this one.</p> <p>Data and insights are included in the Scope of Work for the IWG.</p> <p>Whilst we can and will do some analysis on the data currently collected, we have identified the need to collect more data when claims are made and improve the process of collection. We will share what data we have along the way.</p>
Knowing where our insurance cover is heading	<p>Noted. This will ultimately be linked to the cover provided and our claims history.</p>
How many claims are 3rd party public liability?	<p>It is important to understand that it isn't the number of liability claims driving the insurance premium, it is the severity of the claims resulting in large costs to the insurers which is impacting premium increases most.</p>
What will club and Membership fees increase too? Can we reduce cover to reduce cost?	<p>This is still to be determined – we are currently looking at options.</p> <p>The structure of the insurance program is within the Scope of Work for the Insurance Workgroup and our aim is to reduce and manage the insurance premiums moving forward.</p>
Can we split insurance by discipline? Why do we double up with tac coverage?	<p>Data and insights are included in the Scope of Work for the IWG.</p> <p>Whilst we can and will do some analysis on the data currently collected, we have identified the need to collect more data when claims are made and improve the process of collection. We will share what data we have along the way.</p> <p>TAC (Vic) is only applicable in the event of an incident involving a motor vehicle. Where members claim on TAC they cannot claim on our membership insurance. That said TAC only cover the personal injury component and not the property claim. Cyclists running into parked cars is reasonably common - in this instance TAC covers the medical costs, but our membership insurance covers the damage to the vehicle.</p>
Why should we provide insurance protection for organisers that are not affiliated and do not comply with our regulations and policies?	<p>We do not provide public liability cover to event organisers for non-sanction events.</p> <p>Under the current insurance, AusCycling members are covered 24/7, so if they chose to ride in a non-sanctioned event, they are covered for damage to others (public liability) and damage to themselves (personal injury to themselves unless they have a PL only Lifestyle membership in which case, they do not have personal injury cover).</p>
Do you foresee the insurance component membership differentiated by discipline?	<p>It's too early to say at this stage. It does however fall into the Scope of Work for the IWG.</p>
What have our premiums been for the last 5 years and what have our pay outs in the last 5 years been?	<p>We can only review premiums from the establishment of AusCycling, which was included in the presentation.</p> <p>We can work with Marsh to provide a summary of claims in that period.</p>
Notification of renewal before expiry	<p>For automatic renewals, the system is configured to notify members that there will be a deduction, 3 days prior to taking the funds.</p> <p>All members should receive a notification that their membership is due to expire – if you are not receiving an automated message, please contact the AC membership team.</p>
Membership loss if you remove 24/7 coverage	<p>It is difficult to estimate and will be considered as part of the review. It required deeper consultation with members to have an answer for this.</p>
How can the insurance coverage be sustainable?	<p>There are various levers that can be pulled to reduce AC's premiums and liability (create a sustainable program), for example changing the type of cover provided, managing our risks, which should be informed by good data and insights capability.</p> <p>Ultimately it will be about AusCycling and Clubs working together to manage risks.</p>
Why 24/7 when we can't control?	<p>Noted. The structure of the insurance program is within the Scope of Work for the IWG.</p>
Are AusCycling members who ride on illegal or non-sanctioned trail networks covered?	<p>Yes, the benefits under the policy are applicable to injury occurring during any and all bike riding activities 24 hours a day. However, it is important to note there are general exclusions which apply to the policy and this includes riding under the influence of alcohol or drugs, involved in any criminal or illegal act and results from a pre-existing condition. More details on the policy terms and conditions can be found in the policy wording and schedule.</p>
A person out of work for 29 days. What is the entitlement?	<p>There is a 28-day elimination period on the loss of income benefit provided through the Personal Accident policy. After 28 days from the date of injury, the loss of income benefit is able to be accessed. If somebody is unable to work for 29 days, their entitlement (depending on circumstances) would be 1 day.</p>
Trail Mgmt is there. Consistent way that trails are managed? Is there an audit/ safety procedure? What level of training / expertise do land mgrs have? What's the budget allocated to trails?	<p>Good trail management and maintenance is important to provide a safe riding experience and minimise risks to all users. There are a variety of trail management arrangements in place at MTB networks around the country, including a wide variation in the level of training and experience in land managers and the budgets they have for conducting maintenance.</p> <p>Increasing the overall standard of trail management is important but cannot solely be the responsibility of AusCycling and its affiliated MTB clubs as we are only one part of the broader MTB community.</p>

We think our risk management is best practice - how can we check?	As a start you could look to the AusCycling event organisers guides, speak with Technical Officials and other clubs. More broadly, we should look at risk management by other sports to see whether we can learn anything.
Alternate option of cover for club and sanctioned events as a comparison	Noted. This is within the Scope of Work for the IWG.
Why are junior cyclists coverage treated differently to adults?	It is standard practice to reduce capital benefits (permanent injury and death) benefits for children, mainly due to them not having financial dependents. This can be modified but would attract potentially significant premium uplift.
Are we covering too much, I know we need PL but what else can we drop?	Noted. This is within the Scope of Work for the IWG.
Keen to see the difference if cover is not 24/7 for between say 9pm and 4am to be excluded.	Noted. This is within the Scope of Work for the IWG.
Specifics of what is actually covered	Please refer to the presentation in the first instance and the AC / Marsh website. <a href="https://www.auscycling.org.au/membership/other/insurance-overview">https://www.auscycling.org.au/membership/other/insurance-overview</a>
Explanation of how insurance coverage ties into member growth strategy.	From previous research, we know that insurance ranks as one of the most valued, if not the most valued, aspect of membership. However, there is work to be done on price sensitivity, providing greater choice etc. Insurance is one component of the member value proposition but isn't the sole determinant. This question is part of a bigger piece of work that is captured in Strategy 2032.
Big issue for clubs that maintain tracks if a member of the public is using the facility (outside of formal club activities - many tracks are open to the public ) can claim against the club for injury	This is a potential area of concern. We have recently sent a survey out to Clubs to better understand their facility agreements. We encourage Clubs to complete the survey so we can feed into the Insurance Workgroup.
Is there one cycling discipline that is considered the most high risk?	Data and insights are included in the Scope of Work for the IWG. Whilst we can and will do some analysis on the data currently collected, we have identified the need to collect more data when claims are made and improve the process of collection. We will share what data we have along the way. It's too early to suggest anything here.
Insurance = risk. Riders/clubs should be assessed on risk. Racing = increased risk, etc	Noted.
Are e bikes covered?	Yes, provided they meet the definition of a power assisted bicycle in the jurisdiction in which they are being ridden (e.g. this typically means with a maximum continued rated power of 250 watts and a maximum speed for power-assistance of 25 km/h).
Has the increase in insurance happened because of the amalgamation of all disciplines? If that is the case can we have separate premiums for the different riding disciplines	No. We do not believe this is the case. Claims history drives the increase in premiums. Reviewing the structure of the insurance program is within the Scope of Work of the IWG, so the option to consider different cover per discipline can be looked at there.
Can the insurer provide insights and analytics to justify the price increase. If so, how can we share this with our clubs?	The main premium drivers are below: <ul style="list-style-type: none"> <li>• Lower market competition (insurers appetite to cover sporting risks continues to detract)</li> <li>• High rates of claims inflation (cost of claims outpacing general inflation)</li> <li>• Cycling largely happens in a general environment as opposed to a control field of play, this provides a far greater exposure to the insurer when compared to a typical sporting risk.</li> <li>• Significant claims experienced on both policies (multiple deaths each year, and several high value public liability claims).</li> </ul>
What can clubs do to help minimise the premium costs? Is it unreasonable the sport of cycling has to pay for the unsafe on road cycling experience of Australian roads.	Developing strategies to effectively manage our risk form part of the Scope of Work for the IWG. Ultimately it will be about AusCycling and Clubs working together to manage risks.
Is the Personal Accident cover as big an issue as the Public Liability?	They are both material.
What is the time frame to hear back from submitting a claim?	Once a claim is sent to Marsh, they will acknowledge the claim has been received and submit this with the insurer for them to review. The insurer will acknowledge the claim and provide a claim number within 5-10 days.
How has increase been paid/funded already?	The increase came into effect at the end of February – we will pay premium as they fall due.
Is there a new incident form	No, the AusCycling incident report form remains the correct form to be completing for all incidents.

Why is coverage 24/7 - when not club oriented activity. Expanded 10 years ago and been problem ever since.	As you've highlighted 24/7 cover is not new and related more to the individual member value proposition, rather than Club value. Something to be considered and discussed.
It would be helpful to understand clubs appetite for risk. It may be higher than AusCycling think, particularly in regards to 24/7 coverage and coverage outside of club events.	The structure of the insurance program is within the Scope of Work for the Insurance Workgroup, so 24/7 cover will be considered. Further to the Club's appetite, we should also consider that the individual member values.
How many members to share the 1.3m shortfall?	This is still to be determined – we are currently looking at options.
Is there a coordinated approach to insurance with other cycling bodies	Not to this point, could be considered.
Is the club liable for the \$1000 for every submission	Yes, every separate claim.
Is the cost to cover road / track cyclists way more expensive than the cost to cover all other riders?	There is no data to suggest this at present.
What is the breakdown of members, BMX/road/MTB.	Membership types under AusCycling is All Discipline and Off-Road, so there's not accurate way to provide this breakdown.
Where is the link to the accident claim form?	<a href="https://au.marsh.com/sport/auscycling/members.html">https://au.marsh.com/sport/auscycling/members.html</a>
How many riders with private health insurance also have PA through AC?	We don't require members to disclose their health insurance status when signing up.
Does the premium increase correlate with payout increase or are there other drivers also	Mostly, yes.
Understand exposure from particular club activities - ride routes, trail condition etc, riding on Crown land.	Data and insights are included in the Scope of Work for the IWG. Whilst we can and will do some analysis on the data currently collected, we have identified the need to collect more data when claims are made and improve the process of collection. We will share what data we have along the way.
How our insurance compares to other similar nations in terms of coverage	We will consider as part of the Scope of Work of the IWG.
What happens when there is an accident by a non-member on a club velodrome?	They would not be covered by Personal Injury unless part of a club/AC come and try activity. Nor would they have protection under our Public Liability insurance unless part of a club/AC come and try activity. Whether they have a claim against the facility owner or entity running the event would depend on the circumstances.
What liability do clubs have for trails they maintain on land managed/owned by other parties?	This is a potential area of concern. We have recently sent a survey out to Clubs to better understand their facility agreements. We encourage Clubs to complete the survey so we can feed into the IWG.
Could some aspects be optional add ons?	Yes, that's an option. This will be considered within the Scope of Work of the IWG.
Can we reduce the coverage to keep premiums down eg do away with income loss and medical expense loss?	Yes, that's an option. This will be considered within the Scope of Work of the IWG.
Do you foresee the ability to mix and match insurance based on rider need? i.e turning it off when not needed and back on.	Yes, that's an option. This will be considered within the Scope of Work of the IWG.
Comparison of cover for just club and sanctioned events	The structure of the insurance program will be considered within the Scope of Work of the IWG.
Does the club now have to complete and incident report form seeing as a person must do a claim themselves direct to Marsh?	Incident reports forms play a vital role in providing insights into the particulars on an incident to AC/Marsh and the insurer.
Is the club liable for \$1000 at every request	Yes, every separate claim.
What about rate clubs based on risk exposure and claims values so higher risk clubs and therefore members pay the greater premium	This could be considered an option, but realistically would require sophisticated data and analytics to make it fair and reasonably. We will through into the mix for the Insurance Workgroup.

Bunch riding - Who's covered who isn't and how can we run a Saturday local bunch	It is recommended that all riders attending these group rides are an AusCycling member, this would ensure they have access to Personal Accident benefits should an injury occur.
Some members have insurance via Triathlon Australia & also AusCycling, so have double cover, is this an issue?	There is no issue with being a member of both Triathlon Australia and AusCycling. However, should an injury occur during the cycling section of a triathlon, the member would only be able to claim for benefits under one of the two memberships.
How can we measure the real value of the insurance cover by members?	We're not sure there is an effective way to evaluate this question, given every member will likely have a measure that is specific to them based on their background, claims history, etc. We do however have previous research data that indicates that insurance is amongst the most valued elements of the membership proposition.
How can you provide us (clubs) the information we need to answer the questions that come from our members	Work together to understand what the questions are and then provide the responses.
Where's a breakdown of AusCycling's membership data - by discipline / by state / by club / by gender / by age?	This will be captured in the Annual Report.
Could members choose a level of insurance cover to keep overall cost lower?	Yes, that's an option. This will be considered within the Scope of Work of the IWG.
Why cover general traffic/pedestrian areas which is general insurance program - more cover equals higher cost.	The structure of the insurance program moving forward is within the Scope of Work of the IWG, so 24/7 cover will be reviewed.
Is it possible to have a "base" cover + "extras" model?	Yes, that's an option. This will be considered within the Scope of Work of the IWG.
Why do we cover travel to events we can't control?	Removal could be considered, although the data analysis should inform if this is worth changing.
How do we better manage risk?	Developing strategies to effectively manage our risk form part of the Scope of Work for the IWG. Ultimately it will be about AusCycling and Clubs working together to manage risks.
Are non-paying members eg: Officials covered by insurance?	Yes.
Why not insurance purchase with a ticket, ie not time based	It's a potential option.
As recreational rider groups have lower risk the cost should be lower is that the case.	It sounds like a plausible hypothesis, however at this stage we don't have data and insights to back this up. Whilst we can and will do some analysis on the data currently collected, we have identified the need to collect more data when claims are made and improve the process of collection. We will share what data we have along the way.
Why have PL cover when this is available with building contents insurance?	The Public Liability insurance provided through affiliation with AusCycling is different to a building contents insurance policy. The Public liability policy extends Australia wide and is in place to help protect against the financial risk of being found liable to a third party for death of injury, loss of or damage to property for your club's negligence. A building and contents policy will only cover listed locations and excludes participation coverage, which would not adequately cover a Club for the activities they perform.
Could a breakdown be completed much like car insurance. Determine some bodies level of risk and charge accordingly	Yes, that's an option. This will be considered within the Scope of Work of the IWG.
Don't provide 24/7 cover	Yes, that's an option. This will be considered within the Scope of Work of the IWG.
Why do road and track members have to pay the highest membership option. And does this mean per capita they contribute more to the insurance premium	Road and track are covered in the all-disciplines membership type and in some instance the cost of membership for road and track reduced AusCycling was established. No, there is no evidence Road and Track Clubs are contributing more to insurance premiums.
Why isn't eligibility restricted to club run events?	That's an option. This will be considered within the Scope of Work of the IWG.
We have no communication with AusCycling. Club forums are just AC one way street. The state advisory councils provide zero information	Noted and thanks for the feedback. We're endeavouring to increase the engagement and flow of communication and think there was a great amount of information shared at Club Forum #1. We won't always hit the mark and that's why we ask for feedback.

Do you remove the Lifestyle membership if you remove 24/7	Possibly as our offering may not be competitive. Needs to be considered.
Is AusBike participants have better coverage?	AusBike is include under the AusCycling insurance program and therefore insured under the same policy as all Clubs.
How much do you estimate membership fees go up by?	This is still to be determined – we are currently looking at options.
Is event insurance to cover mass participants available to reduce the workload in verifications admin	Insurance is available for those events defined as mass participation events: <a href="https://assets.auscycling.org.au/s3fs-public/2021-11/auscycling-mass-participation-booklet.pdf?3_aGZf5EsrtZfrDAEPH_IYcPl9YTZQ=">https://assets.auscycling.org.au/s3fs-public/2021-11/auscycling-mass-participation-booklet.pdf?3_aGZf5EsrtZfrDAEPH_IYcPl9YTZQ=</a> Auto-verification is done by AC partner systems.
Are clubs covered when non AC members are taking part in club events or training?	Whilst Clubs will be protected within the terms and conditions of the policy for the financial risk of being found liability to a third party “non AC member” for injury or property damage resulting from negligence, it is recommend that Clubs promote AusCycling membership to all riders taking part in club events or training to ensure they have access to Personal accident benefits should an injury occur.
What is the detailed history of claims made and paid? This is imperative if we can reduce and mitigate risks effectively risk?	Agree and this is covered within the Scope of Work of the IWG. Whilst we can and will do some analysis on the data currently collected, we have identified the need to collect more data when claims are made and improve the process of collection. We will share what data we have along the way.
Can we change cover to training and racing only - we didn't know it was 24/7 Can we not increase membership? Can the increase come out of Club fees instead?	That's an option. This will be considered within the Scope of Work of the IWG. In terms of fees, we're talking an increase in premiums of \$1.3m in 2023 – AusCycling cannot absorb this, and I suspect that Clubs would be in a similar boat.
What can clubs do to practically reduce risk and improve the market appeal to insurers?	Developing strategies to effectively manage our risk form part of the Scope of Work for the IWG. Ultimately it will be about AusCycling and Clubs working together to manage risks.
what will AusCycling do to offset costs?	This is still to be determined – we are currently looking at options.
Does a claimants personal insurance take president before the AusCycling insurance is accessible?	It is recommended that where possible, any injury expenses are claimed through your private health fund and then the remaining portion can be claimed through the AusCycling insurance.
What defines a club event? We do a regular Saturday ride but at least half the participants aren't members	A Club event is an activity that is authorised and sanctioned by the Club. Regular Saturday rides that have been authorised by the Club would be considered an official Club training.
Is there a cost discrepancy between what AC can get versus AVCC?	AVCC does not have comparable coverage and approx. 5 clubs.
Could volunteers apply for a reduced fee? Doesn't have to be much just to demonstrate value in their commitment.	That's an option. This will be considered within the Scope of Work of the IWG. AusCycling introduced a free volunteer membership in 2022.
How can best involve clubs in the working group?	Please refer to the information provided about Expressions of Interest.
Does AusCycling have its own independent medical practitioners to prove or access a cycling medical claim?	No.
24/7 Coverage – have we thought about limiting to only sanctioned events. What saving would be made	That's an option. This will be considered within the Scope of Work of the IWG.
Third parties are covered. Have third-party claims become more common, for example AC member injures a pedestrian?	Yes, this appears to be the case. Whilst we can and will do some analysis on the data currently collected, we have identified the need to collect more data when claims are made and improve the process of collection. We will share what data we have along the way.
Does this cover a carer if a child is injured, and the carer must stop work.	Yes. The detailed information is included on the website. <a href="https://au.marsh.com/sport/auscycling.html">https://au.marsh.com/sport/auscycling.html</a>
Is there coverage for events that are not sanction by AC	Not the event per se, but for AC members if they are injured competing in the event. That's the nature of 24/7 cover.
What is the cross over between TAC and Insurance Coverage.	TAC coverage only applies when a crash involves a motor vehicle. <a href="https://www.tac.vic.gov.au/what-to-do-after-an-accident/who-can-claim-with-the-tac">https://www.tac.vic.gov.au/what-to-do-after-an-accident/who-can-claim-with-the-tac</a>
If a member of the public crashes on a BMX track and injures themselves then claims against the	This is a potential area of concern. We have recently sent a survey out to Clubs to better understand their facility agreements. We encourage Clubs to complete the survey so we can feed into the IWG.

club, we may as well shut down. This relates to an open track where club runs competitions	
Is there a disconnect between racing and lifestyle membership costs if the 24/7 coverage is driving premium increases?	It's not clear at this point – needs further analysis of the claim's history.
I believe it was stated that insurance coverage to events. AusCycling or clubs cannot control travel to events. Shouldn't only start when AusCycling or club has ability to control risk.	If the member is riding to the event, then they'll be covered under the PA insurance, on the basis that the current insurance provides 24/7 cover. We will look at all options to bring the premiums down.
What happens if we can't get insurance?	This is unlikely. What is likely to happen is that we will have little choice with the cost of insurance. As we mentioned in the presentation, we need to restore faith in the AC brand.
Why aren't we looking at different quotes for different disciplines? Using facts/stats to drive decisions and justifications.	That's an option. This will be considered within the Scope of Work of the IWG.
PL should only be offered to AusCycling sanctioned events and clubs and activities. PA should only be offered to AusCycling members competing in sanctioned AusCycling events and on legal (sanctioned) trails.	That's an option. This will be considered within the Scope of Work of the IWG.
Fees went up last year to cover insurance	Yes, fees did increase last year (2022) to account for the \$800K+ premium increases across 2020 – 2022.
On the Club insurance working group is a representative from all disciplines in attendance?	Yes, we'll work to have all disciplines involved.