I was asked for some supplementary information on recreational Registration.

Hunter Illegal Trail Bike Working Group;

- Most of the items under the attached terms of reference were handled by the MCC of NSW
- http://dirtbike.mccofnsw.org.au/

Conditional Registration is already available to motorcycles and Quads for Stockton Beach RVA at a discount rate see Rec Vehicle pdf.

This is put up for bid and is underwritten by one insurer at an incredibly low price.

Recreation Registration is already available on Stockton Beach, it only needs expanding to other areas

Examples of conditionally registered vehicles include:

- · Agricultural vehicles
- · Construction vehicles
- · Recreational vehicles (on Stockton Beach Only)
- · Street rods
- · Purpose built vehicles
- · Oversnow vehicles

http://www.rms.nsw.gov.au/registration/conditional registration.html
Riders without rego are still covered under the "Nominal Defended" scheme so are covered under LTCS in any case.

Regards, Chris

Christopher James Burns MCCofNSW Delegate MCCofNSW Dirt Bike Committee www.mccofnsw.org.au

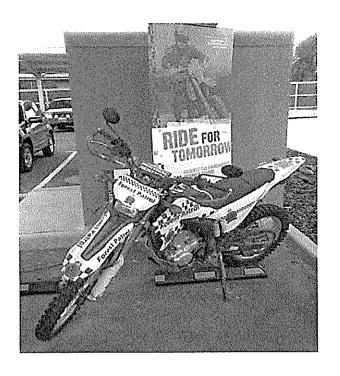
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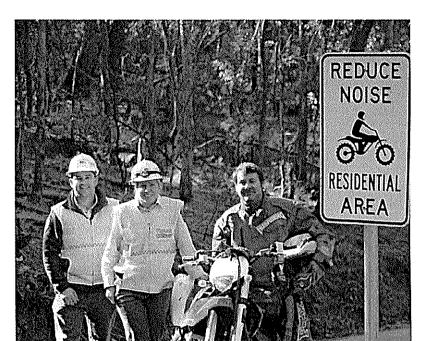
# RECREATIONAL

# REGISTRATION

TRAIL BIKE

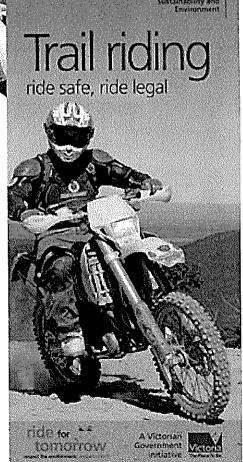
RIDING











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### **Executive Summary**

#### The Presenting Problem

Community dissatisfaction regarding the use of off road motorcycles in bushland around the fringe of urban areas within New South Wales has grown dramatically in recent years. The state has experienced resurgence in the popularity of off road motorcycling resulting in participation levels not seen since the early 1970's.

Resulting is a growing level of conflict between land managers/owners and off road motorcycle users. A significant proportion of the user group are riding illegally on unregistered machines. The actual size of that portion is difficult to quantify however field observations and results from policing operations suggest it is currently as high as half of all off road motorcyclists riding within the Lower Hunter Area.

The price of full registration is not affordable to this section of the rider group or viewed as representing a reasonable value for registration of vehicles that are used intermittently and primarily for recreation. The largest cost in the make up of current applicable registration is the premium relevant to third party insurance. It could be argued that the failure to provide a product that is affordable to the user group is contrary to the relevant legislation, the Motor Accidents Compensation Act 1999 which legislates in Section 5(1) The object of the act is as follows: (d) to keep premiums affordable, recognising that third party bodily insurance is compulsory for all owners of motor vehicles registered in New South Wales.

There are also issues and conflict created by those riders who are licensed and riding registered machines however riding in areas of private property or pubic land where they are not entitled to be. The catalysts for complaint from the wider community are varied and include trespassing, malicious damage, O.H. & S. issues and damage to environments however noise is the most prolific cause of aggravation and complaint. Noise generated from irresponsible operation of trail bikes or activity in close proximity to residential areas can impact on quality of life as well as the value of properties. Recurring or persistent trail bike noise can devalue properties by a significant amount.

#### The Development of Solutions

In July 2008 significant and ongoing community dissatisfaction led to the formation of the Hunter Illegal Trail Bike Riding Forum. The Forum is chaired and led by the New South Wales Department of Premier and Cabinet (DPC) and includes representatives from all Government Agencies that are impacted by the illegal use of trail bikes or are in a position to assist with the development of solutions. Representatives from the motorcycle industry and user groups also makeup the group that meets quarterly.

Initiatives of the Hunter Illegal Trail-bike Riding Forum to date includes a focus on an education campaign involving the Forest Users Education Liaison (FUEL) Project with Dual Sport Motorcycle Riders Association and the establishment and cooperative funding of Operation Katana. Operation Katana is an ongoing police led operation targeting illegal trail-bike activity in the Central Hunter Local Area

Command that has met with substantial success in the reduction of offences in the targeted areas and resultant reduction in community dissatisfaction. Chief Inspector Dave Robinson reporting back to the Forum raised concern that the significant improvement was not sustainable unless alternatives were developed and made available to the user group. Those concerns coupled with support from the representatives of the industry and user group within the Forum resulted in Chief Inspector Robinson being seconded for a four week period from the New South Wales Police to perform the role of Project Officer with the DPC The purpose of the project was to investigate the management of trail bike usage in other states of Australia and examine any benefits or initiatives that may compliment the enhanced management of illegal trail bike usage within New South Wales.

Throughout investigations it became apparent that issues previously identified in Victoria regarding illegal trail-bike activity were very much parallel in terms of offence type and volume to the New South Wales experience. It was also discovered when comparing Government responses from Victoria, Queensland, South Australia, Western Australia and Tasmania that the Victorian State-wide Trail Bike Initiative appeared to have been the most comprehensive and successful treatment of the issues that were common across the states in varying degrees.

Chief Inspector Robinson was then tasked to travel to Victoria and compile observations of the Victorian model of Recreational Registration and the Victorian State-wide Trail Bike Initiative for the advice of the DPC That trip was undertaken in the second week of November 2010. The process included meetings with Executive Managers from VicRoads, Parks Victoria, the Dept. of Sustainability and Environment, the Federal Chamber of Automotive Industries, and information gathering field trips. A snapshot of the observations made of the Victorian model is detailed in these papers a section titled "The Victorian Experience"

In consideration of the experience related by Executive Level Mangers of the various departments and examination of all material gathered three clear goals were identified as being pivotal to the successful implementation of progressive management of off road motorcycle use within New South Wales. These goals are provided as the following key recommendations:

- 1. The establishment of a scheme of Recreational Registration for off road motorcycles within New South Wales that creates a fiscal incentive influencing users toward compliance and responsible usage.
- 2. The establishment of an integrated whole of Government approach to the management of trail bike usage within New South Wales to the benefit of riders and the wider community.
- 3. The identification, marketing and management of areas and routes available for legal trail bike riding within New South Wales.

This paper sets out a proposed model to establish Recreational Registration in New South Wales that is focussed on the mitigation of harm and risk. Further detail is then provided that expands on the necessity to establish a multi agency approach, the marketing of legal riding opportunities and ongoing education of the user group. The material provided looks at some of the costs of current practice and the reality of limitations regarding enforcement and concludes that;

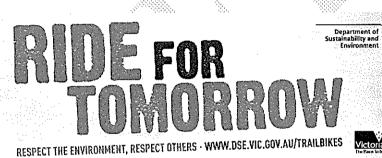
"Doing nothing is not a sustainable option".

#### The Victorian Experience

During the late 1990's the Victorian State Government of the day identified issues, costs and risks arising out of the use of off road motorcycles that were virtually identical to those now identified in New South Wales. The first of a range of measures instigated to reduce the usage of unregistered trail bikes and modify rider behaviours was the establishment of a scheme of Recreational Registration. The scheme provided a form of registration for off road motorcycles that applied to specific areas and roads only. Initial take-up of the scheme was slow until the scheme was complimented in 2005 by the establishment of the Victorian State-wide Trail Bike Initiative. The project resulted in the co-ordination of efforts by all relevant State Government Departments toward harm mitigation and user benefit regarding the use of off road motorcycles in that State.

In 2006 the Chief Project Officer sought and gained approval to establish a brand for the project being **Ride for Tomorrow** to give the project identity, increase interest and enlist those operating illegally. The brand was trademarked in 2008, with the subline, **Respect the Environment**, **Respect Others**.





The State-wide Trail Bike Initiative identified, mapped and marketed legal trail bike riding opportunities and provided facilities in a number of strategic locations throughout the state. Ride For Tomorrow enhanced public acceptance of the Recreational Registration Scheme and take-up has been such that in 2006 Victoria recorded 12 000 motorcycles under the scheme. In 2009 that number had risen to 18 000 and now exceeds 20 000 Recreational Registrations. A significant portion of these machines were previously illegally operated without any regulation.

#### The Whole of Government Approach in Victoria

In 2005 Regional workshops were conducted in six locations throughout Victoria to identify key issues and an options paper was developed. In August 2006 five million dollars of State Government Funding was allocated for the period to June 30, 2010 (nominally four years). In 2007 four regional Trail Bike Project Officers (TBPOs) were appointed, and commenced duties in March/April.

The State-wide Trail Bike Initiative co-ordinated input and resources from VicRoads, VicPol, Parks Victoria, Tourism Victoria and is led by The Victorian Department of Sustainability and Environment. The initiative is widely regarded as an outstanding success and is currently being evaluated for the purpose of the provision of further funding.

#### The Victorian Model of Recreational Registration

The Victorian Recreational Registration Scheme commenced in 1997. It was decided at that time that the scheme should provide scope to be inclusive of all two wheeled motorcycles that could be adapted to meet the minimum specifications. The criteria allowed the inclusion of those machines that were not compliant with Australian Design Rules. As a result along with the many compliant motorcycles a number of motor cross bikes, Chinese imports, Pit Bikes and motorcycles designed for use by children were registered under the scheme. The rationale for inclusion of non complying motorcycles was one of harm mitigation, i.e. "The bikes are out there anyway so let's try and draw those riders toward compliance".

The scheme is accepted by the user group as delivering exceptional vale for money. A motorcycle can obtain recreational registration in Victoria for a twelve month period for sixty eight dollars. This includes an element of third party and personal injury insurance coverage.

#### The Identification, Mapping and Marketing of Routes in Victoria

A key component to the success and take-up of the Victorian Recreational Registration Scheme and the compliance with the responsible usage of public lands is the identification, mapping and marketing of legal riding routes. This process has been led and oversighted by the Victorian Department of Sustainability and Environment and now identifies a network of thirty six thousand kilometres of legal trails and roads. The available routes have all been mapped and are available on line. To further mitigate risk the rides have been graded and notation made on those routes requiring a higher degree of skill.



The Pyrenees Ranges effer vistors a wonderful mix of indured and builtral history, with specifically views, copped mounts ranged, apundant whiche, a discriming of wildnesses and historic star in accounts will provide you will ristlicke information for you be energy the natural features of the Pyrenees State Forest.

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#### What facilities are provided?

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- trailers. Information board and maps

#### Riding and Salety Information

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Working Ferest

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o<sup>\$</sup>∙0 Refer to map overleaf for sey no se sensitive areas

#### Respect the Environment - Respect Others

- Riders must be idensed malarcycles must be redistered
- Ride Legal Slay on Forest Roses Take your litter frome

#### For more information

The Department of Sustainability and Environment (DSB) is responsible for managing Victoria's State Forest. For further information contact DSB's Customer Service Centre on 135 455 (TTY) 1200

Licensed riders of machines subject of Recreational Registration are able to go on line to the Ride For Tomorrow website at http://www.dse.vic.gov.au/trailbikes and plan a legal trail ride. The rider can customise and create then print maps for their use. Riders can also print an information sheet that details all the facilities available in the area chosen and provides a further avenue for the constant reinforcement of the responsible riding messages.

The identification and marketing of legal riding alternatives has provided ongoing success in moving activity to more suitable environments. Evidence of this is detailed in advice from General Manager, Regional Management, Parks Victoria, Ian Christie and Park Ranger Andrew Musgrove. See Annexure A.



### Recreational Registration for Trail Bikes in NSW

#### **Fiscal Incentive**

The goal in creating a scheme of Recreational Registration in New South Wales is the provision of a registration product to the user group that recognises the infrequent usage of these machines and is priced accordingly. It is imperative that the price of registration becomes affordable to the user group and gains acceptance as representing a reasonable value for money. This will greatly enhance take-up and compliance.

- To qualify for Recreational Registration riders would need to become financial members of the Motorcycle Council of New South Wales. This would require the payment of a nominal annual subscription. This payment may be collected simply as a levy that makes up part of the overall registration.
- The CTP insurance premium for Recreational Registration would be negotiated to a greatly reduced level recognising a maximum usage of forty five days per annum and the stipulation that a pillion cannot be carried.
- Negotiation would be undertaken with the Roads and Traffic Authority to arrive at a Registration Fee that recognises the limited usage of the machine.
- Usage level would be oversighted by the Motorcycle Council of New South Wales through enhancements to their website. All rides would be required to be logged in advance nominating a legal ride area and then obtaining and printing a receipt.
- Any rider detected without a receipt (permit) of prior logging of their ride is considered to be unregistered and uninsured at law.
- The scheme would facilitate an increased level of rider education.
- A requirement of the Recreational Registration process would be on-line completion of the Recreational Rider's Code of Conduct.

#### **Identification of Eligible Machines**

- The Motor Cycle Council of NSW would be responsible to assist Government to develop specific criteria for those machines eligible for Recreational Registration. The primary qualification would be a requirement similar to "The motor cycle is designed primarily for off road usage"
- Criteria for the scheme should include only those motorcycles which meet
  Australian Design Rules (ADR). This would initially hinder take-up of the scheme
  however would provide part of the catalyst for market shift and contribute
  significantly to the sustainability of the scheme by the reduction of risk and
  administration.
- Identification would occur on a model by model assessment and result in a list of eligible machines that are identified at the point of sale and within marketing. The process would be similar to the existing LAMS system (see annexure B) however should be more simple as there is no requirement for quantitative measures like the power to weight ratio.

#### The Need to Achieve a Market Shift

- In order to enhance the viability and sustainability of a Recreational Registration Scheme in New South Wales it is necessary to limit the scheme to those machines that comply with ADRs This will simplify administration as the specifications and legislation regarding requirements are established and have acceptance in the market place.
- Admitting only those bikes that comply with the ADRs is important as compliance
  with noise standards is integral in contributing to the sustainability of the scheme
  and off road motorcycling in general. Compliant machines already meet the noise
  standards.
- Whilst the exclusion of non-compliant machines will hamper initial take-up of Recreational Registration it will greatly simplify administration processes, mitigate risk and contribute to reduced third party premiums.
- The requirement for compliance with ADRs provides for clear delineation between machines suitable to participate in the scheme and many models of machine that were never designed to travel on public roads.
- The exclusion of non compliant motorcycles is necessary as the proposed model of Recreational Registration proposed for New South Wales permits use upon a wide variety of roads where users would be sharing the road in question with the wider group of road users.
- Owners of those bikes that are not compliant with ADRs will be accommodated
  by other means within the project as part of the multi agency approach. However,
  over time a market shift would arguably occur as the user group recognise the
  benefits of ownership of a compliant motorcycle once the registration is
  affordable and the riding opportunities are identified and marketed.

#### Reducing the Compulsory Third Party Premium

A number of conditions are proposed in relation to qualification for Recreational Registration within New South Wales that relate specifically to the reduction of risk relevant to third party liability. The rationale being that a tangible reduction of risk should create the landscape for negotiation of a greatly reduced premium with the group of insurers providing third party coverage for the user group consisting of recreational riders in the State.

The reduction of the third party premium in order to capture a greater share of the user group and facilitate enhanced compliance through education is in keeping with the relevant legislation, *The Motor Accidents Compensation Act 1999 No.41* that details in section 5 that the objects of the Act are as follows:

- (1) (d) to keep premiums affordable, recognising that third party bodily insurance is compulsory for all owners of motor vehicles registered in New South Wales.
- (2) (a) that participants in the scheme under this Act have shared and integrated roles with the overall aim of benefiting all members of the motoring public by keeping the overall costs of the scheme within reasonable bounds so as to keep premiums affordable.

#### The conditions proposed are:

- 1. The scheme relates to those bikes that meet the criteria developed by the Motor Cycle Council of NSW in collaboration with the Roads and Traffic Authority as being designed "primarily for off-road usage" and are recorded on a schedule as eligible.
- 2. Criteria for the scheme includes only those motorcycles which meet A.D.R.s.
- 3. Recreational Registration qualifies the machine for a capped period of usage being not more than 45 days within the twelve month period of registration.
- 4. Motorcycles subject of the scheme would not be registered for the purpose of carrying a pillion passenger.
- 5. The operator is required to wear a protective helmet of a type that is designed for use relevant to motorcycle riding.
- 6. Motorcycles subject of the scheme would not be registered for the purpose of travel upon freeways and tollways.

#### The Proposed Make-up of the Recreational Registration Product

Registration Fee	\$ 19.00
Road Tax	Nil
M.C.C. levy	\$ 10.00
Environmental levy	\$ 10.00
Plate Fee (new reg. only)	\$ 38.00
Third Party Premium	\$ 77.80
Total	\$ 154.80

The above table represents estimated costs associated with the Recreational Registration product which sees a significant cost saving to users. Recreationally Registered Bikes should avoid motor vehicle weight tax (Road tax) and could be charged a conditional registration fee of around \$19, and a number plate fee of \$38 (one off)."

#### 1. Registration Fee

The registration fee applicable to the suggested model of Recreational Registration could be realistically estimated at \$19.00.

#### 2. Road Tax

Road Tax should not need to be collected as part of the proposed model of Recreational Registration.

#### 3. Motor Cycle Council of New South Wales Levy

The Motor Cycle Council of NSW has been involved in consultation regarding the proposed scheme. The scheme will be reliant upon "gate-keeping" of the capped usage of 45 days of the motorcycle subject of this Recreational Registration. The Motorcycle Council of NSW has expressed a capability and willingness to undertake the role via enhancements to their website and liaison with the Roads and Traffic Authority. The Council would also play a role in the ongoing education of the user group. The levy of \$10.00 represents user pays funding of these aspects of the scheme.

#### 4. Environmental Levy

An environmental levy of \$10.00 is proposed to establish a pool of money to contribute toward initiatives aimed at environmental protection.

#### 5. Plate Fee

The plate fee of \$38.00 as quoted by the Roads and Traffic Authority is a one off fee that is applicable to new registrations only and would be excluded from renewals.

#### 6. Third Party Premium

The Third Party Premium will be negotiated with the appointed group of insurers made up of seven companies. The figure of \$77.80 included in this estimated make-up of New South Wales Recreational Registration is the current third party insurance premium charged regarding solo seat motorcycle registration in Queensland by the group of insurance companies providing insurance within that system. As there is a condition excluding pillion passengers within the proposed system of Recreational

Registration in New South Wales, and a number of the insuring companies are common in both systems it is anticipated that this is an achievable figure. The Queensland system does not have the further risk mitigation measure of capped usage.

An Achievable Total That Will Represent Value to the User Group

The total payment required for the first time Recreational Registration of an eligible motorcycle in New South Wales is estimated at \$154.80. Subsequent annual renewals estimated to cost \$116.80. This would fulfil the obligations of insuring bodies and Government as detailed in the act "to keep premiums affordable, recognising that third party bodily insurance is compulsory for all owners of motor vehicles registered in New South Wales"

The argument that the registration product available is not affordable to a large section of the user group would no longer be credible. Enlistment of those operating illegally would be greatly enhanced and enforcement would become far more reasonable and sustainable.

Costs of Available Registrations Compared

On the 24<sup>th</sup> of November 2010 quotations were sought to register a typical 450cc off road motorcycle for recreational use in Victoria, New South Wales and Queensland.

- 1. The machine would qualify for Recreational Registration available in Victoria which costs \$68.00. The third party component being \$30.00.
- 2. Quotation obtained for solo seat registration in Queensland (bearing in mind there is a restriction proposed for the NSW Recreational Registration prohibiting the carrying of a pillion) was \$219.00. The third party premium component being \$77.80. The third party premium is common amongst available insurers.
- 3. The only registration product currently available for the purpose in New South Wales is Full Registration. A quotation received from the RTA website was \$553.57. The registration charges totalling \$108.00 and the average price of CTP coverage quoted being \$445.57 (See Annexure C)

### An Integrated Whole of Government Approach

#### Input from all Relevant Agencies towards Improvement

A vital step towards solution of the problems associated with trail bike usage within New South Wales is the co-ordination of input from all Government Agencies that are in a position to influence the user group in a positive way. This influence could range from the provision of fiscal incentive via an affordable form of registration to the provision of riding opportunity or improved rider education.

The relevant New South Wales Government Agencies include:

- Department of Premier and Cabinet
- Roads and Traffic Authority
- Motor Accidents Authority
- Department of Environment, Climate Change and Water
- National Parks and Wildlife
- Forests New South Wales
- New South Wales Police Force
- Communities New South Wales
- State and Regional Development including Tourism NSW

An existing working group that could be viewed as a pilot and demonstrates one model by which the whole of Government approach may be facilitated in New South Wales is the Hunter Illegal Trail Bike Riding Forum. The Forum is chaired and led by the New South Wales Department of Premier and Cabinet and was established in July of 2008. The Forum includes representation from most of the above listed agencies and has achieved significant progress to date regarding harm mitigation relevant to the use of off road motorcycles in the Lower Hunter Area of New South Wales.

Among the initiatives of the Forum to this point are:

- The establishment and co-operative funding of Operation Katana.
- The shared funding and staging of multi agency blitzes targeting illegal or anti social trail bike activity and illegal dumping.
- The shared funding of training of further police to undertake the trail bike course.
- The shared funding of the outfitting of further police with trail bike riding equipment.
- The shared funding of the cost of sending a selected project officer to Victoria to further investigate the management of trail bike usage in that State.
- Establishing an education campaign including the Forest Users Education Liaison (FUEL) Project with Dual Sport Motorcycle Riders Association.

#### The Establishment of Partnerships

The proposal would set up the environment for the establishment of partnerships between Government Agencies and the user group. For this reason the involvement of a singular representative body for motorcyclists within New South Wales is desirable. The Motor Cycle Council of New South Wales is positioned as the most appropriate body to represent motorcyclists within the State and receives increasing acknowledgment and engagement from Government regarding relevant issues

Partnerships with the user group could be many and varied. They could range from commercial partnerships that result in benefits to tourism to the obtaining of voluntary input from user groups toward trail maintenance or the refurbishment of damaged environments.

An example of a commercial partnership between Government and private sector to the benefit of the user group could be the establishment of facilities to accommodate the use of non-complying motor cycles via the Government provision of land at lease rates that contribute to the commercial viability of such a facility. Such facilities would assist in increasing compliance with a Recreational Registration scheme whilst also providing for juvenile riders prior to eligibility for a licence.

### The Identification, Marketing and Management of Routes in New South Wales.

The identification, mapping and marketing of the network of dirt roads, trails and tracks that already exist within New South Wales for lawful use by licensed riders on registered off road motorcycles can occur at minimal cost to Government. This initiative does not necessarily extend to the creation of any route or track that does not already exist. The initiative would simply require the co-ordination of agencies to identify, map and market those riding opportunities that already exist. Similar processes have taken place in New South Wales regarding the identification and mapping of fire trails for the information of relevant agencies.

#### Benefits to Regional Tourism

The identification, mapping and marketing of all legal off-road riding alternatives within Victoria has stimulated Regional Tourism. Riders are able to log onto the Ride For Tomorrow website and plan day trips and extended journeys on legal ride routes. The site facilitates trip planning and the creation of maps.

There is a resultant flow on benefit to small towns within the network identified. This benefit is experienced by providers of accommodation, fuel, food and beverages.

#### Benefits to the Wider Community

Provision of the mapping and marketing of all legal ride routes for trail bike riders draws recreational riders away from residential areas and encourages riders to plan and venture further afield to areas of less density. This reduces the noise issues experienced by the wider community. Noise is the single largest component of community dissatisfaction relevant to the illegal use of off road motorcycles.

The provision of the mapping also provides ongoing opportunity to engage riders and encourage compliance and responsible usage. The mapping includes notation of areas where low noise usage is encouraged to minimise disruption to the wider community which contributes to the sustainability of responsible trail bike usage.

#### Benefits to the Motorcycle User

Conflict between off road motorcyclists, land managers and wider community within New South Wales is substantial and growing. Lock-outs and re-classification of areas of public land are an increasing occurrence. The user group needs to come to the realisation that off road motorcycling is not sustainable within New South Wales were current practice to continue without change. The foremost benefit to the user group of the initiatives detailed within this paper is the ongoing sustainability of trail riding.

The Victorian experience demonstrates that the great majority of riders who were riding illegally and in areas they were not entitled to ride were not educated in the lawful alternatives and were quick to embrace lawful practice once that was established and marketed. Riders in New South Wales would benefit from the peace of mind once lawful opportunities were spelt out.

The riding experience would be greatly enhanced once facility was provided to map and plan legal ride alternatives. Routes can be forecast to family and friends and riders can familiarise themselves with the proximity of services and help if required.

#### Benefits to the Motorcycle Industry

Sustainability and sales. Off road motorcycling in New South Wales would be further legitimised by the marketing of legal opportunities. Increased awareness of legal opportunity would translate into increased sales. Education of the user group results in a sharp decrease in the number of riders operating unlawfully and this enhances the image of motorcycling as a whole. Enhanced image also translates into increased sales. The Motorcycle Industry is more than ready to play a part in driving education once the scheme is developed.

#### **Education and Influencing**

Education and influencing of the rider group is going to be an infinitely more effective process than enforcement of compliance in order to achieve harm mitigation and community benefit. The average motorcycle rider wants to do "the right thing". Two factors work substantially against that desire in New South Wales at the present time. One is the price of full registration is not currently acknowledged as representing reasonable value for money or as being affordable by the average rider. Two, is a void of education regarding lawful practice, opportunity and community expectations.

The Recreational Registration Scheme supported by a whole of Government multi agency approach as outlined in these papers provides ongoing opportunities to enlist engage and educate riders. There are measures built into the proposal that would result in the user group becoming self regulating to a degree as they gain an appreciation of the value and opportunities provided by Government. This has been demonstrated in the Victorian experience. Whilst enforcement will still be pivotal in the success of achieving high levels of compliance, education of the user group will be the key factor in successful outcomes for Government and the wider community.

### **Enforcement Enhancing Compliance**

Compliance regarding a Recreational Registration Scheme in New South Wales would be best oversighted using a multi agency approach. Officers from relevant agencies and authorities would become authorised officers in order to drive compliance of the scheme and enhance land management. The authorised officers group would include but not be limited to: police officers, park rangers, forest rangers and council rangers.

Enforcement would involve all authorised officers and be largely driven by the New South Wales Police Force. Operation Katana is an example of an ongoing operation that targets the illegal use of off road motorcycles within the Central Hunter Local Area Command. Some of the operational deployments within Katana are multi agency deployments involving compliance officers from the agencies detailed above and have been partially funded by contribution from those agencies that benefit from the enforcement. The ongoing costs of training, uniform and equipment relevant to Operation Katana are partially met through grant funding co-ordinated by the DPC.

The Katana model could be rolled out to other jurisdictions across New South Wales if increased co-ordinated enforcement becomes desirable in order to drive take up of a Recreational Registration Scheme and increased compliance.

### The Cost if We Do Nothing?

Current practice regarding the use of off road motorcycles in New South Wales results in high costs to Government and the wider community. Those costs can be environmental, social and economic.

#### **Environmental Costs**

- The current manner in which trail bikes are used within New South Wales results in an ongoing high risk of the transport and spreading of invasive pest species and noxious weeds.
- Impact upon native species whether by direct collision or stress reactions due to proximity.
- Damage to habitats and breeding areas.
- Damage to native flora and sensitive environments.
- Increased and at times extreme erosion occurs in areas throughout New South Wales where off road motorcycles are used in large numbers and in an irresponsible manner.
- The resultant erosion can result in the siltation and/or pollution of water courses and catchment areas.

#### **Social Costs**

- The impact in terms of quality of life for those residences that are affected by noise and/or dust issues.
- Conflict between riders and the wider community.
- Reduction of enjoyment of outdoor areas and amenities by the wider community who experience noise and dust disturbance.
- Injury, impairment or death to riders involved in crashes.

#### **Economic Costs**

- Cost of injury and fatal collisions. These costs can include long term medical costs, loss of income and damage to the motor cycles ridden.
- The cost of responding emergency services to crash scenes.
- Stress reactions or injury caused by flight experienced by stock animals. An ongoing source of complaint is the use of off road motorcycles in the vicinity of grazing properties and the resultant stress and injury.
- The repair of environmental damage.
- Enforcement and compliance management. Ongoing police operations have a significant fiscal cost. The effectiveness of these operations would be greatly increased if legal riding alternatives were identified, mapped and marketed. Enforcement coupled with education and alternative is always accepted more readily than enforcement alone.

#### Conclusion

Police and multi agency deployments conducted as part of the ongoing Operation Katana continue to observe a large proportion of those riding off road motorcycles in the Lower Hunter Area of New South Wales are doing so on unregistered motorcycles. The issues arising are common throughout New South Wales and reported by all land management bodies.

The Chairperson of the Motorcycle Council of New South Wales, Mr Rob Colligan informs the Hunter Illegal Trail-bike Riding Forum that an increasing percentage of the user group is opting out of the existing full registration scheme. Mr Colligan asserts that a growing proportion of the user group view the price of full registration as either unaffordable or unreasonable for a vehicle that is used infrequently and for recreational purposes. This assertion is backed up by the evidence provided by the compliance operations. This equates to the current product of full registration becoming increasingly redundant regarding those motorcycles used primarily for recreational use.

The issues identified in Victoria a decade ago mirror those being experienced in New South Wales at this time. The combination of three measures has been unquestionably successful in addressing the issues in Victoria. The first of these measures is the establishment of a scheme of registration that acknowledges the infrequent use of these machines and is affordable to the user group.

It cannot be argued that the price of full motorcycle registration applied in New South Wales to a typical 450cc off road motorcycle used for recreational purposes of \$553.57 represents value or is affordable when compared to Victorian Recreational Registration of \$68.00 or solo seat registration in Queensland being \$219.00.

The limitations upon resources of all involved agencies to participate in compliance and enforcement activity results in the reality that existing usage is growing and is largely unchecked. Enforcement in any measure without the provision of alternate options will not provide the solution.

Based on the above information, it is recommended that the New South Wales Government explore the Recreational Registration Model further with a view to implementing changes in three identified stages:

- 1. The establishment of a scheme of Recreational Registration for off road motorcycles that creates a fiscal incentive influencing users toward compliance and responsible usage.
- 2. The establishment of an integrated whole of Government approach to the management of trail bike usage to the benefit of riders and the wider community.
- 3. The identification, marketing and management of areas and routes currently available for legal trail bike riding.

Doing nothing is not a sustainable alternative however will postpone and increase the eventual cost of solution.

**Chief Inspector Dave Robinson** 

#### Annexure A

#### Feedback from the Coal Face

Tuesday 2 November 2010, Andrew Musgrove, Park Ranger from Bunyip State Park North Pakenham.

"Our Park area is located about one hour north of Melbourne. This is where the city meets the bush so is a very popular area for day trippers hence off road motorcycle and four wheel drive usage of the area is prolific. Since 2007 we have instigated a managed framework for recreational usage of areas of parkland. We have large areas of land utilised for passive use which includes bushwalkers and horse riders and large areas of land managed for recreational use, primarily by motor cycles with recreational registration and four wheel drives.

The introduction of recreational registration has greatly improved compliance and responsible use of the designated areas. We still experience illegal use of trail bikes however the incidence is greatly reduced. There is still an issue with underage riders. Policing is still required in fact there are police on trail bikes in the park today being a long weekend. Overall though the recreational registration has helped a lot. There were a whole lot of people riding unregistered bikes in this area that have now embraced the recreational registration and are riding where and as required".

Wednesday 10 November 2010, Ian Christie, General Manager, Regional Management, Parks Victoria.

"The Victorian State-wide Trail Bike Initiative coupled with the recreational registration scheme has been beneficial to the overall public land management from Parks Victoria's perspective. The increased education of riders and peer pressure for responsible riding created by the scheme assists us in terms of minimising the impact to the environment and other park users while offering trail bike riders enjoyable opportunities. The Bunyip State Park east of Melbourne is a good example. There are significant areas provided within the park for trail bike use and a park and ride area has been established. This has been very effective in moving trail bike riders out of the areas that are more sensitive to campers and neighbours and compliance is enhanced.

A track classification system has recently been introduced to public land in Victoria that reduces the risk to trail users and the likelihood of the expense of rescue. The system is similar to that used on ski runs in that it grades or classifies the various trails in terms of difficulty and should therefore result in more chance of ability matching exposure.

Whilst we still have a way to go, I envisage our experience with trail bike usage now following our experience with four wheel drive users. The State-wide Trail Bike Initiative educates riders to acknowledge that behaviours need to be modified to achieve sustainability regarding their usage of public land. This realisation was achieved some years earlier with four wheel drive users, Clubs and State Association and they accepted there was a need to look after their own interest and very much took the initiative. Improvement was quite dramatic to the point where a strong partnership has been formed between the 4WD user groups and land managers. These partnerships extended to four wheel drive enthusiasts participating in training and education, clean-ups, fire recovery and rehabilitation works and track maintenance".

### ANNEXURE B



Skip to content

Roads and Traffic Authority, NSW

## Approved motorcycles for novice riders

Home > Licensing > Licence tests > Motorcycle Rider Training Scheme > Approved motorcycles for novice riders

#### Approved motorcycles for novice riders

The Learner Approved Motorcycle (LAM) scheme for novice riders commenced on 6 September 2002. The scheme has progressively been extended and now applies to provisional P1 and P2 riders.

The LAM scheme allows novice riders to ride moderately powered motorcycles. These motorcycles must be:

- are listed in the publication known as 'Approved Motorcycles for Novice Riders' published on the RTA website and,
- have an engine capacity up to and including 660ml and do not exceed a power to weight ratio of 150 kilowatts per tonne.

The publication is updated as new models are approved. It lists the makes and models of all motorcycles that can be ridden by learner and provisional riders. You can view or download the current list by clicking the link below.

#### Notes:

All motorcycle up to 660ml built before December 1960 are approved.

All scooters with electric powered engines are approved.

All motorcycles with an engine capacity under 260ml are approved with the exception of:

Suzuki - RGV250 Kawasaki - KR250 (KR-1 and KR1s models) Honda - NSR250 Yamaha - TZR250 Aprila - RS250

In 2009, a national standard for 'Approved Motorcycles for Novice Riders' was introduced. Accordingly, all states with LAM schemes are currently aligning their lists of approved motorcycle. Transitional arrangements may apply in some jurisdictions while lists are being aligned.

Kawasaki GPZ500 (EX500) and Z650 are Approved Motorcycles for Novice Riders' in NSW if the rider was the registered operator prior to 1 April 2010 .

#### Note

It is your responsibility to make sure that you are riding an approved motorcycle. If you are a learner or provisional rider you must not ride a motorcycle that is not shown on this list.

#### Files

Approved motorcycles for novice riders 29/10/10

Approved motorcycles for novice riders

#### In This Section

- Approved motorcycles for novice riders
- FAQS
- Learner riders licence
- Obtaining a riders licence
- Provisional riders licence
- Rider Training Centre search
- Training and test courses
- Training centres

#### Related links:

■ Fees

↑ Back to top

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#### **New South Wales Government**

## Department of Premier and Cabinet Hunter Regional Office

Level 5 / 26 Honeysuckle Drive NEW CASTLE NSW 2300 T: (02) 4927 8799 f: (02) 4927 8798

File No: SPD/11548 Part 2

8 July 2008

Mr Clinton Jurd
Dual Sport Motor Cycle Riders Association

Dear Mr Jurd

#### Illegal Trail Bike Riding in the Hunter

An Illegal Trail Bike Riding Forum was held on Wednesday 9 April 2008 with the aim of the day to:

- Gain an understanding of the extent of illegal trail bike riding on public and private land:
- Seek possible solutions to:
  - o Reduce damage to property/vandalism;
  - o Reduce damage to environment;
  - o Improve safety of community and riders; and
  - o Reduce noise issues created by illegal trail bike riding.

A number of speakers gave presentations on the day and a workshop conducted to examine key issues and potential solutions.

As a result of the Forum an Action Plan (refer to Attachment 1) was developed with the following key initiatives to:

- Establish a Hunter Illegal TrailBike Riding Working Group (HITR);
- Investigate additional areas for trail bike riding in the Hunter Region;
- Create an education campaign to raise awareness of the do's and don'ts of trail bike riding; and
- Engage with Bike retailers, distributors and manufacturers.

In keeping with the first initiative of the Action Plan, I would like to invite your organisation to become a member of the Hunter Illegal TrailBike Riding Working Group (HITR), see Attachment 2 for the Draft Terms of Reference.

The first meeting of the HITR Working Group will be held on Thursday 31 July 2008 between 10am and 12pm in the Boardroom of the Department of Premier and Cabinet, Level 5, 26 Honeysuckle Drive, Newcastle.

Could you please nominate a representative from your organisation to become a member of this Working Group.

Your nominated representative can RSVP to Colin Perry on or by Friday 25 July 2008 either by phone 4927 8799 or e-mail <a href="mailto:colin.perry@dpc.nsw.gov.au">colin.perry@dpc.nsw.gov.au</a>.

Yours sincerely

Jennifer Collison

A/Regional Coordinator, Hunter

## Illegal Trail Bike Riding in the Hunter Region

### **Draft Action Plan**

Initiative	Action	Timeframe	Responsibility
Establish a Hunter Illegal TrailBike Riding Working Group (HITR)	Investigate the Hunter Regional Illegal Dumping Group (HRIDG) model;	• Mid May 2008	DPC (lead agency)
	• Establish members;	• End May 2008	
	• Meet Quarterly to address issues raised at the Illegal Trail Bike Riding Forum on 9/4/08. This would also include signage issues and investigating changes to legislation;	• Ongoing	
	• Initial meeting to be held.	• June 2008	
Investigate additional areas for trail bike riding in the Hunter Region	<ul> <li>Convene a meeting with public and private land holders;</li> <li>Identify and rank available land within the Hunter Region;</li> </ul>	• End May 2008	DPC (lead agency) State and Local Government land owners
		• End June 2008	

	• Investigate the possibility of using some of this land for a trail bike riding track/s;		
Create an education campaign to raise awareness of the do's and don'ts of trail bike riding	Investigate the expansion of the FUEL Project in the Hunter Region;	• May 2008	<ul> <li>DPC (lead agency)</li> <li>Clinton Jurd – DSMRA</li> <li>DET</li> </ul>
	• Develop an education strategy in the Hunter Region;	• Part of the HITR Working Group (timing to be established).	HITR Working Group
	• Create a trail bike website containing all relevant information ie: Where to ride, rules and regulations, what to do in certain situations;	Part of the HITR Working Group(timing to be established).	HITR Working Group
	Develop consistent signage inc. legal places to ride;	Part of the HITR Working Group (timing to be established).	HITR Working Group
Engagement with Bike Retailers, distributors and manufacturers	Contact local bike retailers along with bike distributors and manufacturers about holding a Forum on the issues surrounding illegal trail bike riding and responsibilities.	End June 2008 (after initial HITR Working Group meeting).	DPC (lead agency)

#### **DRAFT**

#### **Hunter Illegal TrailBike Riding Working Group (HITR)**

#### Terms of Reference

#### 1. Aim/Objectives of the Group:

• To reduce damage to the environment and property, reduce noise issues created by illegal trail bike riding and improve the safety of the community and riders through a series of stakeholder partnership initiatives (whole of Government approach), as part of a regional illegal trail bike riding working group.

#### 2. Responsibilities of Group:

Address issues raised at the Illegal Trail Bike Riding Forum on 9/4/08. This would include:

- Develop an education strategy in the Hunter Region;
  - o Investigate the expansion of the FUEL Project in the Hunter Region;
  - o The do's and don'ts of trail bike riding;
  - o Parental responsibility;
  - o The impact on the environment; and
  - o The cost to the community.
- Create a trail bike website containing all relevant information ie: Where to ride, rules and regulations, what to do in certain situations;
- Develop consistent signage inc. legal places to ride:
  - o Consistency of messages displayed;
  - o Provide advice of nearby legal riding sites;
- Investigate the provision of legal trail bike riding facilities:
  - o Convene a meeting with public and private land holders;
  - o Identify and rank available land within the Hunter Region that is suitable for trail bike riding; and
  - o Investigate the possibility of using some of this land for a trail bike riding track/s.
- Review enforcement issues:
  - o Increased Patrols by Police, Council, Parks and Forests Rangers (car, bike and helicopter); and
  - o Target and patrol high profile locations.
- Investigate changes to legislation:
  - o Registration of bikes at point of sale;
  - o Expand Declared Recreational Vehicle areas;
  - o Authorised Officers from any organisation having powers of enforcement regardless of what land they are on; and
  - o Creation of a National bike database.
- Investigate funding opportunities.
- Engage with Bike Retailers, distributors and manufacturers:
  - Contact local bike retailers along with bike distributors and manufacturers about holding a Forum on the issues surrounding illegal trail bike riding and responsibilities.

#### 3. Membership:

Department of Education

Department of Environment and Climate Change

Department of Lands

Department of Premier and Cabinet (Chair)

Department of Primary Industries

Forests NSW arm of DPI

**Hunter Development Corporation** 

Hunter Water Corporation

**NSW Police** 

Roads and Traffic Authority

**Great Lakes Council** 

Lake Macquarie City Council

Maitland City Council

Newcastle City Council

Singleton Shire Council

Cessnock City Council

**Dual Sport Motor Cycle Riders Association** 

#### 4. Meetings:

- Regional Working Group Meetings held Quarterly. Sub-committee meetings held on an as-needed basis.
- Admin Support provided by DPC.



# Motor Accidents Council briefing note

#### 5.3 Off Road motorbikes and niche insurance

August 2011

#### Issue:

The MAA is considering a proposal arising from a Working Party led by the Department of Premier and Cabinet to make conditional registration and CTP insurance available for riders of ADR compliant motorcycles to ride in designated off-road areas, and on roads (other than freeways and expressways), for a flat fee. Registration and insurance issues arise from the proposal.

#### Background:

A Working Party led by the Department of Premier and Cabinet has developed a proposal in consultation with the Motorcycle Council of NSW, the Roads and Traffic Authority, National Parks and Wildlife, NSW Forests and NSW Police.

The proposal was developed to address community concerns about the noise, environmental damage and trespass issues currently associated with illegal off-road riding and to provide a legal option for those wishing to ride off-road for recreation. The proposal has the following broad goals:

- To establish a scheme for recreational registration of off-road motorcycles within NSW that creates a
  fiscal incentive influencing users towards compliance and responsible usage;
- To establish an integrated whole of government approach to the management of trail bike usage within NSW to the benefit of riders and the wider community;
- To identify, market and manage areas and routes available for legal trail bike riding within NSW.

The key components of the proposal are that:

- A conditional registration could be purchased from the RTA by owners of relevant motorcycles
- Riders must obtain a permit in advance of each use specifying date and location of intended ride
- Only licensed motorcycle riders aged 18 and over would be eligible
- Only ADR compliant motorcycles (designed primarily for off-road use but suitable for on-road use)
   listed on a defined schedule would be eligible
- The conditional registration would entitle the rider to ride on existing publically accessible tracks in areas designated for that purpose by National Parks and Wildlife, and NSW Forests
- The conditional registration would also entitle the rider to ride on roads, other than freeways and tollways
- The conditional registration would not allow the carrying of pillion passengers and would require a helmet to be worn
- The conditional registration fee will include a \$10 levy to fund the MCC's oversight of usage, and a \$10 levy to contribute to environmental protection of the designated off-road riding areas

The proposal is intended to limit the risk associated with such registration, by restricting the eligibility and usage as above, in order to obtain a discounted CTP premium. The proposal seeks a premium significantly lower than that required for on-road riding, as an incentive to encourage uptake.

The Authority has been asked to undertake modelling of the likely CTP implications of the proposal, and to give consideration to the operation of a stand-alone (niche) insurance arrangement.

#### **Current position:**

Insurance issues

The issue is principally a matter for the Minister for Roads. If the Minister decides to create a new category of vehicle registration, then it follows that Green Slip insurance will also be required. However some key points about such insurance:

- Under the current CTP legislation, and based on the precedent established in two recent matters (see commentary below) all vehicles eligible will be covered by the scheme (via the nominal defendant) irrespective of whether or not the conditional registration is purchased. All such vehicles would be afforded coverage on all road and road related areas, and the CTP coverage could not be limited to the conditions imposed.
- The MAA would need to develop a relativity for the new class but insurers would still set prices within a bonus/malus range and in accordance with the guidelines.
- The relativity and premium would need to take into account not only likely CTP claims, but also likely Lifetime Care and Support (first party) claims, first party ANF claims, and potentially the impact of underage riders.
- Green Slips must pass the fully funded test. It is not possible for a 'discount price' to apply. There would be a degree of uncertainty in any new class of vehicle coming into the scheme
- Arguably ADR compliant vehicles are already covered by the scheme and therefore the impact on other insurance premiums would need to be considered. That is, to the extent that vehicles already insured might migrate to the new scheme may have the effect of increasing premiums for existing vehicle owners.
- Determination of fault may be difficult in areas where the normal road rules do not apply.
- The proposal raises compliance and policing issues to ensure that eligible vehicles being ridden for recreation are taking out the conditional registration and insurance.

It is understood that a similar scheme operates in Victoria, and a reduced CTP premium is available for soloseat motorcycles in Queensland, however the schemes are not directly comparable due to different benefit structures and operating conditions. In Victoria it is understood that a considerable cross subsidy applies to keep the price of recreational registration low. WA has been looking at the issue since 2007 but it has not been implemented.

The MAA has engaged Finity to undertake analysis of the likely relativity of any scheme. Finity has finalised the first tranche of work which reflects the direct cost of legal participation in the scheme, but have not yet costed the impact on premiums of the likely increased exposure for the Lifetime Care and Support scheme and the nominal defendant, or the possible flow-on effects on existing motorcycle premiums.

The MAA has met with DPC and NSW Police in recent days and the matter is now being developed with a view to making a submission to Government upon completion of the data analysis by MAA. It is recognised that premiums need to be set broadly in accordance with risk and claims cost, but that if premiums are too high, this may have the effect of dissuading participation in the new scheme, thereby increasing the exposure of the nominal defendant and negatively impacting on premiums. Other alternatives to address this issue would include legislation to restrict liability, or to identify a permit system for recreational riding outside the current registration system.

#### Niche insurance

The Motorcycle Council has sought advice regarding the possibility of a niche insurer being able to underwrite the CTP aspects of the proposed scheme.

Under the current Motor Accidents Scheme, an insurer must be authorised under the Insurance Act 1973 and be party to the insurance Industry Deed.

Insurers licensed in NSW are required to file prices and sell policies to any vehicle owner. There is no provision to permit an insurer to sell policies only to a particular sub-group or class. The principal public purpose of this requirement is to ensure a competitive market in every class of vehicle and for every vehicle owner irrespective of risk profile. The MAA has, however, investigated this issue as part of a competition review conducted by Professor Peter Abelson, and it has been identified that although there are public policy reasons for a universal scheme, it also can have the effect of being a barrier to market entry, and is thus a potential issue for further consultation by the Authority.

In any event, there is no capacity for a niche insurer to operate under the current CTP scheme. However an option for the proposed scheme (similar to current UVP and Conditional Registration) would be to tender to the current licensed insurers to provide insurance to all participants in the proposed scheme.

#### Comment:

Although a side related issue, at the last Council meeting concerns were expressed about the potential for a large number of motorbikes, such as motocross bikes, to be included in the current scheme (ie under the nominal defendant) even though these bikes are not required to have registration and insurance.

There have been two instances where it has been successfully argued (although one of these matters is likely to be appealed) that a motocross bike which, at the time of manufacture or with minor modification, is capable of registration as a UVP or conditional registered bike (eg for use on Stockton Beach or as an Agricultural bike), is protected by the nominal defendant, even though the vehicle has not been registered or there has been no intention to register the vehicle...

The outcome of these cases may have some modest impact on the CTP scheme, being a third party scheme limited to road and road related areas, but potentially has a bigger impact on the Lifetime Care and Support scheme, being a first party scheme.

The MAA and LTSCA are monitoring the matter, to see if there is any upswing in claims and to see the outcome of the current court processes.

The issue brings into conflict two scheme objectives: on the one hand, the legislation, being beneficial in nature, exists to ensure injured people are covered; on the other hand, it may be unreasonable for the costs of recreational riding to be passed on to the wider motoring community, rather than these vehicle owners taking personal responsibility for their risks.

The proposal outlined above does not directly deal with the question of including vehicles that are not currently required to be registered, given that the proposed scheme is limited to ADR bikes that could currently be registered for on-road use. Arguably the DPC proposal would at least permit some collection of CTP revenue from these bikes to help offset the nominal defendant exposure that already exists.

It is recommended the Council notes the paper.

**SUE FREEMAN** 

Acting Deputy General Manager



# Conditional Registration Guide (vehicle sheet) Recreation vehicle (Stockton Beach Recreation Vehicle Area only)

Vehicle type
Recreation vehicle
(Stockton Beach Recreation Vehicle
Area only)





Equipment requirements	Daylight/ Floodlit Use
Amber rotating beacon	No
Brake and turn lights	Yes
Headlights, tail, number plate and clearance lights	No
Rear reflectors	Yes
Rear and side reflective tape	No
Rear vision mirror/s	Yes
Hom	Yes

#### Additional vehicle requirements:

- Only non-complying motorcycles and 'quad bike' type all-terrain vehicles, such as those illustrated, may be registered for recreation use on the **Stockton Beach** Recreation Vehicle Area. For use of ATVs by surf life-saving clubs on other beaches see All-terrain vehicles.
- All conditionally-registered recreational vehicles must be declared roadworthy by an AIS report or a Customer Roadworthiness Declaration.
- All lighting must be fitted as near as possible to the position specified in Schedule 2 of the Road Transport (Vehicle Registration) Regulation 2007.

#### Driver licence type required:

A driver or rider of a motor vehicle in the Stockton Beach Recreational Vehicle Area (RVA) does not require a driver or rider licence. The driver or rider cannot be less than eight years of age.

#### Mandatory conditions:

- Daylight / floodlit worksite use only.
- Vehicle to be floated from site to site.
- Restricted to a maximum speed of 40km/h or the manufacturer's recommended speed, whichever is less
- Recreation vehicle restricted to designated area of Stockton beach.

### ANNEXURE C



10

The prices listed on this page are estimates based on the the Medical Care and Injury Services (MCIS) Levy and GS

All prices assume no entitlement for GST Input Tax Credit the Commencement Date shown below.

While every effort is taken to ensure accuracy of these price the insurer when you make your purchase. Some insurers r on other insurance products.

#### **GREEN SLIP PRICES**

#### Conditions

Commencement Date: 27/11/2010

Privately owned Motorcycle 226-725cc, 2010 model

Vehicle normally garaged in 2000 (Metropolitan Region)

Registered for private use

No current CTP policy - new vehicle

No current comprehensive or third party insurance

Owner aged 30 years

O licence demerit points

Youngest driver aged 30 years

No driver with at-fault accident in the last 2 years

NRMA Roadside Assistance membership

Prices (incl. MCIS Levy & GST)

You may be able to renew your vehicle registration and Green Slip for a 6 month period. To find out if you are eligible, or to get more information, contact the RTA on 132 213 or visit <a href="https://www.rta.nsw.gov.au">www.rta.nsw.gov.au</a>

Insurer	6-month Price	12-month Price	Phone	Web Site
AAMI	\$240.61	\$467.32	132 244	On-line quote
Allianz	\$193.00	\$373.00	1300 137 664	
CIC-Allianz	\$237.00	\$460.00	1300 360 340	
GIO	\$236.35	\$458.90	131 010	On-line quote
NRMA	\$239.31	\$464.79	132 132	On-line quote
QBE	\$221.00	\$429.00	133 723	On-line quote
Zurich	\$240.00	\$466.00	1800 811 099	

AVERAGE \$445.57

Thank you for using the green slip calculator - our free 'one stop' service designed to find the best price for you.