

## Cashback Q&A's (Also on Ride Forever website)

### Pilot

#### 1. What is the criteria for the cashback pilot?

To be eligible for the cashback, you must:

- Live in New Zealand and have held a full New Zealand class 6 licence for five years or more. For example, if you want to apply on 1 July 2019 you must have your full licence from 1 July 2014
- have completed two Ride Forever courses as outlined below
- upload a photo of your current registration label.

The cashback offer is per rider, not per motorcycle. So, you can only apply for one \$100 cashback per year, no matter how many motorcycles you own.

#### 2. What courses do I need to do to take part in the pilot?

You must complete two Ride Forever courses before you apply for the cashback offer. These courses must either be:

- one Silver and one Gold course, or
- two Gold courses.

#### 3. What if I've already done a Ride Forever Silver or Gold course?

- If you've completed Silver or Gold Ride Forever courses before the pilot started, you can count one of them towards your two courses.
- You must complete at least one course after the pilot started on 1 July 2019. The latest date that you can complete a course is 30 June 2021.
- Your eligible courses must be a minimum of three months apart. This means if you last did a course in May 2019 you can take your next course in August 2019.

### Bikes

#### 1. I have more than one motorcycle, can I apply for additional cashback offers?

The cashback applies to the rider, not the bike. In last year's levy consultation riders told us they wanted to be rewarded for being safer riders. The pilot has therefore been designed to incentivise riders to upskill by taking Ride Forever on-road coaching.

#### 2. Can I still apply if I don't own a motorcycle?

You can apply but you won't be accepted unless you meet the criteria, which includes supplying proof of your current motorcycle registration.

#### 3. Can I apply if I have held my licence for over five years but don't own a bike? Can I use someone else's registration?

You'll be eligible for the cashback if you meet the criteria, which includes supplying proof of your current motorcycle registration. A registration can only be used once in a 12-month period to claim the incentive.

#### 4. What happens if I change bikes between my first and second cashback offer?

You'll be eligible for the second cashback offer, if you continue to meet the criteria.

## Driver Licence

- 1. Why is this restricted to only fully licensed riders with five years' experience?**  
More experienced riders are less likely to take training. The pilot is designed to encourage these riders to refresh their skills as we know that riders who take a Ride Forever course are 27% less likely to submit a claim with ACC.
- 2. Why are learner, restricted, and new fully licensed riders not included in the cashback?**  
Riders going through the licensing process are more likely to do training as they move through the licensing process. The pilot is designed to encourage riders who have had their licence for a longer period to continue to improve their skills.
- 3. Can I get the cashback using an overseas motorcycle licence?**  
No. You'll only be eligible for the incentive if you meet the criteria, which includes having held a full New Zealand class 6 motorcycle licence for at least five years.
- 4. I've not held a full NZ class 6 licence for five years, but have held a full overseas motorcycle licence that means I've been riding for more than 5+ years, can I still apply?**  
You can apply but you'll only be eligible for the cashback if you meet the criteria, which includes having held a full New Zealand class 6 motorcycle licence for at least five years.

## Cashback

- 1. Why is the cashback only \$100 a year? Why can't I just get \$200 now?**  
At this stage, the cashback incentive is a two-year pilot, which aims to attract experienced riders through the Ride Forever programme. We've designed it to engage as many riders as possible over that period. We'll be seeking feedback to complete the final design model if it goes ahead.
- 2. How do I get my money in the second year?**  
If you met the criteria to receive the cashback in the first year, you won't have to complete another Ride Forever course to receive your second cashback. But you must meet the other criteria, which includes having proof of your current registration. We'll prompt you when you can apply for your second cashback and if you meet the criteria, we'll process your second payment of \$100.
- 3. Why do I have to do a Gold refresher course if I've already done one?**  
Like any skill-based activity, motorcycling is a diminishing skill. Use it or lose it! That's why we recommend experienced riders do a Gold refresher course at least once a year. The pilot builds on this concept by incentivising riders to do a Gold refresher.
- 4. Courses are \$50 each, so why does the cashback incentive only cover the cost of doing both courses?**  
The incentive is actually two payments of \$100, so \$200 all up. In last year's levy consultation, riders told us they wanted to be recognised for being a safer rider by having to pay less for the ACC component of their motorcycle registration once they'd completed Ride Forever at Gold level.

In terms of the course fees, ACC already subsidises each course by \$249 and many local councils, bike dealers, motorcycle clubs and insurance companies pick up the \$50 fee for riders to encourage them to take part in the programme.

5. **I have done a Silver/Gold course already, why do I have to do another?**  
Like any skill-based activity, motorcycling is a diminishing skill. Use it or lose it! That's why we recommend experienced riders do a refresher course at least once a year. The pilot builds on this concept by incentivising riders to do a refresher, including at least one course at Gold level.
6. **Why isn't the cashback higher for safer motorcyclists, considering you can give away money?**  
In last year's levy consultation, riders told us better-skilled riders should pay less for the ACC component of their motorcycle registration. Feedback indicated that riders considered having \$100 off their registration for two years as a reasonable amount. At this stage, the cashback offer is a pilot, and if we decide to go ahead with it on a permanent basis we would be seeking further feedback.

## Rider Experience

1. **I have been riding for three years and not had a crash, why can't I receive a cashback for not having crashed or claimed?**  
The pilot is about reducing future claims from riders who have been riding for many years and may not have received training in that time. We want to encourage them to receive coaching so they continue to refresh their skills.  
  
We know that riders who complete a Ride Forever course are 27% less likely to submit a claim. That's why we've designed the pilot to attract this group through the programme. If the pilot proves successful, it may be extended to other groups.
2. **I've done the California Superbike school course (or another course), why don't you accept these courses?**  
We encourage riders to continually refresh their skills, and applaud anyone who invests in their skills. Unfortunately, we don't have oversight of other training programmes, so we don't know how effective they are in reducing deaths and injuries.  
  
We do know that riders who complete a Ride Forever course are 27% less likely to submit an ACC claim. The pilot is designed to reward riders who complete Ride Forever on-road coaching so we can continue to measure the programme's effectiveness.
3. **Why do I need to wait three months between doing the two courses? Why can't I do them now to claim my cashback?**  
The cashback programme is designed to give riders a window between courses so they can implement and embed the skills they learnt on their last course before progressing to the next level. This also applies to Gold refresher courses so that riders can really reap the benefits of what they've learnt before doing another course.

## Payments

1. **Why does it take so long to get my \$100 from Ride Forever?**  
When we receive your application, we cross-match your details with our training provider reports to ensure you've completed the courses. We receive these reports at the beginning of each month.

If your application is approved, you'll receive your first cashback on the 20th of the following month. On the one year anniversary of your first payment, we'll send you an email to prompt you to apply for your second cashback payment.

2. **Who do I contact if my payment isn't made by the 20th?**

For any questions about payments email us at [rideforevercashback@acc.co.nz](mailto:rideforevercashback@acc.co.nz)

3. **What if I change my bank account details?**

Not a problem. After your first payment, we'll delete your bank account details as we don't want to keep people's information on file for a year.

When you apply for the second cashback you'll be prompted to supply the account number you wish the payment to go into, so you can submit your new account number at this point, which will be wiped again from our records once your second payment goes through.

4. **Can I have my cashback applied to my next year's levies?**

The cashback offer has been developed for the purposes of the pilot. If successful, we'll consider other ways of offering this incentive, including working with partner agencies to see if it would be possible to apply a discount when you pay for your registration.

## Supporting evidence/Registration documents

1. **Does this cashback apply for all motorcycle registrations or just a 12-month registration?**

The cashback offer is for riders who hold any type of current motorcycle registration, regardless of how long you register your bike for. While there are two payments, you can only apply for them once every calendar year. If you were eligible and received your first payment, we'll remind you when you can apply for your second.

2. **Why do I need to provide a photo of my registration?**

Supplying proof of your current registration, including the date it was purchased, is one of the conditions you must meet to be eligible to receive the cashback offer. The easiest way to do this is to upload a photo of your registration.

3. **I did a Ride Forever course four years ago, does this count? Why or why not?**

No. Like any skill-based activity, motorcycling is a diminishing skill – that's why we encourage riders to do regular training. To acknowledge riders who already do this, we will accept one historical Silver or Gold course completed between 1 July 2016 and 30 June 2019. The second course must be completed at Gold level during the pilot (1 July 2019 – 30 June 2021).

4. **I've done a Ride Forever course but I was declined? Why?**

It depends on the level and timing of the courses. To be eligible for the cashback you must complete two courses; either one Silver course and one Gold course, or two Gold courses. One course may have been completed between 1 July 2016 and 30 June 2019, and at least one during the pilot (1 July 2019 – 30 June 2021).

5. **If I meet the criteria for the first cashback offer, can I apply for it again in year two?**

We'll prompt you when you can apply for your second cashback. If you still meet the criteria you will receive your second payment.

6. **If I don't meet the criteria for the first cashback offer, when can I apply for it again?**

As soon as you meet the criteria, you can apply again.

7. **What must I do to apply for the second cashback offer?**

We'll prompt you when you can apply for your second cashback. You must supply the same information you submitted for the first cashback to ensure you still meet the criteria and because we won't store your personal information after the first payment is made.

## After the pilot

1. **What happens after the pilot is completed?**

We'll evaluate the pilot and decide if it will continue. If it does continue, it may be modified based on the feedback we receive during the pilot.