

Become an RACV Member

Join RACV and you'll receive access to a range of benefits like:

✓ **YEARS OF MEMBERSHIP BENEFITS PROGRAM**
Unlock more savings the longer you're with us*.

✓ **MULTI-POLICY DISCOUNT**
Take out two or more eligible RACV Insurance policies and save 10% off each*.

✓ **SHOW YOUR CARD & SAVE PROGRAM**
Access discounts and exclusive offers from our network of partners across Australia.

✓ **ENJOY 25% OFF ACCOMMODATION**
When you book direct at any RACV Resorts in Victoria, Queensland and Tasmania.

✓ **EXPERT ADVICE**
On everything from motoring to holidays, finance and home services

Q racv.com.au/membership

Contact us

13 72 28
racv.com.au
or visit an RACV store

Claims Assistance
13 19 03

Royal Automobile Club of Victoria (RACV) Ltd
ABN 44 004 060 833
Level 7, 485 Bourke Street
Melbourne VIC 3000

Boat Insurance

**Comprehensive cover
for boat owners**

Terms and Conditions

The information provided is general advice only. Before making any decisions please consider your own circumstances and the Product Disclosure Statement and Target Market Determinations. For copies, visit racv.com.au. As distributor, RACV Insurance Services Pty Ltd AFS Licence No. 230039 receives commission for each policy sold or renewed. Products issued by Insurance Manufacturers of Australia Pty Ltd ABN 93 004 208 084 AFS Licence No. 227678.

*The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.

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RACV

Whether you need every day cover for your runabout or special cover for your sailboat before an event, RACV Boat Insurance will help you get underway with a range of options to suit your needs.

RACV Boat Insurance

Enjoy being out on the water even more with a range of benefits from RACV Boat Insurance.

AGREED VALUE

No one likes surprises when it comes to their cover. RACV Boat Insurance comes with Agreed Value which includes modifications, options and accessories.

EMERGENCY EXPENSES

Get emergency expense cover up to \$5,000[^] if you need to take emergency action after an insured incident.

CHOICE OF REPAIRER

Your cover includes your choice of marine repairer, if you're involved in an insured incident.

COVER FOR DAMAGE

Your RACV Boat Insurance also includes cover for things like theft, storms, fire, and vandalism.

Get tailored insurance cover

Finding the right insurance for your boat can leave you feeling all at sea. But with RACV Boat Insurance you can tailor your cover to fit your needs.

CHOICE OF EXCESS

Choose your level of basic excess with Flexi excess options.

LAY-UP COVER

If you only use your boat for part of the year you can nominate a Lay-up Period to limit your cover and reduce your premium.

TAILORED CONTENTS COVER

Optional contents cover provides up to \$10,000 cover for contents stored in your lockable cabin.

LIABILITY COVER

Includes \$10 million worth of liability cover and optional cover for water skiing and activities that include someone riding on a floatation device being towed by your boat.

SAILBOAT RACING COVER

Get extended cover for your racing sailboat in certain events (specific racing excess will apply).

Your cover includes:

- Agreed value
- Choice of excess
- 24/7 claims service
- Choice of repairer
- Emergency expenses[^]
- Clean up costs¹
- Towing on land²
- Hull inspection³
- Rescue services⁴
- Liability cover up to \$10 million
- Aussie Assist
- Ability to pay by the month⁵

This is only a summary of some inclusions for RACV Boat Insurance policies. Refer to the relevant Product Disclosure Statement for specific terms, conditions, limitations and exclusions.

[^]Emergency expenses (up to \$5,000), clean-up costs, towing on land and hull inspections only available after an incident we cover.

¹Up to \$250,000 for the reasonable cost to remove, contain debris or liquids that are released from your boat.

²Up to \$750 for the reasonable costs for one tow.

³Up to \$1,000.

⁴Up to \$5,000.

⁵The total of your monthly payments may be more than if you pay annually.

