

Become an RACV Member

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

✓ **YEARS OF MEMBERSHIP DISCOUNT**
Enjoy discounts of up to 20% on selected products, when you stay with us for longer[#].

✓ **MULTI-POLICY DISCOUNTS**
Save up to 10% on each policy when you take out more than one eligible RACV Insurance policy[#].

✓ **MEMBER BENEFITS**
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.

Contact us

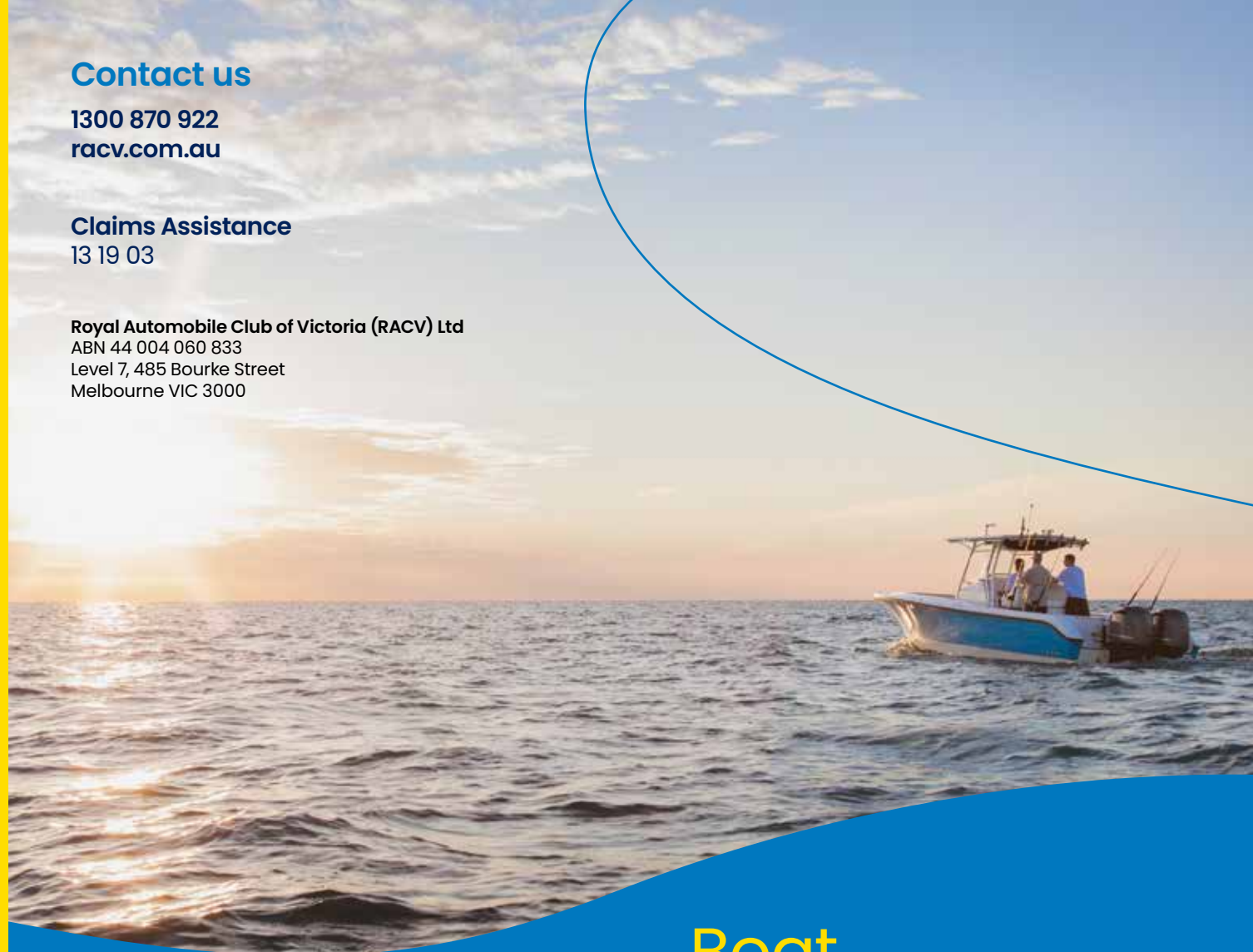
1300 870 922
racv.com.au

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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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 help 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

Up to \$10 million in liability cover in certain circumstances to cover you or any person you allow to operate your boat, if your boat causes injury to someone else or damages their property.

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. Excludes cover for any fine, compensatory order issued by any Government Authority or amount a court orders you to pay.

¹ Up to \$250,000 for the reasonable cost to remove, contain debris or liquids that are released from your boat as a result of an insured event.

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

³ Up to \$1,000.

⁴ Up to \$5,000 to cover maritime search and rescue services if your boat is lost or reported missing. This is not covered if your boat or anyone using your boat is reported missing more than 200 nautical miles from Australia. We must agree to pay the costs before you make any arrangements.

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

