

## Get cover for all your vehicles.

Get great value cover for the whole fleet.

### MOTORCYCLE INSURANCE

Protect yourself with a range of insurance options to suit your needs including Comprehensive and Third Party Property Damage.

### CARAVAN AND TRAILER INSURANCE

Insurance that covers you whether you're on the road full-time, part-time or your caravan is fixed to one spot.

### BOAT INSURANCE

Enjoy being out on the water even more with cover that protects your boat and its permanent fixtures and fittings from loss or damage caused by a variety of events.

## 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.

🔍 [racv.com.au/membership](https://racv.com.au/membership)

## Contact us

13 72 28

[racv.com.au](https://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



# Motor Insurance

Comprehensive car insurance

#### Terms and Conditions

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\*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](https://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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More inclusions inside



RACV is Victoria's market leader for car insurance protecting over 1 million members. With a range of options from Complete Care® cover to Third Party Property Damage you know you're in good hands with RACV Motor Insurance.

## RACV Motor Insurance

Whether you need full coverage or just the basics, you'll find a policy to help suit your needs.

### COMPLETE CARE®

Complete Care® Car Insurance has all the benefits of RACV Comprehensive Insurance, plus extra inclusions like emergency accommodation, pet assistance, and no excess for windscreen, sunroof and window glass repairs.

### COMPREHENSIVE

Feel at ease on the road with cover for collision damage to your vehicle regardless of who is at fault, as well as damage you cause to other people's property (including vehicles).

### THIRD PARTY FIRE AND THEFT

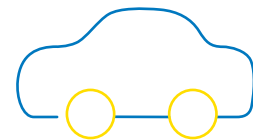
Includes cover for third party collision damage where you are at fault, and cover for your car if it's stolen or damaged by fire.

### THIRD PARTY PROPERTY DAMAGE

Basic cover that protects you if you cause collision damage to other people's property (including vehicles).

### VETERAN, VINTAGE & CLASSIC VEHICLE INSURANCE

Specialised cover for cars built before 1919, between 1919 and 1930, and collectable vehicles usually built 15 (or more) years ago.



## Get the cover you need

	COMPLETE CARE®	COMPREHENSIVE	THIRD PARTY FIRE AND THEFT	THIRD PARTY PROPERTY DAMAGE
Accidental damage to your vehicle	✓	✓		
Fire and theft or attempted theft	✓	✓	✓	
Flood, storm or a malicious act	✓	✓		
Towing	✓	✓	✓	✓
Liability cover up to \$20 million	✓	✓	✓	✓
Hire car after a not at fault collision	✓	✓		
Hire car after a theft or attempted theft	✓	✓	✓	
Hire car after any other incident	✓	Optional		
No excess for windscreen, sunroof and window glass	✓	Optional		
Any Repairer option	✓	Optional		
New replacement vehicle	✓	✓		
Theft of personal items	✓	✓		
Emergency repairs	✓	✓	✓	
Emergency accommodation 100kms from home	✓	✓	✓	
Trailer or caravan damage	✓	✓		
Baby capsules and child seats	✓	✓		
Taxi fares	✓	Up to \$80 each way <sup>1</sup>		
Post repair vehicle inspection	✓			
Vehicle pick up & return	✓			
No extra for paying by the month	✓			

This is only a summary of some inclusions for RACV Car Insurance policies. Refer to the relevant Product Disclosure Statement for specific terms, conditions, limitations and exclusions. If you choose to add optional extras to your cover, you'll need to pay more on your premium.

<sup>1</sup>Up to \$80 each way to and from an RACV Partner Repairer only.