

Member discounts

Multi-Policy Discount

Save 10%

The more RACV Insurance policies you have, the more you could save. When you take out two or more eligible RACV Insurance policies you'll receive 10% off each one*.

Years of Membership Benefits

Save 5% to 20%

The longer you're continuously with RACV, the more you can save. Your years of membership are counted from when you first joined RACV whether it was through RACV Emergency Roadside Assistance or another eligible RACV product*.

Years of Membership Benefits discounts

Bronze 5-9 years	Silver 10-24 years	Gold 25-50 years	Gold 50 51+ years
5%	10%	15%	20%

To learn more about our Years of Membership Benefits discounts and a list of eligible products and services, please visit racv.com.au/membership.



Other RACV Insurance products to choose from

Home Insurance[^]

Landlord Insurance[^]

Renter's Insurance[^]

Veteran, Vintage & Classic Vehicle Insurance[^]

Car Insurance[^]

Caravan & Trailer Insurance[^]

Business Insurance[†]

Farm Insurance[†]

Travel Insurance[‡]

More reasons to choose RACV Insurance

Making a claim

The claims team will be available to help you, 24/7. The RACV Insurance claims process aims to get you back on track in the shortest possible time. To make a claim, call 13 19 03.

Pay by the month

RACV Insurance has different payment options to suit your needs. You have the choice of paying your premium in one annual payment up front or in monthly instalments via direct debit. If you choose to pay your premium by the month, you'll incur a small annual loading fee.

CONTACT US

13 72 28

RACV.COM.AU

OR VISIT AN RACV STORE

**ROYAL AUTOMOBILE CLUB
OF VICTORIA (RACV) LTD**

ABN 44 004 060 833

**LEVEL 7, 485 BOURKE STREET
MELBOURNE VIC 3000**

CLAIMS ASSISTANCE 13 19 03

FRAUD HOTLINE 1800 237 283

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 Determination. 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.

[^]RACV Motor, Home, Landlord, Veteran, Vintage & Classic Vehicle, Caravan & Trailer, Motorcycle and Boat Insurance issued by Insurance Manufacturers of Australia Pty Ltd, ABN 93 004 208 084, AFS Licence No. 2227678.

[†]RACV Business and Farm Insurance issued by Insurance Australia Ltd, ABN 11 000 016 722, AFS Licence No. 227681.

[‡]RACV Travel Insurance issued by Tokio Marine & Nichido Fire Insurance Co Ltd (Tokio Marine & Nichido) ABN 80 000 438 291, AFSL No. 246548.

*The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, Members must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au.



BOAT INSURANCE

630145 08/21

RACV Membership

RACV is a membership organisation, which means that everything we do is for the benefit of our Members.

This starts with our commitment to deliver a range of great value, high quality products and services, which our Members trust and rely on every day.

Being part of RACV means our Members also get access to a range of benefits, including:

- RACV's Years of Membership Benefits program, which rewards you for your loyalty – so the longer you're continuously with RACV, the more you can save
- Our Show Your Card & Save program unlocks discounts and exclusive offers from a network of motoring, home, leisure and entertainment partners across Australia
- 25% off accommodation, when booking direct, at any of our 9 RACV Resorts in Victoria, Queensland and Tasmania
- Access to a range of other Member benefits and discounts. To learn more visit racv.com.au/membership
- Advocacy, on behalf of Members, to help improve Victoria's road and transport system
- Expert advice on a range of topics from motoring to holidays, finance and home services
- Conveniently manage your account by registering at RACV (racv.com.au)

We are committed to returning real value to our more than 2 million Members. It's about being there for every one of our Members, in every way we can.

Helping boat owners stay afloat

The only thing better than enjoying your boat, is enjoying the peace of mind that comes with knowing that your boat is covered. Whether you're covering your runabout or looking to cover your sailboat when you are racing in certain events, RACV Boat Insurance is there for you with a range of options to suit your needs.

Key benefits

Agreed value

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

Emergency expenses

Need to take emergency action due to an insured incident? No problem. Your policy can provide emergency expenses cover for up to \$5,000*.

Choice of repairer

If you're involved in an insured incident, your cover will include your choice of marine repairer.

Cover for damage

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

Tailor cover that works best for you

Choice of excess

Want a lower premium? With RACV Boat Insurance you can choose your level of basic excess which can lower or raise your premium as you see fit.

Lay-up cover

If you only use your boat for part of the year, why pay a high premium? You can nominate a Lay-up Period of up to 6 months (the period in which you do not use your boat), therefore reducing your premium. If you choose this option, the cover provided to your boat during the lay-up period will be limited.

Tailored contents cover

The great thing about having a lockable cabin is being able to store things in it. With optional contents cover, you can choose to cover contents stored in the lockable cabin up to the value of \$10,000.

Liability cover

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

Sailboat racing cover

With RACV Boat Insurance, you can get extended cover for your racing sailboat when you're racing in certain events. If you choose this option, a specific racing excess will apply.

SUMMARY OF COVERS	BOAT INSURANCE
Agreed value	●
Choice of excess	●
24/7 claims service	●
Choice of repairer	●
Emergency expenses [^]	●
Clean up costs ¹	●
Towing on land ²	●
Hull inspection ³	●
Rescue services ⁴	●
Liability cover up to \$10 million	●
Aussie Assist	●
Ability to pay by the month ⁵	●

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.