

**RACV** *we're there for you*

# Motor Vehicle Insurance



# 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 number of worthwhile benefits, which include:

- RACV's Years of Membership Benefits program, which rewards members for their loyalty – so the longer you're a member, the more you save
- Show Your Card & Save program, which gives you discounts at more than 150,000 retailers in Australia and overseas
- 25% off accommodation, when booking direct, at any of our eight RACV Resorts in Victoria, Queensland and Tasmania
- 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
- Discounts and special offers at RACV shops across metropolitan and regional Victoria
- My Membership Online, which lets you conveniently manage your account online.

RACV is committed to returning real value to our 2.1 million members. It's about being there for every one of our members, in every way we can.

# You look after the vehicle, we'll look after the insurance.

RACV offers a range of car insurance covers to suit all sorts of needs - from Complete Care<sup>®</sup> motor insurance to Third Party Property Damage insurance. For more information please refer to the Product Disclosure Statement and the Summary of Covers table.

**Complete Care<sup>®</sup>** is our ultimate motor insurance package for your vehicle. We'll take care of just about everything: a hire car until you're back on the road, emergency accommodation if your vehicle is unsafe to drive, windscreen cover with no excess, and much, much more.

**Comprehensive** covers you for damage to your car as well as damage caused by your vehicle to other people's property. We'll cover the cost of a hire car for you if you're not at fault in a collision, and we can identify the driver who was at fault.

**Third Party Fire & Theft** covers you for damage caused by your vehicle to other people's property, as well as offering you protection for up to \$10,000 for your car against fire and theft.

**Third Party Property Damage** covers you for damage caused by your vehicle to other people's property.

**Motorcycle Insurance** provides either Comprehensive or Third Party Property Damage cover for your bike.

**Caravan, Trailer & Boat Insurance** offers a variety of insurance options to suit your needs.

**Veteran, Vintage & Classic Vehicle Insurance** provides specialised cover for classic and unique vehicles over 15 years old.

Terms and conditions including cover limits may apply, please refer to Summary of Covers table and PDS.

Summary of Covers	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	✓	-	-	-
Trailer or caravan damage	✓	✓	-	-
Baby capsules and child seats	✓	✓	-	-
Aussie Assist	✓	✓	✓	✓
Taxi fares	✓	Up to \$80 to and from an RACV Partner Repairer*	-	-
Post repair vehicle inspection	✓	-	-	-
Vehicle pick up & return	✓	-	-	-
No extra for paying by the month	✓	-	-	-
Pet assistance	✓	-	-	-

\*Offered in addition to the benefits provided under the PDS.

Refer to [RACV Motor Insurance PDS](#) for full terms, conditions, limitations and exclusions.

# Discounts

## Multi-Policy Discount

Save 10%

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

## Years of Membership Benefits<sup>#</sup>

Save up to 20%

The longer you're 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 RACV product.

Years of Membership Benefits Annual Discount <sup>#</sup>			
Bronze 5-9 years	Silver 10-24 years	Gold 25-50 years	Gold 50 51+ years
5%	10%	15%	20% <sup>1</sup>

The annual discounts above are available on a range of RACV products such as:

- RACV Emergency Roadside Assistance<sup>1</sup>
- RACV Motor & Home Insurance<sup>2</sup>
- RACV Caravan, Boat & Trailer Insurance
- RACV Veteran, Vintage & Classic Vehicle Insurance
- Car Hire<sup>3</sup>
- RACV Golf Membership
- RACV Auto Glass<sup>4</sup>
- RACV Home Security<sup>5</sup>
- RACV Emergency Home Assist
- RACV Car & Personal Loans

# More reasons to be with RACV

## Making a claim

When it comes to making a claim we'll look after you, 24 hours a day, 7 days a week. Our claims process ensures that you are back on track in the shortest possible time. To make a claim, simply call 13 19 03 or visit [racv.com.au](http://racv.com.au)

## RACV Partner Repairers

There are over 90 RACV Partner Repairers across Victoria who use the latest technology to deliver to you high quality repairs. Or, you can choose a repairer of your choice by adding the Any Repairer option. The workmanship of all authorised repairers will be guaranteed for as long as you are the owner of your vehicle.

## We'll keep you moving

We'll cover the cost of a hire car for you if you're not at fault in a collision, and we can identify the driver who was at fault.

We also offer the following in addition to the benefits provided under the PDS:

- Up to \$80 for taxi fare to and from an RACV Partner Repairer
- If you are at fault, you may be eligible to take advantage of our exclusive hire car rates from \$34 a day.

## Other insurance products

Home Insurance<sup>^</sup>

Landlord Insurance<sup>^</sup>

Renter's Insurance<sup>^</sup>

Veteran, Vintage & Classic Vehicle Insurance<sup>^</sup>

Boat Insurance<sup>^</sup>

Caravan & Trailer Insurance<sup>^</sup>

Business Insurance<sup>†</sup>

Farm Insurance<sup>†</sup>

Travel Insurance<sup>^^</sup>

## Aussie Assist Emergency assistance

Aussie Assist is included with all RACV motor insurance policies and can be used whenever you have an emergency while traveling 100km from home. Aussie Assist is a telephone service available 24 hours a day, 7 days a week that can help you and any dependent family member with a range of benefit and support services for many types of emergencies. As a motor insurance policy holder you don't even have to be with your car to use this service. Visit [racv.com.au](http://racv.com.au), a shop or call 13 19 03 for all the details.



# Contact us

**13 RACV (13 7228)**

**racv.com.au**

**Or visit an RACV shop**

**Royal Automobile Club  
of Victoria (RACV) Ltd**

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## Terms & Conditions

Please consider the Product Disclosure Statement for full details before buying. For a copy call 13 RACV (13 7228). Product distributed by RACV Insurance Services Pty Ltd ABN 74 004 131 800 AFS Licence No. 230039, Level 7, 485 Bourke Street, Melbourne VIC 3000. ^Product issued by Insurance Manufacturers of Australia Pty Limited ABN 93 004 208 084 AFS Licence No. 227678, 1 Nexus Court Mulgrave VIC 3170. †Insurance issued by Insurance Australia Limited ABN 11 000 016 722 AFSL No. 227681. Please consider the Product Disclosure Statement before buying. ^^Limits, exclusions & conditions apply. Royal Automobile Club of Victoria (RACV) Ltd is an authorised representative of Tokio Marine & Nichido Fire Insurance Co., Ltd (Tokio Marine & Nichido) ABN 80 000 438 291 AFSL 246548. This is general advice only. Please consider your own financial situation, needs and objectives and read the Combined PDS and FSG available from [www.racv.com.au](http://www.racv.com.au) or by phoning 13 13 29 before deciding to purchase this insurance. 1. Gold 50 members who currently receive Free Roadside Care will continue to do so. 2. Excluding Single Item Insurance. 3. The discount applies when purchasing the product or service. 4. Excludes temporary glass replacement service. 5. The discount applies when purchasing a home security system and to ongoing monitoring fees. \*On existing policies, discount takes effect at next renewal. Excludes Travel, Business, Farm and Single Item Insurance policies. The Multi Policy Discount also excludes Veteran, Vintage and Classic Car Insurance policies taken out before 13 September 2015 or renewed before 2 November 2015. #On existing policies, discounts apply from the date of your next renewal. RACV Years of Membership - at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount.