



# COMPLETE CARE<sup>®</sup> MOTOR 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 range of benefits, including:

- RACV's Years of Membership Benefits program, which rewards you for your loyalty – so the longer you're a Member, the more you 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 8 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
- Special Member prices on a range of RACV products and services
- My Membership Online, which lets you conveniently manage your account online
- Access to RoyalAuto, our online hub and member-exclusive lifestyle magazine.

We are 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.

SUMMARY OF COVERS	COMPLETE CARE	COMPREHENSIVE
No extra for paying by the month	●	
Vehicle pick up and return	●	
Personal items	Up to \$1000	Up to \$500
Emergency accommodation	●	
Post repair vehicle inspection for authorised repairs	●	
Taxi fares	Up to \$500	Up to \$80 to and from an RACV Partner Repairer*
Pet assistance	●	
Accidental damage to your vehicle	●	●
New replacement vehicle	●	●
Damage due to a storm or a malicious act	●	●
Trailer or Caravan Damage whilst towing	Up to \$1000	Up to \$1000
Baby capsules and child seats	Up to \$500 per item	Up to \$500 per item
No excess for windscreen, sunroof and window glass	●	Optional
Hire car after an incident	Up to \$100 per day until claim is settled	Optional up to \$60 per day for up to 14 days
Hire car after a theft	Up to \$100 per day until claim is settled	Optional up to \$60 per day for up to 21 days
Hire car after a not at fault collision	●	●
Damage due to fire or theft	●	●
Emergency repairs	Up to \$800	Up to \$800
RACV Partner Repairer	●	●
Any Repairer	●	Optional
Liability cover up to \$20 million	●	●
Towing from an accident	●	●
Aussie Assist	●	●

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

Refer to RACV Motor Insurance PDS for full terms, conditions, limitations and exclusions.



## Let us take care of everything

Complete Care<sup>®</sup> Motor Insurance is RACV's ultimate insurance cover, designed to take the inconvenience out of a claim. It includes all the things you'd expect from comprehensive cover, including loss or damage due to storm, flood and fire, theft or attempted theft, and accidental or malicious damage. Plus a host of other great features so you can get on with your life while we take care of just about everything.

## Key features

### Emergency accommodation

We'll provide you with up to 10 nights' accommodation (maximum \$150 per night) when you're involved in an incident that we cover more than 100km from home.

### Taxi transport

To make life easy, you're also covered for taxi fares up to \$500 from the scene of an accident and to and from the repairer or hire car provider.

## **Personal items**

You'll receive up to \$1,000 for any items in your car that are stolen or damaged as a result of an incident.

## **Hire car after an accident or theft**

If your car is stolen or in an accident, we'll cover the cost of a hire car (up to \$100 per day) until your car is repaired and returned to you. If your car isn't recovered after a theft, you can keep the hire car until your claim is settled. See PDS when limits don't apply.

## **Agreed value**

When you take out insurance with us, we agree on the amount your car is insured for. So you know exactly where you stand.

## **Hire car excess and bond**

You'll receive up to \$3,000 cover for the excess and bond of a hire car that we have agreed to provide you. Plus, with Aussie Assist, if you hire a car for holiday or business in Australia, your excess and bond will also be covered up to \$3,000.

## **Pet assistance**

If you're involved in an incident more than 100km from home, we'll find pet friendly accommodation for any pets you're travelling with (maximum \$50 a night). If you're less than 100km from home we'll transport your pets to a safe place.

## **Choosing a Repairer**

You have access to 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. The workmanship of all authorised repairers will be guaranteed for as long as you are the owner of your vehicle.

## **Vehicle towing, pickup and return**

If you have an accident, a tow truck can pick up your car, deliver it to the repairer and back to you once repaired.

## **Post repair vehicle inspection**

To ensure all authorised repairs are of the highest quality, we offer a post repair inspection where an assessor will explain all the repairs to you.

## **Windscreen cover**

We'll even cover replacement or repairs to windscreens, windows and sunroofs, without the need to pay any excess.

# Discounts

## Multi-Policy Discount

**Save 10%**

The more eligible RACV 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.<sup>#</sup>

## 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%

The Years of Membership Benefits 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
- RACV Golf Membership
- RACV Home Security<sup>4</sup>
- RACV Emergency Home Assist
- RACV Car & Personal Loans<sup>5</sup>

Other discounts:

- 15% off Car Hire<sup>3</sup>
- 15% off RACV Mobile Tyres<sup>6</sup>
- \$15 off batteries<sup>7</sup>

# More reasons to be with RACV

## Making a claim

When it comes to making a claim we'll look after you, 24/7. Our claims process ensures that you are back on track in the shortest possible time. To make a claim, call 1300 654 947 or go to [racv.com.au](http://racv.com.au)

## Lifetime guarantee on repairs

The workmanship on all authorised repairs will be guaranteed for as long as you are the owner of your vehicle.

## Other insurance products

Motor Insurance<sup>^</sup>

Home Insurance<sup>^</sup>

Landlord Insurance<sup>^</sup>

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

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

Boat Insurance<sup>^</sup>

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

Business Insurance<sup>+</sup>

Farm Insurance<sup>+</sup>

Travel Insurance<sup>v</sup>

Pet Insurance<sup>∞</sup>

Single Item Insurance<sup>^</sup>

## Aussie Assist

### Emergency assistance

Aussie Assist is included with your Complete Care<sup>®</sup> Motor Insurance and can be used whenever you have an emergency while travelling 100km from home. Aussie Assist is a telephone service available 24/7 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. Go to [racv.com.au](http://racv.com.au), visit an RACV shop or call 1300 654 947 for all the details.

# CONTACT US

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RACV.COM.AU

OR VISIT AN RACV SHOP

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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, GPO Box 244 Sydney NSW 2000. <sup>1</sup>Excludes Travel, Business, Farm, Pet and Single Item Insurance products. On existing policies, discount takes effect at next renewal. <sup>2</sup>To qualify for the Multi-Policy Discount, members must hold two eligible RACV Insurance policies. Excludes Travel, Business, Farm, Pet and Single Item Insurance products. On existing policies, discount takes effect at next renewal. <sup>3</sup>Gold 50 members who currently receive Free Roadside Care will continue to do so. <sup>4</sup>Excluding Single Item Insurance and Pet Insurance. <sup>5</sup>The discount applies when purchasing the product or service on the base rate (time and kilometre) only, available at Thrifty locations in Australia and New Zealand only. <sup>6</sup>The discount for home security only applies to ongoing monitoring fees. RACV Security Pty Ltd ABN 49 079 148 342 trading as RACV Home Security. Security Licence (Vic.) 733-411-10S and Security Registration (Vic.) 733-411-31S. <sup>7</sup>R.A.C.V. Finance Limited ABN 82 004 292 291 Australian Credit Licence No. 391488. RACV Finance is subject to RACV lending criteria. Conditions, fees and charges apply. Years of Membership Benefits applies to all consumer loan applications (subject to approval) made directly through RACV. Any loan application introduced through a broker/intermediary will not be eligible to receive the discount. <sup>8</sup>Only available in certain areas of Melbourne. <sup>9</sup>\$15 off the RRP of the batteries that RACV supply. <sup>10</sup>Product issued by Insurance Manufacturers of Australia Pty Limited ABN 93 004 208 084 AFS Licence No. 227678, GPO Box 244 Sydney NSW 2000. <sup>11</sup>Insurance issued by Insurance Australia Limited ABN 11 000 016 722 AFSL No. 227681. Please consider the Product Disclosure Statement before buying. <sup>12</sup>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. <sup>13</sup>RACV Pet Insurance is issued by RACQ Insurance Limited (ABN 50 009 704 152, AFS Licence No. 233082) ('RACQ'). RACV Pet Insurance is distributed by RACV Insurance Services Pty Ltd (ABN 74 004 131 800 AFS Licence No. 230039) ('RACV'), on behalf of RACQ. Read the Product Disclosure Statement before making any decision about RACV Pet Insurance. As a member, you acknowledge and agree to the rights and obligations of members set out in RACV's Memorandum and Articles of Association and By-laws (a copy of which is available at [racv.com.au](http://racv.com.au)).