



# 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 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.

# 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® 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®

The 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.

## SUMMARY OF COVERS

## COMPLETE CARE®

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	●
No excess for windscreen, sunroof and window glass	●
Any Repairer option	●
New replacement vehicle	●
Theft of personal items	●
Emergency repairs	●
Emergency accommodation	●
Trailer or caravan damage	●
Baby capsules and child seats	●
Aussie Assist	●
Taxi fares	●
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.

COMPREHENSIVE	THIRD PARTY FIRE AND THEFT	THIRD PARTY PROPERTY DAMAGE
●		
●	●	
●		
●	●	●
●	●	●
●		
●	●	
Optional		
Optional		
Optional		
●		
●		
●	●	
●		
●		
●		
●	●	●
Up to \$80 to and from an RACV Partner Repairer*		

# 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 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
- 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 13 19 03 or go to [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.

## 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>

Pet 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 24/7 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 13 19 03 for all the details.

# CONTACT US

**13 72 28**

**RACV.COM.AU**

**OR VISIT AN RACV SHOP**

**RACV INSURANCE SERVICES PTY LTD**

**ABN 74 004 131 800**

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**MELBOURNE VIC 3000**

## 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. \*Excludes Travel, Business, Farm, Pet and Single Item Insurance products. On existing policies, discount takes effect at next renewal. #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. †Gold 50 members who currently receive Free Roadside Care will continue to do so. ‡Excluding Single Item Insurance and Pet Insurance. §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. ¶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. ††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. †††Only available in certain areas of Melbourne. ††††\$15 off the RRP of the batteries that RACV supply. †††††Product issued by Insurance Manufacturers of Australia Pty Limited ABN 93 004 208 084 AFS Licence No. 227678, GPO Box 244 Sydney NSW 2000. ††††††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. ††††††††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)).