



VETERAN, VINTAGE & CLASSIC 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.



We've been motoring enthusiasts since 1903

RACV Veteran, Vintage and Classic (VVC) Vehicle Insurance provides specialist comprehensive cover for vehicles that are 15 years and older. This includes recreational vehicles such as hot rods, ex-service vehicles and tractors. Vehicles must be kept undercover and driven no more than 9,000 kms per year.

Even if your unique vehicle is under restoration, we'll cover it for accidental damage, theft, collision, and loss or damage due to storm, hail and fire.

Our VVC Insurance also includes special extras for your extra special vehicle. Like our world class RACV Extra Care Roadside Assistance.

Key features

Agreed value

Even within the same make and type of vehicle, values may vary widely. That's why RACV's VVC Insurance has an agreed value so you know where you stand.

Retention of salvage

We understand that even if a vehicle is written off it still has value to its owner. If your vehicle is over 35 years of age, we let you keep your damaged vehicle at no cost.

Choice of Repairer

Your car is unique and special, that's why in the event of a claim you can choose your own repairer.

Emergency repairs

We provide cover for up to \$500 should you need to make emergency repairs due to an accident.

Choice of excess

Reduce your premium by choosing a higher excess amount, and decide what excess is right for you.

RACV Extra Care Roadside Assistance

Your VVC Insurance also includes RACV Extra Care. This means you'll have access to RACV Emergency Roadside Assistance with up to \$10,000 worth of benefits* over your subscription year when your vehicle breaks down, including:

- 12 service calls
- Petrol or diesel to get you to the nearest service station
- Breakdown towing in metropolitan and country areas
- Accommodation, alternative transport, taxi fares or rental vehicle when you breakdown over 100 km from home

* Conditions and limitations may apply. Refer to the RACV Emergency Roadside Assistance Terms and Conditions, which can be obtained by calling 13 RACV (13 7228).

SUMMARY OF COVERS	VVC VEHICLE INSURANCE
Agreed value	●
Retention of salvage ¹	●
Choice of excess	●
Extra Care Emergency Roadside Assistance	●
Lifetime guarantee on repairs ²	●
24/7 claims service	●
Choice of Repairer	●
Emergency repairs ³	●
Keys, locks and barrels ⁴	●
Damage to personal items ⁵	●
Liability cover up to \$20 million	●
No extra for paying by the month	●
Aussie Assist	●

You have the flexibility of paying your policy annually or monthly at no extra cost.

Terms and conditions including cover limits may apply, refer to the PDS for full details.

¹If your vehicle is over 35 years of age.

²We give you a guarantee for the life of the car on the workmanship of smash repairs authorised by us.

³Up to \$500.

⁴Up to \$1,000.

⁵ For all vehicles except motorcycles, up to \$500 for items damaged in an insured incident except theft or attempted theft of your vehicle.

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.[#]

Years of Membership Benefits^{^#}

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^{^#}

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 Assistance⁶
- RACV Motor & Home Insurance⁷
- RACV Caravan, Boat & Trailer Insurance
- RACV Veteran, Vintage & Classic Vehicle Insurance
- RACV Golf Membership
- RACV Home Security⁹
- RACV Emergency Home Assist
- RACV Car & Personal Loans¹⁰

Other discounts:

- 15% off Car Hire⁸
- 10% off RACV Mobile Tyres¹¹
- \$15 off batteries¹²

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 1800 634 686 or go to racv.com.au

Choice of repairer and lifetime guarantee on repairs

You can choose from one of RACV's partnered repairers or your own repairer and receive a lifetime guarantee on the workmanship of all authorised repairs for the life of the vehicle.

Other insurance products

Motor Insurance[^]

Home Insurance[^]

Landlord Insurance[^]

Renter's Insurance[^]

Caravan and Trailer Insurance[^]

Boat Insurance[^]

Business Insurance⁺

Farm Insurance⁺

Travel Insurance[✓]

Pet Insurance[∞]

Single Item Insurance[^]

Aussie Assist

Emergency assistance

Aussie Assist is included with all RACV VVC Insurance policies and can be used whenever you have an emergency while traveling 100 km 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 VVC Insurance policy holder you don't even have to be with your car to use this service. Go to 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

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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. ¹Excludes Travel, Business, Farm, Pet and Single Item Insurance products. On existing policies, discount takes effect at next renewal. ²To 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. ³Gold 50 members who currently receive Free Roadside Care will continue to do so. ⁴Excluding Single Item Insurance and Pet Insurance. ⁵The 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. ⁶The 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. ⁷R.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. ⁸Only available in certain areas of Melbourne. ⁹\$15 off the RRP of the batteries that RACV supply. ¹⁰Product issued by Insurance Manufacturers of Australia Pty Limited ABN 93 004 208 084 AFS Licence No. 227678, GPO Box 244 Sydney NSW 2000. ¹¹Insurance issued by Insurance Australia Limited ABN 11 000 016 722 AFSL No. 227681. Please consider the Product Disclosure Statement before buying. ¹²Limits, 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 or by phoning 13 13 29 before deciding to purchase this insurance. ¹³RACV 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).