

## 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](http://racv.com.au/membership).

## Other RACV Insurance products to choose from

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>

## 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 1300 654 947.

### Getting your vehicle repaired

All RACV Motor Insurance policies, including Third Party cover, include access to RACV's extensive partner repairer network. There are over 95 repairers across Victoria, who are committed to getting your car back on the road. RACV Complete Care<sup>®</sup> Car Insurance automatically includes the Any Repairer feature, so you'll have the option to choose your own repairer, in the event of an insured incident.

### 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. With RACV Complete Care<sup>®</sup> policies, no additional fees apply if you choose to pay your premium by the month.

### Aussie Assist

Aussie Assist is included with all RACV Motor and Caravan 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 benefits and support services for many types of emergencies. As a motor or caravan insurance policy holder, you don't even have to be with your vehicle to use this service. Go to [racv.com.au](http://racv.com.au), visit an RACV store or call 1300 654 947 for all the details.

## CONTACT US

13 72 28

[RACV.COM.AU](http://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 AND**

**AUSSIE ASSIST 1300 654 947**

**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](http://racv.com.au). As distributor, RACV Insurance Services Pty Ltd AFS Licence No. 230039 receives commission for each policy sold or renewed.

<sup>^</sup>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.

<sup>†</sup>RACV Business and Farm Insurance issued by Insurance Australia Ltd, ABN 11 000 016 722, AFS Licence No. 227681.

<sup>†</sup>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](http://racv.com.au).



# 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 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](http://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](http://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.

SUMMARY OF COVERS	COMPLETE CARE®	COMPREHENSIVE
<b>No extra for paying by the month</b>	●	
<b>Vehicle pick up and return</b>	●	
<b>Personal items</b>	Up to \$1000	Up to \$500
<b>Emergency accommodation</b>	●	
<b>Post repair vehicle inspection for authorised repairs</b>	●	
<b>Taxi fares</b>	Up to \$500	Up to \$80 each way <sup>1</sup>
<b>Pet assistance</b>	●	
<b>Accidental damage to your vehicle</b>	●	●
<b>New replacement vehicle</b>	●	●
<b>Damage due to a storm or a malicious act</b>	●	●
<b>Trailer or Caravan Damage whilst towing</b>	Up to \$1000	Up to \$1000
<b>Baby capsules and child seats</b>	Up to \$500 per item	Up to \$500 per item
<b>No excess for windscreen, sunroof and window glass</b>	●	Optional
<b>Hire car after an incident</b>	Up to \$100 per day until claim is settled	Optional up to \$60 per day for up to 14 days
<b>Hire car after a theft</b>	Up to \$100 per day until claim is settled	Optional up to \$60 per day for up to 21 days
<b>Hire car after a not at fault collision</b>	●	●
<b>Damage due to fire or theft</b>	●	●
<b>Emergency repairs</b>	Up to \$800	Up to \$800
<b>RACV Partner Repairer</b>	●	●
<b>Any Repairer</b>	●	Optional
<b>Liability cover up to \$20 million</b>	●	●
<b>Towing from an accident</b>	●	●
<b>Aussie Assist</b>	●	●

<sup>1</sup>Up to \$80 each way to and from an RACV Partner Repairer only.

This is only a summary of some inclusions for RACV Car Insurance policies. Refer to the relevant Product Disclosure Statement for specific terms, conditions, limitations and exclusions.



## Quality cover with all the perks

Complete Care® Car Insurance covers all the things you'd expect from comprehensive cover, plus extra inclusions like emergency accommodation, pet assistance, no excess for windscreen, sunroof and window glass repairs, and more. It's the highest level of RACV Motor Insurance available.

## Key benefits

### Emergency accommodation

Receive up to 10 nights' accommodation (maximum \$150 per night) when you're involved in an insured incident more than 100km from home.

### Taxi transport

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

### Personal items

Receive up to \$1,000 for personal items in your car that are stolen or damaged during an insured incident.

### Hire car after an accident or theft

If your car is stolen or in an accident, your policy will cover the cost of a hire car (up to \$100 per day) until your car is repaired and returned to you. If your car is a total loss, you can keep the hire car until your claim is settled. You'll also receive up to \$3,000 cover for the excess and bond payable under the hire car agreement.

### Agreed value

When you take out Complete Care® Car Insurance, your car is insured at an agreed amount, so you know exactly where you stand.

### Pet assistance

If you're involved in an insured incident more than 100km from home, your cover includes finding pet friendly accommodation for any pets you're travelling with (maximum \$50 a night). If you're less than 100km from home, your pets will be transported to a safe place.

### Vehicle pickup and return

If you are involved in an insured accident, and your vehicle needs to be moved to and from a repairer, your policy will cover the cost of this on top of your agreed value.

### Post repair vehicle inspection

If your vehicle undertakes an authorised repair as part of an RACV Insurance claim, you can choose to have a post repair inspection where an assessor will explain all the repairs before your vehicle is returned to you.

### Windscreen cover

Your policy will even cover replacement or repairs to windscreens, windows and sunroofs damaged as a result of an insured incident, without the need to pay any excess.

### Any Repairer

In the event of an accident, your policy automatically includes the 'Any Repairer' option, allowing you to nominate any licensed repairer of your choice, which may still include an RACV Partner Repairer. The workmanship on all authorised repairs is guaranteed for as long as you are the owner of the vehicle.