

# Motor Insurance

Aussie Assist Benefits Guide



# Aussie Assist benefits – 24 hour assistance

If you hold Comprehensive, Third Party Fire & Theft or Third Party Property Damage Insurance and would like more information or require assistance, please call 13 19 03.

If you hold Complete Care Motor Insurance and would like more information or require assistance, please call 1300 654 947.

Depending on the type of insurance you have chosen, this RACV Motor Insurance Aussie Assist Benefits Guide should be read with either:

- ▶ For Comprehensive Insurance, Third Party Fire and Theft Insurance, Third Party Property Damage Insurance, the RACV Motor Insurance Product Disclosure Statement and Policy Booklet (PDS) Edition 1, dated 11 August 2008
  - applies to policies issued in Victoria with a commencement date on or after 28th September or with a renewal effective date on or after 10 November 2008.
- ▶ For Complete Care Motor Insurance, the RACV Complete Care Motor Insurance Product Disclosure Statement and Policy Booklet (PDS) Edition 1, dated 11 November 2008.
  - applies to policies issued in Victoria with a commencement date on or after 7 December 2008.

Aussie Assist is a telephone service that provides assistance and advice 24 hours a day, seven days a week.

Aussie Assist can help you with a range of benefits, including emergency and support services, if you are travelling 100km or more from home.

If you are 50 or over Aussie Assist Prime Cover also offers

- ▶ 24 hour medical assistance, and
- ▶ assistance with motor-related legal matters.

You need to contact us before using any of the services or benefits that Aussie Assist offers. We will not cover any expenses you have incurred, unless you have contacted us beforehand and we have agreed to pay for them.

Please refer to the 'Things you are not covered for' section of this guide on page 5 for certain things we do not cover.

In this guide 'family member' means your spouse (legal or de facto), your children or spouse's children or any member of your or your spouse's family, who normally live with you.

All dollar values described in this Aussie Assist Benefits Guide include GST.

## **Aussie Assist can provide you with:**

### **assistance over the phone while travelling**

If you or a family member are travelling away from your home anywhere in Australia, you can use Aussie Assist to receive assistance with:

- ▶ travel advice and directions
- ▶ booking accommodation or changing travel arrangements
- ▶ contacting your financial institution so you can arrange to:
  - transfer your funds
  - cancel, or reissue your credit or debit cards.

### **assistance with illness or injuries that need hospitalisation**

If you or a family member suffer an illness or injury 100km or more from your home on a driving trip in Australia and are hospitalised for seven days or more, we will arrange and pay for certain transportation costs for:

- ▶ the hospitalised person to reach the city or town nearest your home where ongoing medical care can be obtained, only with the treating doctor's approval
- ▶ you or any family members who were travelling with the hospitalised person to return home
- ▶ a relative or friend to join the hospitalised person, if they are travelling alone, and that person requests it.

### **assistance with illness or injuries that interrupt a driving trip**

If you or a family member are on a driving trip 100km or more from your home in Australia and one of you suffers an injury or an illness that leaves no one able to drive your vehicle, we will arrange and pay for:

- ▶ additional accommodation for up to two nights for you and any family members on the trip, covering the room rate only and not exceeding \$150 per day
- ▶ transportation for you and any family members on the trip to your home, or to the trip's destination, whichever is closer
- ▶ transportation of your vehicle home by land, or to the trip's destination, whichever is closer.

### assistance if your vehicle is stolen

If you or a family member are 100km or more from your home on a driving trip, and your vehicle is stolen, we will arrange and pay for:

- ▶ transportation for you and any family members to the closest location where transport can be obtained if not available locally
  - actual costs of transport home is not covered
- ▶ up to 2 days accommodation for you and any family members if transportation is not immediately available. This covers the room rate only and not exceeding \$150 per day.
- ▶ transportation of your vehicle home by land, if it is found with no damage within 35 days of the vehicle being stolen.

### assistance if someone travelling with you dies

If you or a family member die in Australia 100km or more from your home, we will arrange and pay for:

- ▶ transportation of the body of the deceased to a location within Australia nominated by the deceased's next of kin
- ▶ transportation home for you and any family members travelling with the deceased at the time of the death
- ▶ transportation home by land of the vehicle in which you or a family member were travelling with the deceased, if no-one is able to drive the vehicle.

### assistance if someone not travelling with you dies

If you or a family member is travelling in Australia, 100km or more from your home, and an immediate relative who is not travelling with you dies as a result of an accident or an unexpected illness, we will arrange and pay for:

- ▶ transportation for you and any family members to return home
- ▶ transportation home by land of the vehicle in which you or a family member were travelling if no one is able to drive the vehicle.

## **In addition, if you hold Complete Care Motor Insurance, Aussie Assist can provide you with:**

### **assistance with hire car excess and bonds**

If you hire a car, we will pay up to \$3000 in total for any excess you are required to pay under a hire agreement, and the amount of security bond forfeited, as a result of loss or damage to the hire car or loss or damage caused by the hire car.

This does not apply to a car you hire after an incident (see page 10 of the Complete Care Motor Insurance PDS for details of cover after an incident).

You will need to provide us with a copy of the hire car agreement and receipts for any amounts being claimed.

## **RACV Prime Cover Motor Insurance – Additional Aussie Assist benefits for Complete Care and Comprehensive Insurance customers only**

RACV Prime Cover is designed to meet the needs of people 50 years and older

### **24 Hour medical assistance**

If you are 50 or over, Aussie Assist provides extra medical assistance 24 hours a day, seven days a week.

In the case of an emergency where you or a family member need hospital treatment Aussie Assist will provide access to a trained nurse who can:

- ▶ refer you or your family member to a local doctor or medical facility
- ▶ communicate with relatives or friends on your behalf.

### **motor-related legal assistance**

If you are 50 or over, Aussie Assist also provides assistance with referrals for legal advice on issues such as:

- ▶ traffic offences and fines
- ▶ road rules
- ▶ warranty questions on new and used cars
- ▶ car maintenance repairs
- ▶ buying and selling a car
- ▶ wills, estates and probate law, powers of attorney and contracts,
- ▶ transport accident injuries, and
- ▶ credit and finance.

## Things you are not covered for– Aussie Assist exclusions

If you hold Complete Care Motor Insurance these exclusions are in addition to the General exclusions on pages 15 and 16 of the RACV Complete Care Motor Insurance Product Disclosure Statement and Policy booklet

If you hold Comprehensive Insurance, Third Party Fire and Theft Insurance or Third Party Property Damage Insurance these exclusions are in addition to the General exclusions on pages 23 to 24 of the RACV Motor Insurance Product Disclosure Statement and Policy booklet .

### we will NOT cover

- ▶ any expenses that are payable by either Medicare or any registered health benefits organisation
- ▶ any fee or charge related to medical treatment including:
  - hospital treatment
  - medical expenses
  - ancillary health benefits as they are described in the National Health Act 1953 or replacement legislation
- ▶ transportation by ambulance
- ▶ any flights not deemed necessary by a doctor
- ▶ any cancellation fees relating to any event, including airline tickets and accommodation
- ▶ loss of baggage and/or personal effects
- ▶ accommodation, meals or incidental expenses, unless specifically stated
- ▶ any expenses you have incurred in the process of repairing your vehicle or moving your vehicle if your vehicle is damaged
- ▶ costs associated with any water crossings, unless the water crossing is to or from Tasmania
- ▶ transport equipment such as coffins, any embalming costs, administrative costs, funeral costs and secondary transfer fees associated with transporting the deceased.



RACV Motor Insurance is issued by Insurance Manufacturers of Australia Pty Limited ABN 93 004 208 084 AFS Licence No. 227678. 161 Collins Street, Melbourne.

RACV Motor Insurance is distributed to members of Royal Automobile Club of Victoria (RACV) Ltd, by RACV Insurance Services Pty Ltd ABN 74 004 131 800 AFS Licence No. 230039