

Get cover for all your vehicles.

MOTORCYCLE INSURANCE

Protect your motorcycle with a range of insurance options to suit your needs including Comprehensive and Third Party Property Damage.

CARAVAN AND TRAILER INSURANCE

Whether you're hitting the open road with a caravan in tow or staying in one place, get protection for collision damage, fire, flood, theft and more – anywhere in Australia.

BOAT INSURANCE

Enjoy being out on the water even more with cover that protects your boat and its permanent fixtures and fittings from loss or damage caused by a variety of events.

Become an RACV Member

Join RACV and you'll receive access to a range of benefits like:

-  **YEARS OF MEMBERSHIP DISCOUNT**
The longer you're a Member, the greater your discount on selected products with our Years of Membership benefit.*
-  **MULTI-POLICY DISCOUNTS**
Save up to 10% on each policy when you take out more than one eligible RACV Insurance policy.*
-  **MEMBER BENEFITS**
Access discounts and exclusive offers from our network of partners across Australia.
-  **ENJOY 25% OFF ACCOMMODATION**
RACV Members benefit with up to 25% off accommodation all year round when booking direct.**
-  **EXPERT ADVICE**
On everything from motoring to holidays, finance and home services.

Q racv.com.au/membership

Contact us

13 72 28
racv.com.au
or visit an RACV store

Claims Assistance
13 19 03



Scan the QR code to get a quote or learn more.

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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 Determinations. For copies, visit racv.com.au. As distributor, RACV Insurance Services Pty Ltd AFS Licence No. 230039 receives commission for each policy sold or renewed. Products issued by Insurance Manufacturers of Australia Pty Ltd ABN 93 004 208 084 AFS Licence No. 227678.

*The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.

**T&Cs apply. Subject to availability. For full T&Cs visit racv.com.au/resorts

Motor Insurance

Comprehensive car insurance



More inclusions inside

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RACV is Victoria’s market leader for car insurance protecting over 1 million members. With a range of options from Complete Care® cover to Third Party Property Damage you know you’re in good hands with RACV Motor Insurance.

RACV Motor Insurance

Whether you need full coverage or just the basics, you'll find a policy to suit your needs.

COMPLETE CARE®

All the inclusions of RACV Comprehensive Insurance, plus new vehicle replacement in the first 36 months of the vehicle’s registration if your car is written off^, taxi fares (up to \$500) to get you home from an accident or to and from the repairer or hire car provider^^, emergency accommodation and transportation for you and your vehicle (up to \$1,500) for an insured incident when you’re more than 100km from home^, and more.

COMPREHENSIVE

Feel at ease on the road with cover for collision damage to your car and people’s property (including vehicles), regardless of who is at fault.

THIRD PARTY FIRE AND THEFT

Includes cover for third party collision damage where you are at fault, and cover up to \$10,000* for damage caused to your car by fire, theft or attempted theft.

THIRD PARTY PROPERTY DAMAGE

Basic cover that protects you if you cause collision damage to other people’s property (including vehicles).

VETERAN, VINTAGE & CLASSIC VEHICLE INSURANCE

Specialised cover for vehicles that are 15 years of age or more and recognised by us as being a collectable vehicle.



Discover more

^If you purchased a new or demonstrator vehicle weighing less than 2.5 tonnes, RACV Insurance considers it a total loss, a similar replacement vehicle is available in Australia and any credit providers noted on your Certificate of Insurance agrees. Further conditions apply. See the PDS for details.

^^For Complete Care cover, you’re covered up to \$500 for taxi fares to get you home from an accident, or to and from the repairer or hire car provider.

^Up to \$1,500 in total for emergency accommodation and transport for you and your vehicle if your vehicle is damaged in an incident more than 100km from your home in Australia and cannot be given.

*Cover up to a market value of \$10,000.

Get the cover you need

	COMPLETE CARE®	COMPREHENSIVE	THIRD PARTY FIRE AND THEFT	THIRD PARTY PROPERTY DAMAGE
Any licensed driver is covered ⁺	✓	✓	✓	✓
Accidental damage to your vehicle	✓	✓		
Damage due to fire, theft or attempted theft	✓	✓	✓	
Damage due to a flood, storm or a malicious act	✓	✓		
Towing from an accident	✓	✓	✓	✓
Liability cover of up to \$20 million	✓	✓	✓	✓
Hire car after a not at fault collision	✓	Optional for motorcycles		
Hire car after a theft or attempted theft	Up to \$100 per day until claim is settled	Up to \$60 per day for up to 21 days	Up to \$60 per day for up to 21 days	
Hire car after any other incident	Up to \$100 per day until claim is settled	Optional \$60 per day for up to 14 days		
No excess for windscreen, sunroof and window glass damage	✓	Optional		
Any repairer	✓	Optional		
New replacement vehicle	First 36 months of registration	First 24 months of registration		
Cover for personal items for loss or damage^	Up to \$1,000	Up to \$500		
Emergency repairs	Up to \$800	Up to \$800	Up to \$800	
Emergency transport and accommodation	Up to \$1,500	Up to \$1,000	Up to \$750	
Trailer or caravan damage whilst towing	Up to \$1,000	Up to \$1,000		
Baby capsules and child seats	Up to \$500 per item	Up to \$500 per item		
Taxi fares	Up to \$500 total			
Post repair vehicle inspection for authorised repairs	✓			
Vehicle pick up and return	✓			
No extra to pay by the month	✓			

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. If you choose to add optional extras to your cover, you'll need to pay more on your premium.

⁺Provided they meet the underwriting criteria and have your permission to drive your vehicle. Additional excess applies to drivers under 25 or with less than 2 years driving experience.

[^]This is correct for all vehicles except motorcycle which is up to \$2,000 to repair or replace protective clothing.

