

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.

Other RACV Insurance products to choose from

Home Insurance[^]

Landlord Insurance[^]

Renter's Insurance[^]

Veteran, Vintage & Classic Vehicle Insurance[^]

Boat Insurance[^]

Caravan & Trailer Insurance[^]

Business Insurance[†]

Farm Insurance[†]

Travel Insurance[‡]

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 13 19 03.

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 90 repairers across Victoria, who are committed to getting your car back on the road. Or, you can choose a repairer of your choice by adding the Any Repairer option. If you do this, you'll need to pay a little more on your premium.

Keeping you moving

With RACV Complete Care[®] and Comprehensive Car Insurance policies, you may also be eligible for:

- A hire car until your vehicle is repaired or until your claim is settled (whichever comes first) after a not-at-fault collision where you can provide the name and address of the other driver
- Taxi fares to and from any RACV Partner Repairer (up to \$80 each way) to drop off and pick up your vehicle
- If you're not entitled to a hire car under your policy, you may be able to access exclusive hire car rates, from \$34 a day.

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. If you choose to pay your premium by the month, you'll incur a small annual loading fee.

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 benefit 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, visit an RACV store or call 13 19 03 for all the details.

CONTACT US

13 72 28

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 13 19 03

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. As distributor, RACV Insurance Services Pty Ltd AFS Licence No. 230039 receives commission for each policy sold or renewed.

[^]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.

[†]RACV Business and Farm Insurance issued by Insurance Australia Ltd, ABN 11 000 016 722, AFS Licence No. 227681.

[‡]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.



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 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
- 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)

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.

Choose from a range of great-value car insurance options[^]

An RACV Car Insurance policy can protect you against loss in the event of a motor vehicle accident or theft of your vehicle. Discover a range of car insurance options, from award-winning Complete Care[®] cover to Third Party Property Damage.

Complete Care[®]

All the inclusions of Comprehensive insurance, plus vehicle pick up and return following a claimable incident, taxi fares, emergency accommodation when you travel more than 100km from home, and more.

Comprehensive

Cover for collision damage to your car and collision damage to other people's property (including vehicles), regardless of who is at fault.

Third Party Fire and Theft

Cover for collision damage to other people's property (including vehicles), where you are fully or partly at fault, as well as if your car is stolen or damaged by fire.

Third Party Property Damage

Basic cover in the event you cause collision damage to other people's property (including vehicles).

Veteran, Vintage & Classic Vehicle Insurance

Specialised cover for cars built before 1919, between 1919 and 1930, and collectable vehicles usually built 15 (or more) years ago.

Other vehicle types

Motorcycle Insurance[^]

A range of insurance options to suit your needs, including Comprehensive and Third Party Property Damage.

Caravan and Trailer Insurance

Whether you're always on the road or your caravan is located permanently in one spot, there's a policy to suit.

Boat Insurance

Protection for your boat and its permanent fixtures and fittings, whether it's loss or damage caused by a variety of events.

SUMMARY OF COVERS	COMPLETE CARE [®]	COMPREHENSIVE	THIRD PARTY FIRE AND THEFT	THIRD PARTY PROPERTY DAMAGE
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	●	Optional		
No excess for windscreen, sunroof and window glass	●	Optional		
Any Repairer option	●	Optional		
New replacement vehicle	●	●		
Theft of personal items	●	●		
Emergency repairs	●	●	●	
Emergency accommodation 100kms from home	●			
Trailer or caravan damage	●	●		
Baby capsules and child seats	●	●		
Aussie Assist	●	●	●	●
Taxi fares	●	Up to \$80 each way ¹		
Post repair vehicle inspection	●			
Vehicle pick up & return	●			
No extra for paying by the month	●			
Pet assistance	●			

[^]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.

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