

Member discounts

Multi-Policy Discount

Save 10%

The more eligible RACV insurance policies you have, 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 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[^]

Car 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 1800 634 686.

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 VVC Vehicle 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 VVC Vehicle 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.

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 1800 634 686

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.



VETERAN, VINTAGE & CLASSIC VEHICLE INSURANCE

RACV Membership

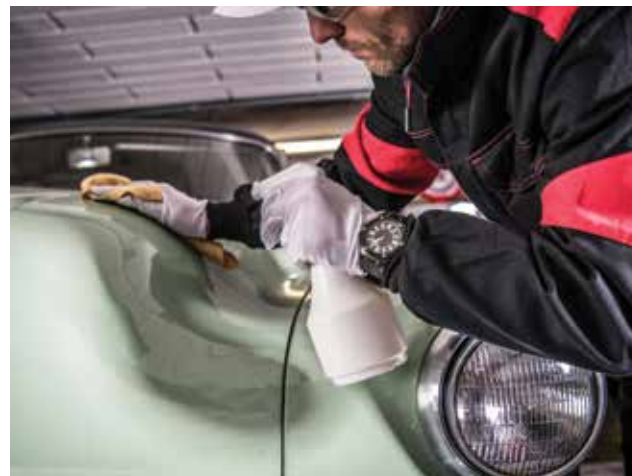
RACV is a membership organisation, which means that everything we do is for the benefit of our Members.

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 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.



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 9,000kms per year.

Even if your unique vehicle is under restoration, it can be covered for accidental damage, theft, collision, and loss or damage due to storm, hail and fire.

RACV VVC Vehicle Insurance also includes special extras for your extra special vehicle, like RACV Extra Care Roadside Assistance.

Key benefits

Agreed value

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

Retention of salvage

It is understood that even if a vehicle is written off it still has value to its owner. If your vehicle is over 35 years of age, you can 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

Cover for up to \$500 is available, should you need to make emergency repairs to make your vehicle secure or get you back on the road safely after an insured incident.

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

RACV VVC Vehicle 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 if your vehicle breaks down, including:

- Unlimited 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 if your vehicle breaks down over 100km from home

* Conditions and limitations may apply. Please refer to the RACV Emergency Roadside Assistance Terms and Conditions, which can be obtained by visiting racv.com.au or calling 13 72 28.

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	●

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

¹If your vehicle is over 35 years of age.

²You will receive a guarantee for the life of the car on the workmanship of smash repairs authorised by RACV.

³Up to \$500.

⁴Up to \$1,000.

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