

## 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 at an RACV resort all year round when booking direct\*.



### EXPERT ADVICE

On everything from motoring to holidays, finance and home services.

Q [racv.com.au/membership](https://racv.com.au/membership)

## Contact us

1300 448 406  
[racv.com.au](https://racv.com.au)

Claims Assistance  
13 19 03

### Royal Automobile Club of Victoria (RACV) Ltd

ABN 44 004 060 833  
Level 7, 485 Bourke Street  
Melbourne VIC 3000



# Veteran, Vintage & Classic Vehicle Insurance

Cover for motorists  
and motoring enthusiasts.

#### 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](https://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](https://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](https://racv.com.au/resorts).

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**RACV**

Protect your pride and joy – even if it's under restoration, with specialist comprehensive cover designed for vehicles 15 years and older.

## RACV Veteran, Vintage & Classic Vehicle Insurance

Cover includes vehicles used for hobby or recreational purposes, special occasion/wedding hire, or club plate use. Vehicles must be kept undercover and driven no more than 9,000kms per year. Your cover includes:

### AGREED VALUE

Car values can vary widely which is why your vehicle is insured at an agreed amount, so you always know what you're paying for.

### RETENTION OF SALVAGE

Even if your car's written off, we understand it has value to you. If your vehicle is more than 35 years old, you can keep the damaged vehicle at no cost.

### CHOICE OF REPAIRER

In the event of a claim, you can choose your own trusted repairer to ensure it's in good hands.

### EMERGENCY REPAIRS

Get up to \$1,000 cover if you need to make emergency repairs to your car after an insured incident.

### CHOICE OF EXCESS

You can decide what excess is right for you and may reduce your premium by choosing a higher amount.

## RACV Extra Care Roadside Assistance

Your policy also includes RACV Emergency Roadside Assistance with up to \$10,000 worth of benefits\* over your subscription year. Including:

- Unlimited service calls<sup>^</sup>
- Petrol or diesel to get you to the nearest service station
- Breakdown towing in metropolitan and country areas
- Accommodation, alternative transport, taxi fares or a rental vehicle if your vehicle breaks down more than 100km from your 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](http://racv.com.au) or calling 13 72 28.

<sup>^</sup> Fair use policy applies to the unlimited call outs.

## Get the cover you need

	VVC VEHICLE INSURANCE
Agreed value	✓
Retention of salvage <sup>1</sup>	✓
Choice of excess	✓
Extra Care Emergency Roadside Assistance	✓
Lifetime guarantee of workmanship on authorised repairs <sup>2</sup>	✓
24/7 claims service	✓
Choice of Repairer	✓
Emergency repairs <sup>3</sup>	✓
Keys, locks and barrels <sup>4</sup>	✓
Loss or damage of personal items <sup>5</sup>	✓
Liability cover up to \$20 million	✓
No extra for paying by the month	✓
Loss or damage of spare parts <sup>6</sup>	✓
Vehicle pick up and return <sup>7</sup>	✓

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.

<sup>1</sup> If your vehicle is over 35 years of age.

<sup>2</sup> Lifetime guarantee of workmanship on authorised repairs, as long as you are the owner of the vehicle.

<sup>3</sup> Up to \$1,000.

<sup>4</sup> Up to \$2,000.

<sup>5</sup> For all vehicles except motorcycles, up to \$1,000 for certain items damaged in an insured incident. For motorcycles, up to \$3,000 to repair or replace protective clothing specifically designed to be worn while riding your motorcycle. Conditions apply.

<sup>6</sup> Up to \$2,000 in total to repair or replace spare parts. Must have occurred when transporting spare parts to the place your vehicle is kept overnight or have been caused by certain incidents at the place your vehicle is kept overnight. Certain incidents must be reported to the Police.

<sup>7</sup> If a covered incident causes loss or damage to your vehicle and it needs to be moved to and from a repairer so they can complete repairs. Conditions apply.