

RACV *we're there for you*

Emergency Roadside Assistance Terms & Conditions



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Introduction

This brochure is designed to help you make the most of your Emergency Roadside Assistance (ERA) package by providing you with an easy to read guide to your entitlements and the extent to which the service and benefits apply to you.

Please note that this brochure contains the Terms and Conditions of ERA products. From time to time, RACV may require changes to be made to its products in order to respond to changes in legislation and other environmental factors. Members holding ERA Products will be advised of RACV's intention to make any such changes through the RACV website (racv.com.au), Royal Auto magazine and using any other means adopted by RACV (in its absolute discretion). The full ERA terms and conditions can be found at racv.com.au and Members can obtain a copy of the most recent terms and conditions at any RACV retail shop. If the Member considers, acting reasonably, that a change to the ERA product will have a serious, detrimental effect on the Services supplied to the Member by RACV then the Member may request that RACV cancel the Services and RACV agrees to refund the unused portion (pro-rata) of any Subscription Fee to the Member.

RACV Emergency Roadside Assistance

RACV's ERA products are designed to assist Members in an emergency situation.

Our aim is to get your Vehicle mobile at the time of breakdown to allow you to continue your driving journey. Where this is not possible, we will provide reasonable options appropriate to the situation to assist you in getting your Vehicle to a Place of Repair. While your Vehicle is either being repaired within close proximity to the breakdown location, or being transported to an agreed destination, we will provide suitable benefits to minimise disruption to you and your passengers.

Obtaining Assistance

For Emergency Roadside Assistance Australia-wide, Members or their authorised representatives should contact one of the following numbers:

Roadside Care	13 11 11
Extra Care	1800 333 300
Total Care	1800 333 300
Bike Assist	13 11 11
Emergency Wheelchair and Scooter Assist	13 11 11
Business Care	1800 686 464

(Refer to Business Care Terms & Conditions)

Note: Standard call charges apply when calling from a mobile phone.

Service Providers should not be contacted directly. All telephone calls to the above numbers will be recorded to assist us to properly provide assistance to you.

Proof of ERA product holding

Verification of your eligibility to receive ERA will be required at the time when Service is requested. Service Providers may also request verification of your eligibility to receive ERA at the time of Service.

Members with Total Care requesting assistance on

vehicles other than the Nominated Vehicle will be required to show photo identification to the Service Provider prior to Service and must also be present at the time of Service.

If you cannot confirm your eligibility to receive ERA either on the phone or at the time of Service, you may be required to purchase a two year subscription and pay any applicable establishment fee before Service is provided. The additional subscription will be refunded if you later prove to RACV that you were eligible to receive the relevant Service.

ERA Product Entitlements Table

The following table has been designed to assist in determining the maximum ERA service and benefit entitlements available.

Product Entitlements*	TOTAL CARE	EXTRA CARE	ROADSIDE CARE
Emergency Roadside Assistance			
Service Calls	Unlimited	12	8
Towing Metro	100kms	60kms	20kms
Towing Country	100kms or to attending RACV Service Centre	60kms or to attending RACV Service Centre	To attending RACV Service Centre
Free petrol or diesel (Up to 5 litres)	✓	✓	✓
Minor Parts Allowance	\$33	\$33	-
Caravan & Trailer Assistance	✓	✓	-
General Extended Benefits			
Locksmith	\$300	\$250	\$150
Special Towing Equipment	\$250	\$220	-
Trailer Hire			-
Accident†	\$100 Taxi fares Alternative transport		

* Table continued on page 5.

Product Entitlements*	TOTAL CARE	EXTRA CARE	ROADSIDE CARE
Benefits under 100kms from home			
Breakdown	\$300 Taxi (3@ \$100) Alternative transport Courier	\$240 Taxi (3@ \$80) Alternative transport Courier	\$60 Taxi (1@ \$60) Alternative transport Courier
Benefits over 100kms from home			
Breakdown	\$2,400 Taxi (3@ \$100) Rental vehicle Alternative transport Accommodation	\$1,400 Taxi (3@ \$80) Rental vehicle Alternative transport Accommodation	\$750 Taxi (1@ \$60) Rental vehicle Alternative transport Accommodation
	Vehicle transportation	Vehicle transportation	
Medical Related Transport	\$1,000 Transport Accommodation	-	-
Personal Benefits			
Cover for your Travel Party	✓	-	-
Personal Cover (whilst driving any eligible vehicle)	✓	-	-
RACV Bike Assist	✓	-	-
RACV Emergency Wheelchair & Scooter Assist	✓	-	-

* Full product details are contained throughout this booklet.

† Only provided to Members with Total Care who also have RACV Comprehensive Car Insurance or Complete Care cover on the damaged vehicle.

1. RACV Total Care

RACV Total Care is our premium ERA package, which means you are entitled to the highest level of benefits. This covers you, the nominated Member, no matter which Eligible Vehicle you are driving and anyone who is driving your Nominated Vehicle. Coverage also applies to Caravans and Trailers being towed by the Total Care Member or Nominated Vehicle.

1.1 Emergency Roadside Assistance

RACV will provide you with unlimited ERA for the purpose of making your Vehicle, or any Caravan or Trailer you are towing, mobile if it becomes Disabled, subject to the Fair Use Policy. This includes:

- Minor Mechanical Repairs to mobilise your Vehicle
- Towing for your Vehicle and Caravan or Trailer:
 - In Metropolitan Areas, the first 100km in any direction, from the point of breakdown is free of charge
 - In Country Areas, the first 100km in any direction, from the point of breakdown is free of charge, or back to the attending Service Centre
- Free petrol or diesel when you have run out of fuel (up to 5 litres; only available in Victoria)
- Wheel changing for flat tyre
- Spare Parts fitting up to the value of \$33, if available,

from attending RACV Service Provider (only available in Victoria).

Assistance for motorcycles is limited to petrol and towing.

Vehicles, Caravan or Trailers are subject to Size and Weight Restrictions. Please refer to page 18.

1.2 Extended Benefits

RACV Total Care provides you with up to \$15,000 worth of benefits during your Subscription Year.

General Benefits

RACV will provide up to \$300 per incident towards locksmith services. In the event that RACV is unable to unlock your vehicle, on your request, RACV may arrange for a professional locksmith, when keys have been lost, broken, locked in vehicle or stolen and no spare key is available. Repairs or replacement of lock barrels are not covered under locksmith entitlements.

RACV will provide up to \$250 per incident in any combination of the following:

- Trailer hire; and/or
- Special Towing Equipment for lowered Vehicles, locked steering and limited tow truck accessibility.

Accident

For Total Care Members who have RACV Comprehensive Car Insurance or Complete Care on a Vehicle involved in an accident; where Accident damage occurs to your Vehicle, and it is deemed not driveable and towed to a Place of Repair, you may claim a combination of the

following benefits up to \$100 (in total per incident), claimed within 24 hours of the Accident:

- Taxi fare/s
- Alternative transportation

Benefits when under 100km from home address

Mechanical Breakdown

Where Mechanical Breakdown occurs and your Vehicle, Caravan or Trailer is Disabled and has been towed to a Place of Repair, you may claim a combination of the following benefits up to \$300 (in total per incident) until the End of the Incident .

- Taxi fares (maximum of 3 trips, at \$100 each)
- Alternative transportation
- Courier/s

Benefits when over 100km from home address

Mechanical Breakdown

Where Mechanical Breakdown occurs and your Vehicle, Caravan or Trailer is Disabled and has been towed to a Place of Repair, you may claim a combination of the following benefits up to \$2,400 for you and your Travel Party (in total per incident) until the End of the Incident:

- Accommodation; and/or
- Rental vehicle; and/or
- Alternative transportation; and/or
- Taxi fares (maximum of 3 trips, at \$100 each)

Where the Vehicle, Caravan or Trailer is unable to be repaired within three business days at the Place

of Repair to which it has been towed, RACV may attempt to find an alternative Place of Repair. If repairs still cannot be effected within three business days you have the option of having your Vehicle transported to a destination of your choice within Australia. RACV uses preferred contracted suppliers for the delivery of Services and delivery times may vary depending on availability.

Where the breakdown is solely limited to a Caravan or Trailer; alternative transport and taxi benefits are not available. Accommodation benefits are only available if the Caravan is being towed by an Eligible Vehicle.

Medical-Related Transport Benefits – illness, injury or hospitalisation

If you or any Immediate Family Members travelling with you on a driving trip in Australia suffer a medical emergency requiring hospitalisation for 7 days or more, or experience an illness or injury leaving you unfit to drive, RACV will provide up to \$1,000 in total per incident for accommodation and passenger transport for the Member and Immediate Family Members to join the Member or return home (subject to the treating doctor's consent, in writing as required by RACV).

Medical Related Transport Benefits – deceased

Should you or any member of your travel party die whilst on a driving trip in Australia,

RACV will contribute up to \$5,000 in total per incident to assist with the repatriation of the Member, or any member of your travel party, deceased person and the Vehicle (where no-one is able to drive the Vehicle) to your selected destination in Australia.

To claim any medical related benefits, the Member must first obtain RACV's express approval prior to incurring any charges.

1.3 Personal Benefits

RACV Total Care also provides you with a number of Personal Benefits, as follows:

- The Total Care benefits described above cover you, not only when you are driving the Vehicle nominated on your subscription, but also any other Eligible Vehicle. Cover is also provided to any person lawfully driving the Nominated Vehicle. This does not apply to ERA Products in company or business names.
- Cover whilst you are riding a Bicycle. Should your Bicycle not be able to be ridden or you are unable to ride your Bicycle, a taxi will be dispatched to transport you and your Bicycle to a destination of your choice. One taxi is available per incident to a value of \$50.
- Cover for your Wheelchair or Scooter. Should your Wheelchair or Scooter become immobilised through a mechanical failure, flat tyre or a flat battery, assistance will be provided to get you mobile again. If we cannot fix the problem, a taxi will be

dispatched to transport you to your home address or chosen destination. One taxi is available per incident to a value of \$60.

2. RACV Extra Care

RACV Extra Care not only gives you the peace of mind that access to our world-class ERA provides, but also a range of extra benefits designed to get you moving again with minimal inconvenience.

2.1 Emergency Roadside Assistance

RACV will provide you with ERA callouts for the purpose of making your Nominated Vehicle or any Caravan or Trailer you are towing, mobile if it becomes Disabled, subject to the Fair Use Policy. This includes:

- Up to 12 callouts in any Subscription Year
- Minor Mechanical Repairs to mobilise your Vehicle
- Towing for your Vehicle and Caravan or Trailer:
 - In Metropolitan Areas, the first 60km in any direction, from the point of breakdown is free of charge
 - In Country Areas, the first 60km in any direction, from the point of breakdown is free of charge, or back to the attending Service Centre
- Free petrol or diesel when you have run out of fuel (up to 5 litres; only available in Victoria)

- Wheel changing for flat tyre
- Spare parts fitting up to the value of \$33, if available from attending RACV Service Provider (only available in Victoria)

Assistance for motorcycles is limited to petrol and towing

Vehicles, Caravan or Trailers are subject to Size and Weight Restrictions. Please refer to page 18.

2.2 Extended Benefits

RACV Extra Care provides you with up to \$10,000 worth of benefits in any one Subscription Year.

General Benefits

RACV will provide up to \$250 per incident towards locksmith services. In the event that RACV is unable to unlock your vehicle, on your request, RACV may arrange for a professional locksmith, when keys have been lost, broken, locked in vehicle or stolen and no spare key is available. Repairs or replacement of lock barrels are not covered under locksmith entitlements.

RACV will provide up to \$220 per incident in any combination of the following:

- Trailer hire; and/or
- Special Towing Equipment for lowered Vehicles, locked steering and limited tow truck accessibility.

Benefits when under 100km from home address

Mechanical Breakdown

Where Mechanical Breakdown occurs and your Vehicle, Caravan or Trailer is

Disabled and has been towed to a Place of Repair, you may claim a combination of the following benefits up to \$240 (in total per incident) until the End of the Incident.

- Taxi fares (maximum of 3 trips, at \$80 each)
- Alternative transportation
- Courier/s

Benefits when over 100km from home address

Mechanical Breakdown

Where Mechanical Breakdown occurs and your Vehicle, Caravan or Trailer is Disabled and has been towed to a Place of Repair, you may claim a combination of the following benefits up to \$1,400 (in total per incident) until the End of the Incident:

- Accommodation
- Rental vehicle
- Alternative transportation and/or
- Taxi fares (maximum of 3 trips, at \$80 each)

Where the Vehicle, Caravan or Trailer is unable to be repaired within 3 business days at the Place of Repair to which it has been towed, RACV may attempt to find or offer an alternative Place of Repair. If repairs still cannot be effected within three business days you have the option of having your Vehicle transported to a destination of your choice within Australia. RACV uses preferred contracted suppliers for the delivery of Services and delivery times may vary depending on availability.

3. RACV Roadside Care

RACV Roadside Care is designed to get your Vehicle moving again and if this is not possible, provide you with Towing and limited Extended Benefits to assist you in your time of need, subject to the Fair Use Policy.

3.1 Emergency Roadside Assistance

RACV will provide you with 8 ERA callouts for the purpose of making your Nominated Vehicle mobile if it becomes Disabled. This includes:

- Up to 8 callouts in any Subscription Year
- Minor Mechanical Repairs to mobilise your vehicle
- Towing for your vehicle:
 - In Metropolitan Areas, the first 20km in any direction, from the point of breakdown is free of charge
 - In Country Areas, from the point of breakdown back to the attending Service Centre.
- Free petrol or diesel when you have run out of fuel (up to 5 litres; only available in Victoria)
- Wheel changing for flat tyre

Assistance for motorcycles is limited to petrol and towing.

Vehicles are subject to Size and Weight Restrictions. Please refer to page 18.

3.2 Extended Benefits

RACV Roadside Care provides you with up to \$5,000 worth of benefits in any one Subscription Year.

General Benefits

RACV will provide up to \$150 per incident towards Locksmith services. In the event that RACV is unable to unlock your Vehicle, on your request, RACV may arrange a professional locksmith, when keys have been lost, broken, locked in the Vehicle or stolen and no spare key is available. Repairs or replacement of lock barrels are not covered under locksmith entitlements.

Benefits when under 100km from home address

Mechanical Breakdown

Where Mechanical Breakdown occurs and your Vehicle is Disabled and has been towed to a Place of Repair, you may claim a combination of the following benefits up to \$60 (in total per incident) until the End of the Incident.

- Taxi fare (limit of 1 trip at \$60)
- Alternative transportation
- Courier/s

Benefits when over 100km from home address

Mechanical Breakdown

Where Mechanical Breakdown occurs and your Vehicle is Disabled and has been towed to a Place of Repair, you may claim a combination of the following benefits up to \$750 (in total per incident) until the End of the Incident:

- Accommodation
- Rental Vehicle
- Alternative transportation and/or
- Taxi fare (up to a limit of \$60)

Where the Vehicle is unable to be repaired within 3 business days at the Place of Repair where it has been towed to, RACV may attempt to find or offer an alternative Place of Repair.

4. RACV Bike Assist

RACV Bike Assist is designed to assist cyclists when their Bicycle cannot be ridden – or if the rider is not able to ride their Bicycle.

RACV Bike Assist provides up to 8 callouts in any Subscription Year. A Service Provider will be dispatched to assist should a Bicycle become Disabled due to a puncture only.

Should a Bicycle not be able to be repaired (eg broken spoke), or if the rider is not able to ride their Bicycle, a taxi may be dispatched to transport the rider and Bicycle to a destination of their choice. One taxi journey is provided per incident to the value of \$50.

RACV will provide Bike Assist services for any Bicycle being ridden by a Member holding Bike Assist or Total Care membership.

Bike Assist puncture repairs are only available in Metropolitan Melbourne. Taxi services, however, are available anywhere in Victoria.

5. RACV Emergency Wheelchair and Scooter Assist

RACV Emergency Wheelchair and Scooter Assist has been specifically designed to assist people who are mobility impaired and suffer a breakdown whilst away from home. Should we not be able to fix the problem, a taxi will be dispatched to transport you and your Wheelchair to a destination of your choice.

RACV Emergency Wheelchair and Scooter Assist provides up to 8 callouts for you to use in any Subscription Year. A Service Provider will be dispatched to assist you should your Wheelchair or Scooter become Disabled due to mechanical failure or breakdown.

RACV Emergency Wheelchair and Scooter Assist consists of:

- Minor Mechanical Repairs to make your Wheelchair or Scooter mobile;
- Wheel changing for when you experience a flat tyre; and/or
- Fitting of spare parts (if they are carried by the attending RACV Service Provider at the time) up to the value of \$33.

Should your Wheelchair or Scooter not be able to be fixed, a taxi will be dispatched to transport you and your Wheelchair or Scooter to a destination of your choice. One taxi is available per incident to a value of \$60.

RACV requires that you inform the Roadside Assistance Centre of what type of taxi you require when you call for Service so that the most appropriate taxi is provided.

Service for Wheelchair users will not include assistance in lifting a person out of a Wheelchair. Service in shopping centres and other buildings will only be provided in an area suitable to RACV, such as an outside entrance or underground car park, to which RACV has practicable access.

6. General Conditions, Exclusions and Limitations

Areas Covered

Service will be provided on private property or on any public highway in Victoria, provided they are trafficable to normal two wheel drive vehicles. This excludes areas such as open fields, beaches, creek beds, recreation ovals, bicycle paths, bicycle tracks, logging or forest service roads and roads which do not allow oncoming traffic to safely pass.

Where service is required in large car parks, the driver will be required to meet the Service Provider at a pre-determined meeting point.

Attempted Repairs

ERA, Extended Benefits and Personal Benefits are not available where repairs to the Vehicle have been attempted.

Availability of Services

Subject to 'Circumstances outside RACV control' below, Service is available throughout Victoria 24 hours a day every day of the year. Service will be provided as soon as practicable but response time is not guaranteed and will vary, depending on the location of the Vehicle and demand for services, amongst other things. Service is not available for vehicles which are at a Place of Repair.

Extended Benefits and Personal Benefits are only available for incidents which occur within Australia.

Callout Limits and Additional Service Call Fee

Members with an ERA Product will have one service call credit deducted from available annual entitlements for each call for Service. The number of Service call credits per Eligible Vehicle, per subscription available in respect of each ERA Product are as set out in the description of the relevant ERA Product in these Terms and Conditions.

A service call credit will be deducted from a Member where a call is made requesting Service under their ERA Product, and:

- The Member is in attendance and the Vehicle is mobilised or towed; or
- The Member, eligible person or other person over 18 years of age whose identity has been agreed with RACV, is not with the vehicle or at a pre-determined meeting

point when an RACV Service Provider arrives; or

- When an RACV Service Provider arrives, the Vehicle is not at the place where the person requesting Service said it would be.

Where a Member exhausts their service call allowance in a particular Subscription Year or part thereof or should RACV believe (acting reasonably) that the Member has disregarded the Fair Use Policy, RACV may at its discretion:

- Impose a service fee for further Service requests; and/or
- Suspend or limit Services to the Member.

Where an additional service fee has been charged to the Member, Extended Benefits will not be available for that incident.

Members may upgrade from their existing level of cover to a higher level of cover by paying the difference in price, provided that the Member is not on their final service call.

Where a Member does not utilise any Service callouts in an ERA Product Subscription Year, they will be credited with one additional service call for their next Subscription Year.

Change of Vehicle

Members must nominate the Vehicle to which Services are to be provided, and Services will only be provided to the Member in respect of that Vehicle (unless the Member holds Total Care). Members may change the Vehicle

nominated for Service, provided that the same Vehicle is not nominated more than twice during any Subscription Year or any service callouts used. Total Care product holders can receive Service on a maximum of four vehicles per year.

Extended Benefits, additional towing for Extra Care and Total Care and Personal Benefits are only available in respect of a newly nominated vehicle 24 hours after changing a Nominated Vehicle and provided that the newly Nominated Vehicle does not have a Pre-existing Condition.

Changing Payment Types

A Member may request a change to payment type (e.g. changing from paying annually to paying in instalments) but any change can only be effective from the next renewal date.

Circumstances outside RACV control

RACV will not be liable for any failure or delay in providing the Service, either in whole or part, where failure or delay arises directly or indirectly out of causes beyond the reasonable control of RACV including, without limitation; adverse weather conditions, unavailability of materials, parts, qualified personnel, equipment, fuel or the like; failures in telecommunications, satellite and global positioning systems (including loss of coverage in any or all of the Service areas); and otherwise where the relevant Service is not reasonably available.

Claiming of Benefits

With the exception of Total Care product holders claiming accident benefits and fatal injury benefits, RACV must be notified of your intention to claim Extended Benefits within three business days of the incident.

Consequential Loss

To the extent permitted by the law, RACV will not be liable to any person for any indirect, special or consequential loss or damage in connection with the Services, whether in contract, tort (including negligence), statute or otherwise.

Cooling-off Period

A Member has 21 days from the date of purchasing or renewing an ERA Product to cancel their subscription, and will be entitled to a refund of any Establishment Fees and Subscription Fees paid, if no Service calls have been made or Extended Benefits have been used.

End of the Incident

RACV will consider an incident to have ended in respect of providing Service and/or Extended Benefits when:

- The Vehicle is mobilised; or
- A Reasonable Time has been allowed to repair the Vehicle; or
- The Member/driver has reached or been allowed time to reach the agreed destination once it has been agreed that Vehicle Transportation will be provided; or

- The Maximum Benefit has been reached; or
- The Vehicle is at a place of repair and/or the Member has returned home (Alternative transportation will be provided for Member to collect the vehicle once it has been repaired); or

- The Vehicle cannot be repaired.

Fire Damage

Service is only available for fire damage when the extent of the damage is limited to the engine bay of the vehicle.

General Limitations

- The method of delivery of Services will be at the sole discretion of RACV, including without limitation regarding the type, method or provider of transportation, accommodation, rental vehicle, air transport, alternative transport or vehicle transportation provided or paid for.
- RACV may amend, vary or withdraw any aspect of the Services at any time in line with legislative changes, or other environmental factors. Members holding ERA Products will be advised of RACV's intention to make any amendment, variation or withdrawal through the RACV website (racv.com.au), Royal Auto magazine and using any other means adopted by RACV (in its absolute discretion). The full ERA terms and conditions can be found at racv.com.au and Members can obtain a copy of the most recent Terms and Conditions at any RACV retail shop. If the Member considers, acting reasonably, that the amendment, variation

or withdrawal of any aspect of the Services will have a serious, detrimental effect on the Services supplied to the Member by RACV then the Member may request that RACV cancel the Services and RACV agrees to refund the unused portion (pro-rata) of any Subscription Fee to the Member. RACV's maximum liability in respect of any such changes will be the refund of the unused portion (pro-rata) of any Subscription Fee.

- Where there is any ambiguity regarding services and entitlements available to Members, RACV is only liable to provide or pay for services to the extent clearly and expressly provided for in these Terms and Conditions.
- Where a Vehicle is leaking gas or fuel, RACV may refuse to attend the vehicle unless and until emergency services have attended and deemed the Vehicle and environment safe.
- RACV may accept liability for damage to a Vehicle directly caused by Service to it where notice of that damage is given to RACV within 7 days of service, RACV is given an opportunity to inspect the vehicle before repairs are carried out and considers that the damage was directly caused by negligence on the part of RACV in providing the service. RACV is under no strict obligation to accept liability.
- Notwithstanding the previous paragraph, RACV does not represent that any Vehicle (or any part thereof) to which it provides Service will be, or will remain for any period of time, in working order, and

accepts no liability to any person in connection with Services provided to a Vehicle, including in connection with breakdowns, accidents or injuries that may occur following Service whether in tort (including negligence), contract or otherwise.

If, notwithstanding the above, RACV is found to be liable to the Member and/or any other person, RACV's liability is limited to a sum not exceeding:

- \$5,000 for Roadside Care;
- \$10,000 for Extra Care; or
- \$15,000 for Total Care.

(which shall include legal costs) in respect of the aggregate of all claims, during any consecutive period of 12 months.

- RACV does not guarantee that any ERA Product will entitle the holder to a level of service that matches or surpasses any other product or service provided by any other person.
- RACV reserves the right to refuse applications for any product or service, or extension or upgrade thereof, in its absolute discretion, without giving any reason.
- Assistance for motorcycles is limited to petrol and towing. Towing may not be available outside the Metropolitan Area.
- These Terms and Conditions are subject to the By-Laws and the Articles of Association of RACV.

Glossary

Words defined in the Glossary have the meaning given there when they

appear in these Terms and Conditions, unless the context expressly requires otherwise.

Hazardous Locations

Where a Vehicle is deemed by RACV to be in a hazardous location, RACV may dispatch a tow truck to move the Vehicle to the nearest safe location. The provision of this Tow does not affect Service call credits. Where, however, the Vehicle is not Towable or is not able to be safely accessed by a standard commercial towing Vehicle, RACV may refuse to provide Service to it.

Immediate Assistance

Where ERA is required and the Vehicle is not covered by an ERA Product, a non-refundable one or two year subscription must be paid before Service will be provided.

Extended Benefits, additional towing for Extra Care and Total Care and Personal Benefits are not available for the initial incident and are subject to relevant waiting periods (refer to page 18).

ERA in Alpine Areas during the official snow season may attract an additional surcharge above the normal surcharge.

Interstate and Overseas Coverage

Subject to the terms of any agreements entered into by RACV with affiliated motoring organisations Members with an RACV ERA Product travelling interstate and overseas may be entitled to breakdown services, towing

and/or other services from those affiliated motoring organisations. The service provided will be in accordance with the affiliate motoring organisation's by-laws, procedures and other applicable terms and conditions. For Extra Care and Total Care Members (and subject to all items in Section 6 - General Conditions, Exclusions and Limitations, of these terms and conditions), RACV will pay to have someone attend your Vehicle or Tow you to a Place of Repair on occasions where your requirements are not covered by the affiliated motoring organisation. In this situation, RACV must be contacted for prior authorisation.

Instalment Fee

A fee paid over the course of 12 months, applied to Members who have chosen to pay their subscription in instalments.

Maximum Benefits

The cumulative value of the Extended Benefits for each ERA Product per Subscription Year will not exceed the following amounts (notwithstanding any statements which may suggest the contrary, including with limitation, statements that an 'unlimited' amount of a service or number of benefits are available, or that a particular amount or value will be provided):

Roadside Care	\$5,000
Extra Care	\$10,000
Total Care	\$15,000

Overdue Renewals and dishonoured Instalment Payments

Any overdue renewals or dishonoured Instalments must be paid prior to receiving service.

Where an ERA renewal or instalment is not paid by the due date, grace periods apply for up to 30 days for Members claiming either ERA, Extended Benefits or Personal Benefits.

If payment has not been made after 30 days Extended Benefits and Personal Benefits will not be available for that incident but the member is eligible for ERA.

If payment has not been made after 90 days the member will lapse. Any request for service will require the purchase of a non-refundable one or two year subscription must be paid. Extended Benefits and Personal Benefits will not be available for that incident.

Parts Used During Emergency Roadside Assistance

Parts provided by the Service Provider may or may not be genuine parts. All parts comply with relevant Australian Standards and regulatory requirements and are fit for purpose. Parts have been sourced from independent manufacturers and comply with manufacturers' specifications. If you have any questions about the products and/or service please contact our Motoring Member Relations team.

Pricing

All prices quoted in these Terms and Conditions are inclusive of GST.

Refunds

Parts of Subscription Fees may be refunded prior to the end of the subscription period in the following circumstances:

- Where a Member cancels a multi-year subscription package, only the current year will be non-refundable;
- A Member dies and the spouse or de facto partner of the deceased Member does not want a pro-rata credit applied to their own subscription; or
- A Member's Nominated Vehicle is stolen or declared a total loss.

Where a vehicle is deleted from a subscription and is not replaced, pro-rata credits are applicable to current subscriptions.

Refunds or pro-rata credits can only be offered when no service calls have been made or Extended Benefits have been used.

Refunds or credits will not be provided if a change is made during a Subscription Year (for example: a change from Total Care to Extra Care or Roadside Care or a change of the Nominated Vehicle).

Reimbursement of Costs

In some circumstances Members may be required to initially meet the costs of Services. Where expenditure is authorised by RACV and within the entitlements of the relevant ERA Product, it will be reimbursed upon

production of appropriate receipts acceptable to RACV. Claims for reimbursement must be made within 90 days of the call for service or the date that the cost was incurred, whichever is earlier.

Size and Weight Restrictions

Limitations apply to all registered Vehicles, Caravans and Trailers (refer to Size and Weight Restrictions table on page 19). ERA is not available for any Vehicles, Caravans and Trailers outside these limitations. Towing Service can be arranged where available for Vehicles outside these limits at commercial rates.

Unroadworthy Vehicles

Service may be refused to a Vehicle, if in the opinion of an attending Service Provider, the Vehicle is unroadworthy or, in the case where Towing Services are requested or required, where the Vehicle is not Towable.

Vandalism/Theft

Where a Vehicle has been damaged due to vandalism or theft, Service will only be made available after the Member signs a release and indemnity in favour of RACV for any injury or damage arising from providing Service.

Vehicles

Eligible Vehicles

Subject to these Terms and Conditions, Service is available for:

- Passenger motorcars within RACV Size and Weight Restrictions that are duly registered at the time of Service;

- Motorcycles, Mopeds;
- Motorhomes within RACV Size and Weight Restrictions;
- Trailers or Caravans within RACV Size and Weight Restrictions being towed by an Eligible vehicle for Total Care and Extra Care product holders;
- In relation to Bike Assist or Total Care only, Bicycles;
- In relation to Emergency Wheelchair and Scooter Assist or Total Care only, self-propelled or powered Wheelchairs or a 3 or 4 wheeled ride on Scooter with power output of no more than 200 watts (2.6 horsepower);

Ineligible Vehicles

Subject to these Terms and Conditions, Service is unavailable for:

- A Vehicle that, in the opinion of the attending Service Provider, is unroadworthy or the Vehicle is not Towable;
- Any Vehicle participating in any trial, race or other activities of a like nature;
- Commercial Vehicles, including taxis;
- Trade plated vehicles.

Waiting Periods

- Provided that there is no Pre-existing Condition, ERA becomes available 24 hours after an ERA product is purchased, unless a non-refundable one or two year subscription is paid for the provision of immediate assistance.

Size and Weight Restrictions

	Gross Weight GVM*	Height	Width	Length [^]
Roadside Care	4.0t	2.0m	2.3m	5.5m
		6'6"	7'6"	18'
Extra Care	8.0t	3.3m	2.5m	9.0m
		10' 10"	8' 2"	29' 6"
Total Care	8.0t	3.3m	2.5m	9.0m
		10' 10"	8' 2"	29' 6"

*GVM (gross vehicle mass) of a vehicle means the maximum loaded mass of the vehicle, including passengers and cargo regardless of whether the vehicle is loaded at the time of the incident.

[^]Caravan or motorhome length refers to the entire length of the Caravan, including the A-Frame.

Wait with Vehicle

The driver or an authorised representative must be present with the Vehicle when the Service Provider arrives. Service will not be provided for unattended Vehicles.

For service on a non-Nominated Vehicle, the Total Care Member must be driving the vehicle and be present when the Service Provider arrives.

7. Entitlement Limitations

Accommodation

RACV has no obligation to pay for accommodation costs in excess of \$130 per night for Roadside Care members; or \$150 per night for Extra Care and Total Care members. Any charges for meals, telephone calls, room service etc. Over the room only rate will be at the Member's own expense. The venue for accommodation is at the sole discretion of RACV.

Alternative Transport

Alternative transport consists of any land, air or sea transportation as deemed appropriate by RACV. The form of alternative transport, may include, but is not limited to, transport such as aeroplane, train and bus and will be at the sole discretion of RACV. The provision of alternative transportation is subject to availability and any terms and conditions imposed by the Service Provider. RACV will cover the cost of base fares or rates. Additional costs such as excess baggage, cancellation fees, etc will be at the Member's expense.

Fair Use Policy

It is important to RACV that all Members are able to access entitlements and our expectation is that Members will maintain their Vehicle in working condition. Therefore, RACV reserves the right to limit or refuse to provide

Services or an entitlement to a Member where, in the opinion of RACV, the Member's use of the Services or an entitlement is excessive, unreasonable or not reasonably required by the Member in the circumstances. When ERA is requested more frequently than RACV considers reasonable, you may be requested to ensure that the vehicle is placed in a sound mechanical and roadworthy condition (including obtaining a roadworthy certificate under the Road Safety [Vehicles] Regulations 2009 [as amended or replaced from time to time] if deemed necessary in RACV's absolute discretion) and, until this has been done, any further requests for Service may be refused or provided for a fee.

Circumstances that constitute a breach may include, but are not limited to, multiple service calls in a given month for the same reason (e.g. flat battery, faulty alternator, out of fuel etc.). The Member is expected to take reasonable steps to resolve the issue causing the Vehicle fault.

Members with Total Care are entitled to receive Service on up to four Vehicles in each Subscription Year.

Without limiting the circumstances in which RACV may apply this policy, RACV will apply this policy if any use of the Services or an entitlement by a Member is considered by RACV to be fraudulent or to adversely affect the provision of the Services or an entitlement to other Members.

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Locksmith

Repairs or replacement of lock barrels are not covered under locksmith entitlements.

The attending Service Provider will require photo identification, such as a current driver's licence, before providing Service.

Medical-Related Transport Benefits

Medical-Related Transport Benefits do not cover:

1. Any expenses incurred where RACV has not been contacted beforehand and agreed to pay for them;
2. Any expenses that are covered by Medicare or any registered health benefits organisation;
3. Any fee or charge related to hospital cover or medical expenses;
4. Without limiting the sub-clause 3 above, any fee or charge related to ancillary health benefits as described in the National Health Act 1953 (as amended or replaced from time to time);
5. Any expenses payable under Federal or State Government compensation schemes for work-related accidents or motor vehicle accidents;
6. Transportation by ambulance;
7. Transportation by air unless deemed necessary by a doctor;
8. Any transfer fees, charges or costs associated with the transfer or funds or personal items;
9. Transport equipment such as coffins, embalming

costs, administrative costs, funeral costs and secondary transfer fees associated with transporting a deceased person;

10. Accommodation, unless expressly stated.

Personal Benefits

RACV Total Care Personal Benefits are not applicable for ERA Products in company or business names.

Rental Vehicle

RACV has no obligation to pay for rental vehicle costs in excess of \$88 per day. The rental vehicle provided, and/or rental company used, is at the sole discretion of RACV.

The provision of rental vehicles is subject to availability and any terms and conditions imposed by the individual rental companies.

Any security deposit required by the rental company, any insurance excess or fuel bond, excess kilometre charges, or any other costs in excess of the daily rate will be at the Member's expense. However, for Extra Care and Total Care Members, RACV will provide up to \$300 per incident towards any applicable relocation fees.

In some circumstances rental vehicles are not available for drivers under the age of 25 years. In most cases deposits must be paid by credit card.

Spare Parts

Where available, RACV may fit authorised spare parts to assist in getting your vehicle mobile. Members must pay for all spare parts unless a

provision in these Terms and Conditions states that spare parts are provided as part of ERA. Spare parts will not be picked up or delivered. Spare parts do not include consumables such as oil, fluids, coolant and batteries.

Taxis

The provision of taxis is subject to availability at the time of booking.

Towing – General

Towing Service will be provided utilising the most appropriate vehicle reasonably available. In Country Areas in particular, limited types of tow trucks may be available.

Towing Service will not be provided for vehicles:

- Which are not Towable;
- Damaged as a result of fire outside the engine bay;
- Vehicles which have been involved in an Accident or have impact damage;
- Bogged on private property or on a public highway not trafficable to normal two wheel drive vehicles;
- Requiring special towing equipment such as a power winch or extension cables or for situations where a four wheel drive vehicle is required;
- Which cannot be opened or started because keys have been lost or locked in the Vehicle;
- With keyless entry unless the steering is unlocked and the Member can provide adequate identification; or
- Containing animals or livestock.

- Which (in RACV's reasonable opinion) are overloaded or not safely loaded or secure.
- Carrying dangerous goods as defined under the Dangerous Goods Act 1985 (Vic.) including explosive, flammable, combustible, toxic radioactive, corrosive or other dangerous goods.

Towing – Excess Kilometres

Towing kilometres in excess of the limits described herein will be payable by the driver at the time of the Tow.

Towing – Number Available

One tow is available after a breakdown where the nominated vehicle cannot be mobilised. However, if the nominated vehicle cannot be towed to the Place of Repair chosen by the Member during its hours of operation, RACV will offer the Member a tow to an agreed interim location and then a second tow to the Place of Repair during its hours of operation. Members will be debited for two service calls in this instance. Any subsequent tows for the same breakdown will be payable by the Member at commercial rates. A limit of one Vehicle Transportation is available per incident.

Trailer Hire

Where the Member is entitled to a Trailer hire benefit, in most instances RACV will require the Member to arrange their own Trailer hire, and seek reimbursement for this cost from RACV within entitlement limits.

Vehicle Transportation

Where a vehicle cannot be repaired within three

business days at the Place of Repair, RACV may attempt to find an alternative Place of Repair. If the Vehicle is still unable to be repaired, RACV will transport your vehicle to an agreed destination. A limit of one vehicle transportation is available per incident.

The provision of vehicle transportation is subject to availability and any terms and conditions imposed by the individual transport companies.

Verification of Eligibility or Identity

In all cases it is within RACV's absolute discretion to determine which means are acceptable to it in relation to a Member verifying his or her identity and/or entitlements. Where a Member is required to verify their entitlement to a benefit, RACV may accept provision of the Member's membership number, registration number and/or accompanying identifying personal information.

Where a Member is required to verify their identity in person, RACV require current photographic identification.

Wheel Changing

ERA will include assistance in changing a punctured or damaged tyre, providing the driver provides a spare wheel and tyre in a serviceable and roadworthy condition, and of a design and type compatible with the Vehicle. Where the replacement tyre is incompatible, unserviceable, or unroadworthy the Service Provider may, at his or her discretion, fit the tyre for

the purpose of temporarily mobilising the Vehicle but only if the driver agrees to sign a release or indemnity in favour of RACV for any injury or damage arising out of the use of the tyre.

Where a suitable replacement tyre is not available, Towing Service will be provided however, Extended Benefits are not applicable for this incident (subject to these Terms and Conditions). Wheel changing for vehicles with a gross vehicle mass weight over 2.5 tonnes is subject to the driver supplying the manufacturer's standard wheel changing equipment e.g. jacking device and wheel brace.

8. Glossary

In this brochure, the following words have the meanings set out below, unless the context expressly requires otherwise:

Accident means a collision or impact with any object causing damage to the Eligible Vehicle.

Alpine Areas means mountainous Country Areas which receive snow during winter.

Articles means the Memorandum and Articles of Association of RACV from time to time.

Bicycle refers to a push bike or a bicycle that can be powered by electricity as well as propelled by pedals (e-bike).

Bike Assist means the ERA Product known as "Bike Assist" as described in section 4 of these Terms and Conditions.

Business Care means the RACV product known as "Business Care" as described in a separate set of terms and conditions produced by RACV for that product ("Business Care Terms and Conditions") which are available at racv.com.au. For the avoidance of doubt, the rights and obligations of holders and beneficiaries of Business Care are set out in the Business Care Terms and Conditions, and these Terms and Conditions grant no rights whatsoever to holders and beneficiaries of Business Care products.

By-Laws means the By-Laws of RACV, which are subject to change from time to time.

Caravan means any Caravan used for domestic purposes and attached to an Eligible Vehicle, but excludes Caravans that are used primarily for delivering goods and services in the course of any trade and business. Please refer to page 19 for size and weight restrictions.

Commercial Vehicle means a vehicle used primarily for delivering goods and services in the course of any trade or business. E.g. Taxi or courier.

Country Area(s) means those areas of Victoria outside the Melbourne Metropolitan or Geelong urban areas.

Disabled means having been subject to an event which causes a Vehicle to become disabled such that it is unable to be driven safely (or, in the case of a Trailer or Caravan, unable to be towed by the Eligible Vehicle), and which event is caused by:

- A mechanical failure or breakdown;
- An engine fire;
- A flooding which does not enter the Vehicle cabin; or
- A malicious act.

Eligible Vehicle means any Vehicle as described in these Terms and Conditions for which an ERA Subscription Fee has been paid for the period during which Service is requested or any vehicle being driven by a Member subscribing to Total Care (whether it is nominated for Service or not) subject to Size and Weight Restrictions, as detailed on page 19.

Emergency Roadside Assistance or ERA refers to the services available to make your Vehicle mobile at the time of breakdown or to allow towing as specified under each product listed herein.

Emergency Roadside Assistance Product or ERA Product refers to any of the following products offered by RACV: Roadside Care, Extra Care, Total Care, Emergency Wheelchair and Scooter Assist and Bike Assist products.

Emergency Wheelchair and Scooter Assist means the ERA Product known as "Emergency Wheelchair and Scooter Assist" as described in section 4 of these Terms and Conditions.

End of the Incident is defined in these Terms and Conditions under the heading "General Conditions, Exclusions and Limitations".

Establishment Fee means the one-off fee payable upon subscribing to an ERA Product in addition to the first year's Subscription Fee.

Extended Benefits means in respect of Total Care, Extra Care and Roadside Care, the benefits described under the heading Extended Benefits in, respectively, sub-sections 1, 2 and 3.

Extra Care means the ERA Product known as "Extra Care" as described in section 2 of these Terms and Conditions.

Fair Use Policy is set out in these Terms and Conditions under the heading "Entitlement Limitations".

Instalment Payment refers to a direct debit transaction where a Member has chosen to pay their subscription on either a monthly, quarterly, bi annual or annual basis.

Mechanical Breakdown means a malfunction has occurred whilst the Vehicle is in operation, which causes the Vehicle to be unable to operate at a safe and normal capacity.

Member means a current Service Member of RACV (as defined within the By-Laws) who is a subscriber to any ERA Product.

Member's Address or Home means the address of the Member as recorded on the Service Membership by RACV. In relation to individuals holding ERA Products for personal use, the Member's address or home means the home or principal place of

residence for example as stated on the Member's Driver Licence. A P.O. Box address is not considered a place of residence, and the Member will be required to provide proof of residential address prior to receiving service or benefits.

Metropolitan or Metropolitan Area means urban areas of Melbourne and Geelong as identified by the RACV ERA dispatch system.

Minor Mechanical Repairs means minor and in some cases temporary repairs provided pursuant to these Terms and Conditions to allow an Eligible Vehicle to be safely driven to a place where complete and/or permanent repairs can be carried out.

Nominated Vehicle means the vehicle nominated by the holder of an ERA Product to be the subject of entitlements of that ERA Product.

Personal Benefits means in respect of Total Care, the benefits described under the heading "Personal Benefits" in, respectively, sub-section 1.3.

Place of Repair means a registered mechanical repair business.

Pre-existing Condition means a condition that has previously been identified which is causing a Vehicle, Caravan or Trailer to malfunction.

RACV means Royal Automobile Club of Victoria (RACV) Limited ABN 44 004 060 833 and includes its officers, employees, agents and contractors.

Reasonable Time means the time taken to affect a typical repair according to prescribed industry standards (as defined on the VACC website at vacc.com.au), subject to the availability of appropriate service and necessary parts to affect the repair.

Roadside Care means the ERA Product known as "Roadside Care" as described in section 3 of these Terms and Conditions.

Service(s) means the service or entitlements provided pursuant to these Terms and Conditions.

Service Centre means a business operating in a Country Area appointed by RACV to provide ERA.

Service Provider means an RACV employee, contractor or third party engaged or recommended to provide any service or benefit on behalf of RACV.

Scooter refers to a 3 or 4 wheeled ride on scooter with power output of no more than 21 watts (2.6 horsepower).

Size and Weight Restrictions are defined in these Terms and Conditions under the heading "General Conditions, Exclusions and Limitations".

Special Towing Equipment means towing equipment not ordinarily carried by a commercial towing Service Provider.

Subscription Fee means the annual fee or Instalment Payment pertaining to any products listed herein.

Subscription Year means any 12 month period after the date a product was purchased. This includes both an annual subscription or a subscription paid by instalments.

Terms and Conditions means these terms and conditions as amended from time to time.

Total Care means the ERA Product known as “Total Care” as described in section 1 of these Terms and Conditions.

Tow(s) refers to a single provision or instance of towing under Towing Services.

Towable means able to be towed by a standard commercial towing Service Provider at standard commercial rates.

Towing Service(s) means Vehicle or Trailer towing service provided pursuant to these Terms and Conditions.

Trailer means any domestic trailer, horse or dog trailer or boat trailer when attached to an Eligible Vehicle but excludes trailers used primarily for delivering goods and services in the course of any trade or business. Please refer to page 19 for size and weight restrictions.

Travel Party means up to six people travelling with the Member in their Vehicle at the time of breakdown.

Vehicle means a Member’s Nominated Vehicle, and/or an Eligible Vehicle, unless the context requires otherwise.

Wheelchair refers to a self-propelled or powered wheelchair.

RACV Contact Numbers

RACV Emergency Roadside Assistance

13 11 11
24 hours a day

Hearing Impaired TTY

13 36 77
General enquiries and
RACV Assistance Centre
24 hours a day

RACV Extra and Total Care

1800 333 300
Emergency roadside
assistance for Extra and
Total Care –
24 hours a day

RACV Business Care

1800 686 464
24 hours a day

RACV MemberLine

13 RACV (13 7228)
General enquiries,
Emergency Roadside
Assistance products and
Insurance enquiries

Email

care@racv.com.au

Note: Standard call charges apply when calling from a mobile phone.

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

ABN 44 004 060 833

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