

Unique Vehicle Insurance Policy

Product Disclosure Statement



Welcome to RACQ Insurance.

Thank you for insuring with RACQ Insurance.

We are delighted to have you as a customer. Please do not hesitate to contact us if you have any questions about insurance or need help in making a claim.

RACQ Insurance is one of the largest providers of motor vehicle and household insurance in Queensland. Customers have access to a network of branches and agents throughout Queensland and a 24 hour, seven day-a-week call centre.

If you need more information or help with any of our products or services you can contact us:

- *7 days a week by telephone*

<i>Policy related enquiries</i>	<i>13 1905 or any Branch</i>
<i>Claims related enquiries</i>	<i>13 7202 or any Branch</i>
<i>Aussie Assist</i>	<i>1800 650 542</i>

- *Visit any branch office during business hours*

- *Visit our website at racqinsurance.com.au*

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How this policy works

RACQ Insurance Unique Vehicle Insurance Policy is designed to provide you with comprehensive cover for your vehicle in the case of an accident/event and/or accidental damage to other people's property.

This policy provides cover for:

- Motor comprehensive
- The additional benefits for your vehicle listed on pages 11 to 15
- You can also choose the option of No Claim Discount protection by paying more.

All policy limits and values include all relevant statutory charges and taxes. This policy does not cover you for everything. For further details of the cover and the amounts we will pay for any claim, please read this Product Disclosure Statement (PDS).

If you decide to take out insurance with us, we will provide you with the cover you have chosen as described on your current certificate of insurance and this PDS.

We will send you a notice before the policy expiry date and we will tell you of any changes to this PDS in writing by providing you with a Supplementary PDS (SPDS).

Important information about your policy

Policy benefits

The table shown below is a summary of the policy benefits available, please read the PDS for details of the extent of cover provided.

<i>Cover Provided</i>	<i>Benefit</i>	<i>Page</i>
<i>Accidental damage to other people's property</i>	Up to \$20,000,000	23
<i>Baby capsules and child seats</i>	Up to \$500	11
<i>Change of vehicle</i>	Up to 14 days cover for your replacement vehicle when you change your vehicle	11
<i>Choice of repairer</i>	Freedom to choose an RACQ Insurance Selected Repairer or a repairer of your choice	11
<i>Damage to your box trailer or caravan</i>	Up to \$750	12
<i>Driver fatality</i>	\$7,500	12
<i>Driver training participation</i>	Cover for your vehicle whilst participating in an approved course	12
<i>Emergency repairs</i>	Up to \$500	12
<i>Finance gap protection</i>	50% of the difference between outstanding loan balance and agreed value	13
<i>Hire car after theft</i>	Up to 14 days, maximum benefit of \$1,400 for any one claim	13
<i>Lifetime guarantee</i>	Guarantee the quality of repairs completed by RACQ Insurance Selected Repairers for as long as you or your family is the owner of the motor vehicle	13
<i>Loss or damage to your vehicle</i>	Up to the agreed value shown on your latest certificate of insurance	9

Important information about your policy

Policy benefits

<i>Cover Provided</i>	<i>Benefit</i>	<i>Page</i>
<i>Personal property</i>	Up to \$500	14
<i>Replacement of vehicle after a total loss</i>	New vehicle of same make, model including tools, accessories and on-road costs providing the insured vehicle is no more than 2 years old from date of the original registration	14
<i>Salvage rights</i>	For vehicles over 25 years of age and the agreed value is \$20,000 or less	15
<i>Theft of vehicle keys</i>	Up to \$750	15
<i>Towing and storage costs</i>	Up to 30 days, maximum of \$100 per day	15

Policy discounts that you may be entitled to

<i>Discount type</i>	<i>Benefit</i>
<i>Car alarm discount</i>	You may be entitled to a premium discount of up to 5% for having an after market alarm system or engine immobiliser installed.
<i>Combined discount</i>	If you combine two motor vehicles onto the one policy, you may be entitled to a combined premium discount of up to 4%.
<i>Driver excellence bonus</i>	If you have held a rating 1 continuously for the last five years or more you may be entitled to a premium discount of up to 10%.
<i>Membership loyalty discount</i>	You may be entitled to a premium discount of up to 15% based on your current RACQ Membership level.
<i>No claim discount</i>	You may be entitled to a no claim premium discount of up to 60% as a reward for a claims free record.

Important information about your policy

The PDS and SPDS describe the types of insurance cover available to you. Please read these documents carefully and keep in a safe place along with your certificate of insurance.

The certificate of insurance is a separate document that forms part of your policy. It describes the type of insurance you have taken out and identifies the vehicle covered under your policy. It also specifies its parts, accessories and equipment, the limits of cover, agreed value, additional benefits, the period of insurance, any special conditions, details of any excesses that apply and premium payment. Please check any certificate of insurance you receive when you start your policy and each time you vary or renew it.

RACQ Insurance Limited is the issuer of this insurance and is responsible for the obligations set out in our PDS and any SPDS documents.

Cooling-off period

When you take out or renew a policy with RACQ Insurance we provide a cooling-off period of up to 21 days. The cooling-off period starts from the date and time this policy was issued, or from midnight immediately preceding any renewal date.

If you wish to take advantage of the cooling-off period and cancel this policy from the date and time this policy was issued, you must advise us during the cooling-off period and the premium paid for the policy will be refunded in full providing a claim has not been made.

Important information about your policy

Duty of Disclosure

The Insurance Contracts Act 1984 requires us to give you information about your insurance and for you to give complete and accurate information to us. Before entering a contract of insurance with us, and each time you vary or renew your policy, we will ask you a number of specific questions.

What you must tell us

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, or which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as if it had never existed.

If you do not understand

If you do not understand your duty, please contact us.

Important information about your policy

Personal information

The personal information you give us is used to set-up and administer your Unique Vehicle Insurance Policy. It is used to determine the extent of insurance risk that you have proposed and plays a role in determining fair and competitive premiums. If you make a claim, your personal information enables us to determine your entitlement. If you do not provide the information we request then this can either delay or prevent us from providing the insurance you want or allowing your claim. To obtain a copy of our Privacy Statement please visit our website at www.racqinsurance.com.au

General Insurance Code of Practice

The purpose of the General Insurance Code of Practice is to establish standards of practice for insurers that we at RACQ Insurance adhere to and support. You may obtain a copy of the Code from the Insurance Council of Australia website at www.insurancecouncil.com.au or by phoning them on 1300 728 228.

Words / terms with special meanings

<i>Word / term</i>	<i>Meaning</i>
<i>Accident/event</i>	Is an accident/event that is unexpected and unintended from your point of view.
<i>Agreed value</i>	A value that we agree to insure your vehicle for. This value is shown on your certificate of insurance. The agreed value includes all relevant statutory charges and taxes.
<i>Authorised use</i>	The use of your vehicle for: <ul style="list-style-type: none">• private, social, domestic or pleasure purposes including driving tuition, when the tuition is given free• business, if your vehicle is being used in connection with a business, but only if the words "used for business" are shown to apply to the insured vehicle on your certificate of insurance.
<i>Dangerous goods</i>	As defined in the Australian Code for the Transport of Dangerous Goods by Road and Rail in any related State or other legislation.
<i>Excess</i>	An excess is an amount you have to pay us or bear towards the cost of a claim under your policy. Details of the amount and type of excess are shown on your certificate of insurance. See page 31 for the types of excess that may apply.
<i>Inexperienced driver</i>	A person who is over 24 years of age and has not held a full or open Australian driver's licence for at least the preceding two consecutive years.
<i>Policy</i>	The contract includes: <ul style="list-style-type: none">• your application for insurance and any application for renewal;• this PDS;• the certificate of insurance;• any issued SPDS.
<i>Premium</i>	The amount you pay to obtain the insurance cover. It includes any compulsory government statutory charges, levies, duties and taxes where applicable.

Words / terms with special meanings

<i>Word / term</i>	<i>Meaning</i>
<i>Terrorism</i>	An act, including but not limited to the use of force or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from the nature or context is done for, or in connection with political, religious, ideological, ethnic or similar purposes, including the intention to influence any government and/or puts the public, or any section of the public in fear.
<i>Tools and accessories</i>	Includes any tool or additional accessory on the vehicle fitted by the manufacturer. You will need to advise us of any tool or accessory on the vehicle that was not fitted by the manufacturer. If we agree to cover them they will be listed on your certificate of insurance.
<i>Total loss</i>	We consider it is uneconomical or unsafe to repair your vehicle having regard for its: <ul style="list-style-type: none">• agreed value;• assessed cost of repairs;• assessed salvage value; or• the vehicle has been stolen and not recovered.
<i>Vehicle</i>	The vehicle described in your certificate of insurance.
<i>We, us</i>	RACQ Insurance Limited A.B.N. 50 009704 152 AFS Licence Number 233082
<i>You, your</i>	Person or persons shown as the policy holders on the certificate of insurance.

Comprehensive insurance

Settling your claim

We insure you against loss or damage to your vehicle including its tools and accessories attached to it or in it at the time caused by an accident/event or theft, during the period of insurance. We may choose at our option to:

- repair the damaged vehicle, tools and accessories; or
- pay the cost to repair or replace them as at the time of damage or theft.

If any part associated with the repair of your vehicle is found to be unavailable within Australia, and we are unable to obtain the part from overseas within 60 days after the date of the assessment of your damaged vehicle, we may at our option settle your claim by paying you the cost to repair your vehicle including an allowance for the cost associated with the unavailable part.

If we consider your vehicle to be a total loss we will pay the agreed value specified on your certificate of insurance.

If we pay the agreed value for loss or damage, your policy ends automatically. You are not entitled to any refund of premium. If you have been paying by monthly direct debit instalments, we will deduct from the claim payment an amount equal to the outstanding monthly instalments for the period of insurance shown on your certificate of insurance.

The terms and conditions of this policy apply to a financier or other credit provider in the same manner as they apply to you.

When repairs are uneconomical, we may keep the damaged or stolen vehicle if recovered and in addition the proceeds of the unexpired portion of the statutory on-road costs. Refer to additional benefit Salvage rights page 15.

Comprehensive insurance

What is not covered

- ✘ any excess shown on your certificate of insurance;
- ✘ any amount in excess of the agreed value, if the words agreed value are shown on your certificate of insurance;
- ✘ loss or damage to your vehicle if being used outside of Australia;
- ✘ loss or damage:
 - to tyres of your vehicle caused by the application of brakes;
 - to exterior paintwork caused by the action of water, sand or rain;
 - caused by biting, chewing or scratching by birds, animals or insects;
 - resulting from wear, tear, corrosion, rust or deterioration;
 - resulting from structural failure or mechanical, electrical or electronic breakdown or failure;
- ✘ loss of use of your vehicle or any financial loss because you cannot use it, such as the cost of alternative transport;
- ✘ reduction in the value of your repaired vehicle;
- ✘ the cost of rectifying previous repairs as a result of poor workmanship.

✘ *Not covered*

Comprehensive insurance

Additional benefits we provide for you

We provide you with these additional benefits if we have agreed to accept your claim.

<i>What is covered</i>	<i>What is not covered</i>
<p>Baby capsules and child seats We will pay up to \$500 in total after we deduct any applicable excess for baby capsules or child seats that belong to you or are in your custody and are damaged or stolen while fitted to your vehicle.</p>	
<p>Change of vehicle If you sell your vehicle and replace it with a similar type of vehicle during the period of insurance, we cover the replacement vehicle for 14 days from the date of its purchase if you:</p> <ul style="list-style-type: none">• tell us within 14 days of buying the new vehicle; and• pay any additional premium we require.	<p>✘ any amount in excess of the agreed value or the purchase price of the replacement vehicle whichever is the lesser.</p>
<p>Choice of repairer Where we have chosen to repair your vehicle following accidental damage, you have the freedom to choose:</p> <ul style="list-style-type: none">• An RACQ Insurance Selected Repairer. Our Queensland network of selected repairers has been chosen for their prompt performance and quality of workmanship. Each repairer is prepared to abide by our stringent requirements and personal commitment to service; or• A repairer of your choice. We recommend that when selecting a repairer you should be confident that your chosen repairer has the necessary expertise and equipment to repair your vehicle.	

✘ Not covered

Comprehensive insurance

Additional benefits we provide for you

<i>What is covered</i>	<i>What is not covered</i>
<p>Damage to your box trailer or caravan</p> <p>We pay up to \$750 in total after we deduct any applicable excess if your box trailer or caravan is:</p> <ul style="list-style-type: none">• damaged by an accident or stolen while attached to your vehicle or in your possession; and• is not insured against loss or damage under this or any other policy. <p>Your vehicle does not have to be damaged in the accident for you to get this benefit.</p>	<ul style="list-style-type: none">✘ any unregistered box trailer or caravan.
<p>Driver fatality</p> <p>If your death or the death of a person named as a driver on your certificate of insurance is the direct and sole result of injury caused by an accident/event:</p> <ul style="list-style-type: none">• whilst driving your vehicle; and• occurs within 90 days of the accident/event, we will pay \$7,500 to your or that person's estate.	
<p>Driver training participation</p> <p>We will provide cover for your vehicle whilst you are participating in an approved course on either a public road or purpose built facility whilst under instruction for the sole purpose of improving your driving skills on the road.</p>	<ul style="list-style-type: none">✘ loss or damage which occurs whilst not under instruction;✘ participation in a course or program undertaken by any motor sport governing body.
<p>Emergency repairs</p> <p>You may have emergency repairs up to a cost of \$500 carried out without consulting us but you must get our written consent before you authorise any other repairs.</p>	

✘ *Not covered*

Comprehensive insurance

Additional benefits we provide for you

What is covered	What is not covered
<p>Finance gap protection</p> <p>If we determine that your vehicle is a total loss after damage or theft occurring, and the amount you owe under a financial arrangement with a financial institution is more than the current agreed value, we will pay:</p> <ul style="list-style-type: none">• 50% of the difference between the agreed value and the amount owed by you to the financier shown on your certificate of insurance.	<ul style="list-style-type: none">✗ any payments in arrears;✗ any fee, penalties, charges or other administration costs;✗ any amount you owe under a financial arrangement resulting from:<ul style="list-style-type: none">• a total loss which occurs within the first 3 months of the initial period of insurance of this policy;• an amount owing not directly attributable to the purchase of your vehicle.
<p>Hire car after theft</p> <p>We provide you with a hire vehicle of a similar type (chosen by us) if your vehicle is stolen.</p> <p>We provide the hire vehicle for up to 14 days in total or until your vehicle is recovered, whichever is the earlier.</p>	<ul style="list-style-type: none">✗ loss, damage or legal liability arising out of the use of the hire vehicle;✗ running and incidental costs of the hire vehicle;✗ any deposit required by the hire vehicle company;✗ any insurance excess that may apply in the event of a claim;✗ any costs we have incurred in hiring the vehicle if your claim with us is declined or withdrawn by you, you must reimburse these costs;✗ any amount in excess of \$1,400 for any one claim.
<p>Lifetime guarantee</p> <p>We guarantee the quality of repairs authorised by us and completed by an RACQ Insurance Selected Repairer for as long as you or your family is the owner of the motor vehicle.</p> <p>Our guarantee confirms that we will correct any faulty workmanship at no cost to you.</p>	<ul style="list-style-type: none">✗ the repair is not covered against wear and tear, damage due to salt water, chemicals or damage caused as a result of your or others negligence;✗ repairs authorised by us and completed by a repairer of your choice.

✗ Not covered

Comprehensive insurance

Additional benefits we provide for you

What is covered	What is not covered
<p>Personal property</p> <p>We pay up to \$500 in total for personal property belonging to you or a person who normally lives with you if the property is:</p> <ul style="list-style-type: none">• inside your vehicle; and• damaged when your vehicle is involved in a collision, overturns or catches fire; or• stolen from it immediately after such collision, overturning or fire.	<ul style="list-style-type: none">✘ money, negotiable instruments, cheques, jewellery, credit or debit cards;✘ property used for business or trade;✘ motorcycle riding gear.
<p>Replacement of vehicle after a total loss</p> <p>We replace your insured vehicle with a new vehicle of the same make, model, tools and accessories including all on-road costs if it is readily available within Australia, if:</p> <ul style="list-style-type: none">• we consider it is a total loss after an accident or theft; and• at the time of loss your vehicle is no more than two years old from the date of the original registration; and• any financier who is shown on your certificate of insurance who has a financial interest in the vehicle and to whom you owe money agrees in writing. <p>If a vehicle of the same make and model is not readily available within Australia, then we will pay you the actual purchase price you originally paid for the vehicle excluding any warranties and uninsured accessories.</p>	

✘ Not covered

Comprehensive insurance

Additional benefits we provide for you

<i>What is covered</i>	<i>What is not covered</i>
<p>Salvage rights If your vehicle is over 25 years of age and we determine that the vehicle is a total loss after damage or theft occurring, the salvage of the vehicle if available, at your option remains your property at no additional cost to you. The salvage value will not be deducted from any amount we pay.</p>	<ul style="list-style-type: none">✗ your right to salvage if the agreed value for your vehicle prior to the total loss was more than \$20,000.
<p>Theft of vehicle keys We will pay up to \$750 in total after we deduct any applicable excess to replace and recode vehicle keys and locks if the vehicle keys are stolen and not recovered.</p>	<ul style="list-style-type: none">✗ lost or misplaced keys.
<p>Towing and storage costs If your vehicle is not driveable we will pay the reasonable cost of towing your vehicle from the accident scene or where recovered after theft to the nearest repairer or safe place. We also pay reasonable associated storage costs.</p>	<ul style="list-style-type: none">✗ any amount in excess of \$100 per day for storage costs;✗ storage costs in excess of 30 days.

✗ Not covered

Optional cover for extra peace of mind

<i>When you are covered</i>	<i>When you are not covered</i>
<p>No claim discount protection If you have Rating 1, you can protect this rating by selecting this option and paying the additional premium. When your certificate of insurance shows that no claim discount protection applies, we will not reduce your current no claim discount for the first claim in any one period of insurance that is your fault or where the responsible driver cannot be identified.</p>	<p>If you have made more than one at fault claim in any one 12 month insurance period.</p>

Aussie Assist

Aussie Assist provides a range of benefits at no extra cost with the RACQ Insurance Unique Vehicle Insurance Policy. The terms and conditions set out below explain when each benefit is available.

Words/terms with special meanings for Aussie Assist

Word/term	Meaning
Family	<ul style="list-style-type: none">Your spouse (legal or de facto) who normally lives with you;Your children who normally live with you.
Immediate relative	<ul style="list-style-type: none">A spouse (legal or de facto);A child;A parent;A brother or sister of you or your family.
Residence	The address where you permanently reside.
Transportation	Transportation in economy class on a regularly scheduled commercial airline, or if an airline is not available or suitable, in economy class on other appropriate means of transportation.
Travelling	You or your family must have been travelling in Australia 100km or more from your residence at the time of the accident/event.
You	The person or persons named as the insured on your Unique Vehicle certificate of insurance. If the insured is a company "you" means the main driver of the insured car or vehicle.

Aussie Assist

<i>What is covered</i>	<i>What is not covered</i>
<p>Assistance in sourcing spare parts</p> <p>If the motor vehicle in which you or your family is travelling suffers mechanical or electrical breakdown in Australia and its repair requires parts which are not available locally:</p> <ul style="list-style-type: none">• we will assist in trying to source the appropriate spare parts; and• if we can get them to the repairer more quickly than if the repairer ordered the parts, we will arrange and pay for the cost of transporting the spare parts.	<p>✘ the cost of the part or parts or any subsequent repair costs.</p>
<p>Bereavement expenses</p> <p>a) If an immediate relative who is not travelling with you or your family dies as a result of any accident or unexpected illness, and, at that time, you and your family are travelling in Australia, we will arrange and pay for:</p> <ul style="list-style-type: none">• the person whose immediate relative has died and any of you and your family travelling with that person to return from that journey to your residence by means of economy class travel on a regularly scheduled commercial airline or other appropriate means of transport;• the ground transport to your residence of any motor vehicle in which you or your family are travelling on the journey, if no other person is able or willing to drive the vehicle to that address.	

✘ *Not covered*

Aussie Assist

<i>What is covered</i>	<i>What is not covered</i>
<p>Bereavement expenses</p> <p>b) If you or your family die in Australia whilst travelling, we will arrange and pay for:</p> <ul style="list-style-type: none">• the transportation of the deceased to a location within Australia nominated by the closest next of kin;• economy class transport on a regularly scheduled airline or economy class transport on other appropriate means of transportation for any of you or your family who were travelling with the deceased at the time of death to return to your residence;• ground transport of any motor vehicle in which you or your family were travelling with the deceased at the time of death, to your residence, if no one is able or willing to drive the vehicle to that address.	
<p>Emergency expenses</p> <p>Following unexpected serious or disabling illness or injury to you or your family whilst travelling in a motor vehicle and neither you, nor anyone accompanying you is able to drive the motor vehicle, we will arrange and pay for:</p> <p>a) appropriate accommodation for a maximum of 2 nights for;</p> <ul style="list-style-type: none">• the ill or injured person; and• any of you or your family who were accompanying them whilst they were on the driving trip. <p>b) appropriate ground transport either to the original destination or to your residence for;</p> <ul style="list-style-type: none">• the ill or injured person, if they are able to be transported; and• any of you or your family who were accompanying them whilst they were on the driving trip. <p>c) ground transport to move the motor vehicle from its location to your residence or the original destination if that is closer than your residence.</p>	<p>✘ any emergency expenses if you are not travelling in a motor vehicle.</p>

✘ Not covered

Aussie Assist

<i>What is covered</i>	<i>What is not covered</i>
<p><i>Emergency expenses following theft of your motor vehicle</i></p> <p>If you or your family are travelling in a motor vehicle owned by you or your family and it is stolen in Australia, we will arrange and pay for:</p> <ul style="list-style-type: none">• ground transport for any of you and your family who were travelling in the vehicle to the nearest place where appropriate transport can be obtained, if it cannot be obtained locally;• appropriate accommodation for a maximum of 2 nights for any of you and your family who were travelling in the vehicle, if appropriate transport is not readily available;• the ground transport of the recovered vehicle to your residence should the vehicle be recovered intact within 35 days of it being reported stolen to the Police.	<p>✘ any emergency expenses if you are not travelling in a motor vehicle owned by you.</p>
<p><i>Medical assistance</i></p> <p>For you or your family who are travelling in Australia by providing access by phone to a trained nurse or doctor who can:</p> <ul style="list-style-type: none">• refer you or your family to a local doctor;• help arrange hospital admission for you and your family;• monitor your medical treatment while you or your family is in hospital;• communicate on you or your family's behalf with your family doctor, relatives or friends;• arrange transfer of your or your family's medical records to the treating doctor.	

✘ *Not covered*

Aussie Assist

<i>What is covered</i>	<i>What is not covered</i>
<p>Transportation costs</p> <p>Following unexpected serious or disabling illness or injury to you or your family whilst travelling other than in a motor vehicle we will arrange and pay for:</p> <ul style="list-style-type: none">• transportation of the ill or injured person to the city or town nearest to your residence where ongoing medical care can be obtained; and• transportation of any of you or your family who were travelling with the ill or injured person immediately prior to their illness or injury, to your residence. <p>Or if the treating doctor advises that the ill or injured person should be hospitalised for 7 days or more or the injured person requests it and the treating doctor approves, we will arrange and pay for transportation for any one of the following to join the ill or injured person:</p> <ul style="list-style-type: none">• their spouse, if the ill or injured person is travelling without them; or• a nominated person, if the ill or injured person is travelling alone; or• a nominated relative, if the ill or injured person is travelling without you or your family.	<ul style="list-style-type: none">✗ any transportation costs if you are travelling in a motor vehicle.
<p>Travel assistance</p> <p>We will provide access to a phone service which offers:</p> <ul style="list-style-type: none">• travel advice and directions;• assistance in booking accommodation or making changes to travel arrangements;• the organisation of, but not payment for, transfer of own funds or clothing belonging to you or your family if your or your family's personal effects are stolen;• assistance with the cancellation of credit cards and the reissuing of tickets if these are stolen or lost;• an emergency message service.	

✗ *Not covered*

Aussie Assist

When you are not covered

Exclusions	When you are not covered
<i>Aussie Assist does not cover:</i>	<ul style="list-style-type: none">✗ if your Unique Vehicle Insurance Policy is not current at the time of the accident/event;✗ if your Unique Vehicle Insurance Policy is cancelled or expires the benefits of Aussie Assist come to an end;✗ you are less than 100km from your residence at the time of the accident/event;✗ the accident/event occurs outside of Australia;✗ any expense incurred by you before you contact RACQ Insurance Aussie Assist;✗ any amount payable for a service for which a Medicare benefit or for which any amount is payable by a registered health benefits organisation;✗ any medical expenses;✗ any fee or charge in relation to ambulance services;✗ any fee or charge in relation to the provision in Australia of hospital treatment or any ancillary health benefit as those terms are used in the National Health Act, 1953;✗ cancellation fees in respect of airline tickets;✗ cancellation fees in respect of accommodation;✗ loss of baggage and/or personal effects;✗ the cost of any meals or incidental expenses;✗ accommodation costs unless specifically stated;✗ the cost of the motor vehicle parts or any subsequent repair costs;✗ any illness or injury caused by pregnancy or childbirth;✗ any illness or injury caused by or arising from any war, invasion, acts of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or an act of terrorism;✗ any illness or injury caused by or arising from radioactivity or from the use, existence, or escape of any nuclear fuel, nuclear material or nuclear waste.
<i>We may refuse to provide the benefits if the accident/event which caused the illness, injury or death was the result of you or your family driving a motor vehicle:</i>	<ul style="list-style-type: none">✗ when under the influence of any alcohol or drug or both; or✗ had in their breath or blood an amount of alcohol or drug equalling or exceeding that limit prescribed by law; or✗ if you or they refused to take a legal test for alcohol or drugs.

✗ Not covered

Aussie Assist

How to make a claim

To claim any benefits under Aussie Assist you or your family must contact RACQ Insurance Aussie Assist on 1 800 650 542. We will not pay for any expenses incurred by you before you contact RACQ Insurance Aussie Assist. Any decision as to the most appropriate accommodation or means of transport supplied under these terms and conditions will be made by us or any agent acting on our behalf.

Our maximum liability for any event giving rise to a claim will be limited to the benefits expressed in these terms and conditions irrespective of the number of Unique Vehicle Insurance Policies that you hold.

Co-operation

Any benefits given under these terms and conditions to you and your family depend on you and your family giving us all the information and help that we require, including consent to discuss the medical condition of the ill or injured person with the treating doctor.

Renewal of these terms and conditions

We may invite renewal of these terms and conditions when we invite renewal of your Unique Vehicle Insurance Policy.

Motor third party liability insurance

What is covered

We insure you for up to \$20,000,000 for all the amounts you are legally liable to pay another person in compensation for:

- death or bodily injury
- loss or damage to their property resulting from an accident/event occurring during the period of insurance and directly caused by:
 - the use of your vehicle;
 - the towing of a trailer or caravan or that trailer or caravan becoming detached from your vehicle while it is moving;
 - property falling from your vehicle or a trailer or caravan while attached to your vehicle, but we will not pay for damage to the fallen property itself;
 - the loading or unloading of your vehicle, trailer or caravan, but not beyond the limits of any public road or public thoroughfare;
 - the act of attaching or detaching a trailer or caravan to or from your vehicle;
 - legal costs incurred by us or by you with our written consent in defending any claim made against you for third party liability;
 - any person driving your vehicle with your permission.
- your employer, principal or business partner but only if:
 - you are driving your vehicle as their employee, business partner or agent; or
 - your vehicle is being driven with your permission by your principal, business partner or an employee of your principal or business partner but only when it is being driven in connection with the business.

Motor third party liability insurance

What is covered

The cover provided for the liability of other persons is conditional upon the terms and conditions of this policy:

- applying to those persons; and
- being complied with by those persons as far as they may apply to them as if they were you, the insured.

We give you the same cover against legal liability when you are using another vehicle if:

- your vehicle is not driveable at the time; and
- the other vehicle is of a similar type to your vehicle and is registered; and
- the other vehicle is in your legal custody or control but does not belong to you; and
- you are using it as a temporary substitute for your vehicle; and
- the substitute vehicle is not covered for third party liability under another insurance policy. If it is not fully covered, we pay only the portion not covered.

What is not covered

- ✘ Any amount that exceeds \$20,000,000 less any excess that may apply. This is the maximum we pay regardless of the number of claims arising out of or resulting from any one accident/event and is inclusive of all legal costs including those we incur.

However, we will not cover any amount that exceeds \$25,000 for third party liability cover less any excess that may apply, if your vehicle was being used for the transport of dangerous goods.

- ✘ Any excess shown on your certificate of insurance;
- ✘ Loss or damage to property belonging to you or in your custody or control or that of any person covered by your policy;
- ✘ *Not covered*

Motor third party liability insurance

What is not covered

- ✘ Death or bodily injury to:
 - you or anyone driving, or in charge of, or in control of your vehicle;
 - any person who is a member of your family or any person who normally lives with you;
 - any person who is required by law to be insured against death or bodily injury under another policy of insurance.
- ✘ Death, bodily injury or damage arising from the emission of exhaust gases or the use of any chemicals;
- ✘ Death, bodily injury or damage resulting from an accident that is caused or contributed to by a defect in the motor vehicle;
- ✘ Liability for which you or any other person are entitled to be indemnified or covered under a statutory scheme or would have been entitled to if you had complied with your obligations in accordance with such scheme or law;
- ✘ Your taking on a liability by agreement, unless the liability would have been incurred without the agreement existing;
- ✘ The interest of another person in the insured vehicle unless that interest is shown on your certificate of insurance.

- ✘ *Not covered*

When you are not covered – general exclusions

Application of exclusions

The provisions of this section apply to you or any other person in charge or control of your vehicle

Exclusions	When you are not covered
Driver	<p>You and any other person in charge of or in control of your vehicle, is not covered for loss, damage or legal liability, if at the time of an accident/event you or that person in charge of or in control of your vehicle:</p> <ul style="list-style-type: none">✗ was under the influence of any alcohol or drug or both;✗ had in their breath or blood an amount of alcohol or drug equalling or exceeding that limit prescribed by law;✗ refused to take a legal test for alcohol or drugs;✗ did not without a reasonable cause remain at the scene of the accident/event until the Police arrived or when required by law to do so;✗ was unlicensed to drive your vehicle irrespective of where it was being driven;✗ failed to comply with any condition of the driver's licence or learner's permit. <p>However, you will be covered if you were not the driver or the person in charge of or in control of your vehicle at the time of the accident/event, and the person in charge of or in control of your vehicle was not named as an insured on your certificate of insurance and was not:</p> <ul style="list-style-type: none">• a family member; or• a person who resides with you; and• you can satisfy us that you did not know, and could not reasonably have been aware, of any of these circumstances.
General	<p>You or any person in charge of or in control of your vehicle is not covered under any part of your policy for loss, damage, theft or legal liability if it is being used:</p> <ul style="list-style-type: none">✗ for a purpose that is not an authorised use;✗ or is being tested in preparation for racing, pace making, a reliability trial, or a speed or hill-climbing test, or is being used on a race track for any purpose, other than the cover provided under Additional benefit, Driver training participation on page 12;✗ or forms part of a person's or motor dealer's stock in trade;✗ in connection with the motor trade for an experiment, test, trial or demonstration;✗ for letting or hiring;

✗ Not covered

When you are not covered – general exclusions

Application of exclusions

Exclusions	When you are not covered
General	<ul style="list-style-type: none">✗ for carrying passengers for payment (except as part of a private car pooling arrangement);✗ for carrying or towing a heavier load or carrying more passengers than it is designed for or permitted by law;✗ in an unroadworthy or unsafe condition or is being towed by a vehicle in an unroadworthy or unsafe condition;✗ outside of Australia;✗ for an unlawful purpose;✗ for the bulk transport of dangerous goods;✗ to carry or tow dangerous goods contrary to the law or is being driven by a driver not duly licensed to carry or tow them;✗ to carry or tow nuclear material or waste. <p>If you or any other person is in charge of or in control of your vehicle and any loss, damage, theft or legal liability arises directly or indirectly out of:</p> <ul style="list-style-type: none">✗ failure by you or that person to take reasonable precautions for the safety and security of your vehicle. For example leaving keys in your vehicle whilst it is unattended;✗ failure by you to do everything you reasonably can do to limit and prevent further loss or damage. For example if you continue to drive or tow your vehicle after it is damaged or your vehicle shows signs of mechanical problems or becomes unsafe or unroadworthy;✗ your or that person's intentional acts;✗ repossession by any person from whom the insured vehicle is hired or leased or who has a financial interest in it;✗ the lawful seizure, confiscation, nationalisation or requisition of your vehicle;✗ any gas bottle which does not comply with relevant law;✗ war or other acts of foreign enemy (whether war is declared or not), revolution or other civil disturbances;✗ an act of terrorism directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination caused by the aforementioned;✗ radioactivity or the use, existence or escape of nuclear fuel, material or the action of nuclear fission.

✗ Not covered

Important information about the cost of this policy

Premium

The premium (cost) is the amount you pay to obtain insurance cover. The premium includes any compulsory government statutory charges, levies, duties and taxes where applicable.

How we calculate your premium

<i>Rating criteria</i>	<i>Affect on premium</i>
<i>Vehicle type</i>	Vehicle repair and parts costs, performance, handling and safety can vary between makes, this can impact the number and cost of claims and therefore the premium that we may charge.
<i>Age of driver</i>	Certain age groups attract higher premiums because of the number of claims and the overall cost of those claims when in comparison with other age groups.
<i>Garaged location</i>	Likelihood of vehicle theft or malicious damage can vary dependant on location and if the vehicle is garaged.
<i>Finance</i>	Whether a vehicle is financed and the type of finance can influence the premium charged.
<i>Accessories and modifications</i>	Accessories can attract thieves, whilst modifications can affect vehicle performance, handling and braking ability.
<i>Driving history</i>	Driving history can provide an indicator of driving habits and style and can be indicative of the likelihood of future claims.
<i>Claims history</i>	Previous claims history can be indicative of the likelihood of future claims.

Important information about the cost of this policy

How your premium can change

Action	Your premium may increase if:	Your premium may decrease if:
You change your vehicle	Your new vehicle is worth more or has a special paint finish.	Your new vehicle is fitted with an approved car alarm.
You change where you live	You move to a suburb that has a history of vehicle theft or malicious damage.	You move to a suburb with a low risk of vehicle theft or malicious damage.
You add another driver	You add a driver under 25 years of age.	
You renew your insurance policy	You want to include additional vehicle accessories.	You have had no claims in your previous insurance period.

Policy costs and charges

Excess	Details of the amount and type of excess is shown on your certificate of insurance. See page 31 for the types of excess that may apply.
Cancellation fee	<p>If you cancel your policy during the period of cover (apart from the 21 day cooling-off provision) and you have paid an annual premium then the refund will be calculated on a pro rata basis for the unexpired period of cover less 10% for administrative costs (a maximum fee of \$80.00 would apply, with a minimum fee of \$10.00 when the pro rata cancellation refund is under \$100.00).</p> <p>There is no refund if you have been paying monthly.</p>

Important information about the cost of this policy

Policy costs and charges

<i>Pay by the month</i>	<p>If you choose to pay by the month using the direct debit method, an annual fee may apply. The applicable fee or fees are shown on your certificate of insurance.</p> <p>Please note our premium discounts do not apply to such fees.</p>
<i>Hire car after theft</i>	<p>If your claim with us is declined or withdrawn by you, you must reimburse any costs we have incurred in hiring the vehicle.</p>
<i>Contribute to the cost of repairs</i>	<p>We may require you to contribute to the cost if the repairs put your vehicle in a better condition than before the damage occurred.</p> <p>For example: if your tyres were damaged as a result of a collision with another vehicle and were 50% worn, then we would ask you to contribute for half of the cost of the tyres.</p>
<i>Claim costs that you may have to bear</i>	<p>Where a claim is made that would otherwise be covered by your policy, but the claim amount (assessed by us) is less than the excess you have to pay, we will not manage or pay these claims.</p>

When excesses apply

What types of excess may apply

When you make a claim and you are required to pay an excess to us, we tell you when to pay that excess, how to pay it and we may direct you to pay it to a third party on our behalf. In some cases, we may deduct the excess from the benefit we pay you. Depending on the circumstances of your claim, you might have to pay more than one type of excess.

<i>Basic / Voluntary excess</i>	The standard excess amount you have to pay on each claim you make under your policy. You may choose a higher voluntary excess to reduce the premium that you pay us.
<i>Age and licence excess</i>	Is additional to other applicable excesses and applies if at the time of the accident the person driving or in charge of the insured vehicle with your permission was: <ul style="list-style-type: none">• an inexperienced driver; or• a young driver - that is, within the ages set out for a young driver on your certificate of insurance.
<i>Non-removable excess</i>	Is additional to other applicable excesses and is shown on your certificate of insurance. The excess is based on the type of vehicle.
<i>Listed driver excess</i>	Is additional to other applicable excesses and is shown next to or corresponding with a person named on your certificate of insurance. You have to pay that excess if that person was driving or was in charge of your vehicle at the time of an accident/event.
<i>Unlisted driver age excess</i>	Is additional to other applicable excesses and applies to drivers under the age of 25 who are not noted as listed drivers on your certificate of insurance. The excess amount payable is twice the age excess that would normally apply.

Reimbursement of excess

Where we exercise a right to recover costs from another party, depending on the extent of such recovery you may be entitled to reimbursement of part or all of any excess you have paid.

When excesses apply

When is an excess not payable

<i>Have we determined you to be at fault for the accident or event?</i>	<i>Can you provide us the correct name, address, make, type and registration number of the other vehicle?</i>	<i>Will any excess be payable?</i>
No	Yes	No
No	No	Yes, because we have to make a payment for damages to your car that cannot be recovered from the person responsible.
No	No, because... <ul style="list-style-type: none">• your car was stolen;• your car was damaged whilst parked;• your car was damaged by animals or weather conditions;• your car was maliciously damaged;• your claim is for a broken windscreen.	Yes, because we have to make a payment for damages to your car that cannot be recovered from the person responsible.
Yes	-	Yes

The Unlisted driver age excess does not apply in the following circumstances:

- when your certificate of insurance does not display the phrase Unlisted driver age excess conditions apply; or
- where the driver is road testing your vehicle in the course of it undergoing repairs or service and provided that the driver is in business or employed in a business that offers its services to the public as a motor vehicle repairer or servicer on a full time commercial basis; or
- when your vehicle is being used at the time of the accident solely for business purposes in a business enterprise which you own.

When excesses apply

When is an excess not payable

The age and licence excess and unlisted driver age excess do not apply in the following circumstances:

- if at the time of an accident/event your vehicle is being used by a driver holding a current learner's licence; and
- the use of your vehicle is for the purpose of that driver gaining supervised on road driving experience; and
- the supervisor holds a current and appropriate class of licence as required by legislation and/or the relevant road transport authority.

Direction to pay excess

In the case of a repair or the supply of goods and services, unless we advise you otherwise, you are required to pay the excess, if any, to us or to the repairer as our agent when you pick up your vehicle. When you make a claim under your policy, we will advise you to pay the excess either to the repairer or directly to us. Your appointment as our agent is for the sole purpose of paying to the repairer the excess which you owe us.

Claims information and requirements

How to make a claim

If your vehicle is damaged or stolen, or an event happens that might lead to a claim simply call us on 13 7202 or go into any RACQ Branch office.

Our consultants are available to help you 24 hours, 7 days a week. We will explain what the claim process is, organise an assessment of your vehicle and explain the repair process. We will also advise you of what you need to do to assist the efficient progress of your claim.

In most cases a claim form is not required. You will be provided with one if it is required.

If you are registered for Goods and Services Tax (GST), you must provide us with your Australian Business Number (ABN) and Input Tax Credits (ITC) percentage before your claim can be lodged.

What you must do

If your vehicle is damaged in an accident/event involving another vehicle:

- get the full names, residential addresses and phone numbers of all drivers. You will also need the vehicle registration numbers and insurance details;
- you must do everything you reasonably can to limit and prevent further loss or damage.

If your vehicle has been stolen or if a criminal act may have been the cause of the damage you must:

- immediately contact the police. The Police officer will give you an Incident Number when you make the report; and
- you will need to tell us the details of the Police officer and the station you made the report to with the Incident Number.

Claims information and requirements

What you must do

If your vehicle is drivable:

- telephone 13 7202 or contact any RACQ Branch and you will be provided the names of RACQ Insurance selected repairers in your area and the location of our Assessing Centres;
- our staff will provide you with the necessary advice on getting a quote and having your vehicle assessed.

If you receive any demands or communication from other parties involved in the accident/event please tell us immediately. This includes if you become aware of any pending court proceedings or offers of settlement.

You must also:

- provide us with proof of ownership of any lost or damaged property. This may include receipts, valuations, warranties or log books;
- give us any information and help we need to settle the claim;
- promptly respond to any correspondence or requests for information you receive from us.

What you must not do

If you are making a claim you must not:

- carry out repairs other than emergency repairs, see page 12 or dispose of any damaged property unless advised by us;
- authorise repairs to anyone's property;
- admit liability to anyone;
- negotiate, pay, settle or agree to settle a claim with anyone.

Claims information and requirements

What we may do

If an event happens that causes loss or damage, or incurring of a legal liability, we may:

- take over and conduct in your name or the name of any person entitled to cover under your policy, the defence or settlement of any claim. We have sole discretion in how the defence is conducted or a claim is settled;
- represent you or any person entitled to cover under your policy, at any inquest or official enquiry and undertake the defence in any court of any alleged offence in connection with an event covered by your policy.

What can affect your entitlement

If you do not comply with any condition of your policy, or certificate of insurance, it can affect how much we pay.

If the insured property is not kept in good condition or reasonable care is not taken to safeguard it from loss or damage, this may affect how much we pay.

If you or any other person makes a false or fraudulent claim, we can refuse to pay it. In either case we may also cancel the policy, as permitted by law.

We do not have to accept a claim if your annual premium is overdue or if a monthly premium instalment is at least 14 days overdue.

Financial claims scheme

The purpose of the Financial claims scheme is to protect policyholders of a general insurer from potential loss due to the failure of an institution. You may be entitled to a payment under the Financial claims scheme. Access to the scheme is subject to eligibility criteria. For further information about the scheme this can be obtained from the APRA website at www.apra.gov.au or the hotline on 1300 131 060.

Repairing your vehicle

When we assess the damage to your vehicle, replacement parts are authorised having regard for the age and condition of your vehicle. In some cases we may use second hand or exchange parts. Australian Design Rule compliant parts may be used for the replacement of windscreens and window glass as well as parts produced by Original Equipment Manufacturer suppliers for the repairs of some components, such as radiators air condensers and associated parts. In the case of mechanical parts, only new parts are used unless they are unavailable or you instruct us otherwise. If a part is not available in Australia and has to be purchased overseas, we pay for the part and cost of surface freight only.

Where it is necessary for a repairer to sublet repairs it will only be done so with our authority.

We do not pay additional costs for:

- replacing parts that are obsolete;
- supplying, modifying or painting undamaged parts to create a uniform appearance;
- any exceptional transportation costs, including the cost of air freight not authorised by us;
- the cost of completing, correcting or rectifying any previous repairs;
- reduction in the value of your repaired vehicle.

We take customer satisfaction seriously

If you have a complaint concerning this product, our services or a privacy issue:

Talk to us first

- The first thing you should do is call 13 7202 and speak to one of our staff;
- If your complaint relates specifically to a claim, speak with a claims officer;
- If the staff member is unable to resolve your complaint to your satisfaction, you may ask to speak to a team leader or manager.

If you are still not satisfied:

Seek an internal review

- At your request the matter can be referred to our Internal Dispute Resolution Committee who will conduct a full review of your complaint and advise you of the committee's decision within 15 business days.

If you are still not satisfied:

Seek an external review

- RACQ Insurance is a member of a disputes resolution service, known as The Financial Ombudsman Service Limited. The service will not accept a dispute unless you have first tried to resolve it with us.
- If we do not resolve your dispute to your satisfaction, you can contact the service, which is set up to assist policyholders resolve their dispute. It is a free service to you and, although paid for by the general insurance industry, is a totally independent and impartial body. We agree to accept their determination as final.
- You can contact the service by:
 - Phoning: 1300 780 808 for the cost of a local call
 - Writing to: *The Financial Ombudsman Service Limited, GPO Box 3, Melbourne, Victoria 3001*
 - Email: info@fos.org.au
 - Website: www.fos.org.au

The information is also available on our website at www.racqinsurance.com.au

No Claim Discount (NCD)

We allow you a no claim discount on your premium when you renew your policy if you have not made a claim during a prior period of insurance. If you do not make any claims over several consecutive years, your no claim discount can increase in steps each year until it reaches the maximum discount of 60%.

This table will demonstrate how the no claim discount will apply:

Number of no claim years	Discount	Rating
0	0	6
1	20%	5
2	30%	4
3	40%	3
4	50%	2
5 or more	60%	1

No fault claims

A no fault claim in which we determine that the driver of another vehicle was wholly at fault for an accident/event, and you supply the correct name and current address of the person at fault and the make, type and registration number details of their vehicle.

Any claim in which we determine that the loss or damage was not caused through any fault of yours or any other person in charge of or in control of your vehicle, such as loss or damage from:

- windscreen or glass breakage;
- weather conditions (hail, storm or flood);
- collision with animals;
- fire;
- theft or malicious damage.

If you make a claim of this type under your policy, it will not affect your NCD on renewal.

No Claim Discount (NCD)

At fault claims

An at fault claim in which we determine:

- that the circumstances resulting in the loss or damage were primarily your fault; or
- you are unable to supply the correct name and current address of the person at fault and the make, type and registration details of their vehicle.

For example, if your vehicle is damaged by an unknown third party whilst it was parked.

If a claim occurs that was not your fault and we have to make a payment, we will reduce your NCD at our discretion.

If you make a claim of this type under your policy, your NCD may be affected as shown in the table below.

This table will demonstrate how the no claim discount will apply:

Your current NCD level	You have had one or more at fault claims during the current period of insurance	You have had no at fault claims during the current period of insurance	Your NCD at the next renewal
0% Rate 6	Yes*	-	**
0% Rate 6	-	No	20% Rate 5
20% Rate 5	Yes*	-	0% Rate 6
20% Rate 5	-	No	30% Rate 4
30% Rate 4	Yes*	-	20% Rate 5
30% Rate 4	-	No	40% Rate 3
40% Rate 3	Yes*	-	30% Rate 4
40% Rate 3	-	No	50% Rate 2
50% Rate 2	Yes*	-	40% Rate 3
50% Rate 2	-	No	60% Rate 1
60% Rate 1	Yes*	-	50% Rate 2
60% Rate 1	-	No	Rating 1 for life
Rating 1 for life	Yes	-	Rating 1 for life

* Each at fault accident during the term of insurance may affect your rating by 1 NCD for each claim. For Rating 1 for life refer to page 41 and No claim discount protection refer to page 15 of the PDS ** The renewal offer is subject to our review.

No Claim Discount (NCD)

Rating I for life

If you have held rating I for one year with any insurer and did not make any 'at fault' claims in that time, you will be awarded with a rating I for life at no extra cost.

However, if you make an 'at fault' claim at any time before being awarded your rating I for life, your one year qualifying period will start again.

We have the right to alter the terms of cover for rating I for life including excess, premiums and acceptance of cover on various factors such as claims and incident history.

General conditions

The agreement between you and us

Your insurance cover is a legal contract between you and us. We agree to give you the insurance set out in the PDS for the premium paid by you.

The contract includes:

- your application for insurance and any application for renewal;
- this PDS;
- the certificate of insurance;
- any issued SPDS.

The insurance is only for the cover for which you have a certificate of insurance and only for the period of insurance indicated on the certificate. It is also subject to the conditions contained in the PDS or SPDS and on the certificate of insurance.

If two or more persons are named as the policy holders on the certificate of insurance, each of them are responsible both individually and together for:

General conditions

- the completeness and accuracy of information in any application forms, statements, claims or documents supplied by any one of them to us; and
- compliance with the conditions of the policy.

What you must do

You and any person in charge of or driving your vehicle must:

- make sure that any person you permit to be in charge of your vehicle understands yours and their obligations under the policy and complies with the conditions as far as they apply to them;
- keep your vehicle its tools and accessories in good condition and take reasonable care and precautions to safeguard them from loss or damage;
- in the event of an accident/event or theft, not leave your vehicle unattended without taking proper precautions to prevent further loss or damage;
- not drive or tow your vehicle after it is damaged, or shows signs of major mechanical problems, or becomes unsafe or unroadworthy. We are not liable for any further damage if you do;
- comply with all the conditions set out in your PDS, SPDS and certificate of insurance;
- comply with any relevant laws in the region where you are driving your vehicle;
- promptly comply with requirements of public authorities;
- tell us immediately if:
 - there is any material change to the vehicle or modifications which depart from the manufacturer's specifications;
 - there is any change in the use of your vehicle;
 - you change the place where you usually keep or garage your vehicle;
 - you change your residential or mailing address;
 - your vehicle is deregistered or becomes unregistered;
 - the drivers of your vehicle change;

General conditions

- you or any person who drives or is in charge of your vehicle is convicted of:
 - any criminal offence;
 - had any loss of licence, cancellation, disqualification or suspension of licence even if set aside on appeal, or amended licence conditions or good driver behaviour period imposed;
- you take out any other insurance which provides the same or similar cover provided by this policy.

If any of these things occur we may charge an extra premium or impose an excess at any subsequent renewal of your policy. In some cases we may reduce the amount of a claim, refuse to pay a claim and/or cancel your policy.

Payment of premium

The premium is the amount you pay to obtain the insurance cover. The certificate of insurance shows the amount of premium and whether you are paying annually in advance or by monthly instalments.

If you are paying:

- annually - you must pay by the due date;
- by monthly instalments - you must pay each instalment by the due date.

Non payment of premium

If you have not paid the premium by the due date shown on the certificate of insurance or the interim cover certificate, this policy will not come into force. In that case, you will have to reapply to us for insurance cover.

If you are paying your premium by monthly instalments and any instalment payment is overdue for a period of at least 14 days, we may refuse to pay a claim.

General conditions

Non payment of premium

If after payment of the first instalment, any subsequent instalment payment is overdue by a period of at least one month, your policy will be cancelled from the date the instalment was due to be paid. We will send a letter to your last known address advising you of the reason, effective date and time of such cancellation.

Your agreement to pay additional premium

You agree to pay any additional premium resulting from a claim made under this policy between the time a certificate of insurance inviting renewal of your policy is issued and the actual renewal date.

If you have not paid the required additional premium in full for a change you have requested to your policy within 14 days, we will reduce your period of insurance cover to correspond with the amount you have already paid.

Policy comes into force

This policy comes into force on and from the first date of the period of insurance shown on the certificate of insurance or interim cover certificate issued to you, provided you have paid the annual or instalment premium shown on your certificate of insurance.

Variation

You may ask us to change a provision of your policy. The change or addition takes place only when we confirm it in writing to you or endorse it on your policy or certificate of insurance, and you pay any additional premium that we require.

Waiver

A provision is only waived if we give you the waiver in writing.

General conditions

Cancellation

By you

Apart from any rights you may exercise under the “Cooling-off period” provisions of this policy you may cancel your policy by advising us in writing. The cancellation takes effect on the date we receive your request see page 29.

By us

We may cancel your policy at any time as permitted by law after giving you notice in writing. We refund any premium paid less an amount for the period for which you were insured.

Avoidance

In some cases, we may avoid the policy from its inception if there is on your part fraud, misrepresentation during negotiations, failure to disclose information or other breaches of your policy as set out in the *Insurance Contracts Act 1984*.

Pay by the month option

You can arrange for your bank, credit union or building society to debit an automatic payment from your account each month. All you need to do is ensure you have enough money in your account to cover the payments. Your first payment will be deducted approximately 10 days after advising us of your account/credit card details. The second and subsequent payments will be deducted on your monthly payment date. Two payments may be deducted in the first month, depending on your monthly payment date.

Where the due date falls on a non-business day in Sydney and Melbourne, we will debit the amount on the next business day. If you are uncertain when the debit will be processed to your account, you should contact your financial institution directly.

How to apply

If you would like to pay your RACQ Insurance premiums by the month, simply call us on 13 1905.

Renewal process

You will be sent a renewal certificate prior to the expiry of your policy so you can check the details. Monthly instalments will continue to be debited to your account unless you notify us in writing to vary these arrangements.

Important information

You may cancel your direct debit request, stop or defer an individual debit amount by writing to us at Reply Paid 4, RACQ Insurance Limited, Pay by the month, Springwood Q 4127. We must receive your notification at least 14 days prior to the next due date to process your request in time.

Your direct debit amount may vary if you make any policy alterations.

Pay by the month option

Important information

If debits are returned unpaid by your financial institution we will either attempt to debit from your nominated account again or we will contact you to arrange another way of paying. We reserve the right to cancel the direct debit arrangement if 3 or more debits are returned unpaid by your financial institution.

The following terms and conditions apply when you elect to pay your premium by this direct debit method:

- if your bank account details change you will need to tell us not less than 14 days before your next monthly instalment is due;
- if your credit card details change you must contact us not less than 2 business days before your next monthly instalment is due;
- when you have paid the first instalment, insurance cover commences on and from the first date of your period of insurance shown on your certificate of insurance;
- if any instalment payment is overdue for a period of at least 14 days, we may refuse to pay a claim;
- if an instalment of the premium remains unpaid for a period of at least 1 month, the policy is automatically cancelled.

On renewal you will be sent a notice prior to the expiry date of this policy. At that time, unless you need to make any changes, you need take no action as your policy will be automatically renewed.

Contact Us

For further information or assistance call us 24 hours every day on 13 1905, visit us at www.racqinsurance.com.au or drive safely to your nearest RACQ branch.



RACQ
Insurance

RACQ Insurance Limited

ABN 50 009 704 152

AFS Licence Number 233082

2649 Logan Road, Eight Mile Plains, Qld 4113

RACQ Insurance products are sold only by RACQ Operations Pty Ltd
ABN 80 009 663 414 and our network of RACQ Insurance authorised representatives

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