

Motor Vehicle Insurance

Product Disclosure Statement (PDS)



RACQ
It pays to belong

We're here to help

We are one of the largest providers of motor and caravan insurance in Queensland. You have access to our network of stores and agents throughout Queensland and we have a call centre that you can reach 24 hours a day, every day. If you have any questions about our products or services or need help to make a claim, you can:



Call us 7 days a week

Policy enquiries

13 1905

Claims enquiries

13 7202

Membership enquiries

13 1905

General enquiries

13 1905



Click-to-chat at

<http://racq.com/login>

(log in to your account to chat to us)



Visit any RACQ store

during business hours

9:00 to 5pm

Monday to Friday

(check your local branch for weekend or outside normal business hours opening)



Read more about us at

Insurance

racq.com/insurance

Membership

racq.com/membership



Send us an email

Policy enquiries

racq@racq.com.au

Claims enquiries

claims@racq.com.au

General enquiries

racq@racq.com.au

Membership enquiries

lifestyle@racq.com.au



Write to us at

General enquiries

PO Box 4, Springwood Queensland 4217

Welcome

What is this document?

This Product Disclosure Statement (PDS) is designed to assist you to understand what you need to know about the product so you can make an informed choice before you purchase a policy.

This PDS sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy, and what we pay when you make a claim. This PDS applies to any offers of renewal we make unless we tell you otherwise.

This PDS, your Certificate of Insurance, and any Supplementary Product Disclosure Statement are very important documents and you should read them carefully. If you don't understand anything in them, you should consider getting advice or call us so we may assist you.

Who is this product for?

There are several types of cover which are disclosed within this PDS. To understand who this product has been designed for, the different types of cover, and if the cover is likely to be consistent with your needs, objectives and financial situation, you can review the Target Market Determination document which is available on our website at racq.com/insurance, or you can request a copy by calling us on 13 1905.

Who issues your policy?

RACQ Insurance Limited issues your insurance policy and is responsible for the obligations set out in this PDS and any Supplementary Product Disclosure Statements.

Snapshot of this PDS

This is a guide to the key sections of the Motor Vehicle Insurance and Caravan and Trailer Insurance policies we offer. Please read this PDS, your Certificate of Insurance, and any Supplementary Product Disclosure Statements for full details.

1. How your policy works

p.13-15

Who is involved in this contract of insurance, when the policy starts, and what happens if you change your mind.

We also explain the other important documents that make up your policy.

The documents that make up your policy are:

- Certificate of Insurance
- Product Disclosure Statement (PDS)
- Supplementary Product Disclosure Statements

2. What your cover includes

p.17-66

What we consider to be your vehicle or your caravan or trailer, and what you are covered for.

The type of cover you have will depend on your vehicle, or your caravan or trailer, and the level of cover you have selected.

You may have more than one type of cover if you have more than one vehicle, caravan or trailer insured.

Specific exclusions apply to certain parts of your cover. See the section that applies to the type of cover you have selected for more information.

The type of cover you have is shown on your Certificate of Insurance.

This PDS is made up of 8 types of cover under the following 4 sections:

2.1 Motor Comprehensive Insurance:

Comprehensive Car Insurance
Comprehensive Motorcycle Insurance
Comprehensive Mobility Aid Insurance
Comprehensive Golf Buggy Insurance

2.2 Fire, Theft and Third Party Liability Car Insurance

Fire, Theft and Third Party Liability Car Insurance

2.3 Third Party Liability Car Insurance

Third Party Liability Car Insurance

2.4 Caravan and Trailer Comprehensive Insurance

Comprehensive Caravan Insurance
Comprehensive Trailer Insurance

3. What your cover does not include

p.69-73

The general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover, and all types of cover.

You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

It is important that anyone who uses, is in control of, or who drives or tows your vehicle, caravan or trailer are aware of these general exclusions as they apply to them also.

4. What you are responsible for

p.75-81

The responsibilities you have, and conditions that apply to your policy.

It is important for you to know about these responsibilities and conditions.

If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

5. What you need to know about claiming

p.83-93

What happens when you need to claim on your policy, and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, how we settle your claim, and what excesses may apply to your claim.

6. Other information

p.95-106

Other important information you should know such as how we calculate your premium, handle your personal information, manage disputes or complaints, and definitions for words that have special meanings.

How to read this PDS

We have designed this PDS so it is easy for you to see what is covered and any limits that apply to your cover, what is not covered, your responsibilities, and how making a claim works.

Coloured tabs to assist navigation

You can use the coloured tabs down the side of the page to help you navigate through the sections of this PDS. These can be helpful when flicking between sections of the PDS.

Helpful tips and other information boxes

If there is information within the PDS that we feel needs to be brought to your attention, we utilise the below highlighted boxes.

Helpful tips example



We use boxes like this one to highlight important and helpful information, or to help you navigate around this PDS.

Words with special meanings used in this PDS

There are some words used in this PDS that have special meanings. To help you understand how we define these words, see 'Words with special meanings' in the 'Other information' section on pages 104-106.

You and your



Refers to the policyholders shown on the Certificate of Insurance.

We, our or us



Refers to RACQ Insurance Limited, ABN 50 009 704 152, AFS Licence number 233082.

Symbols with special meanings used in this PDS

There are symbols used in this PDS that have special meanings. To help you understand how we use symbols within the 'What your cover includes' and 'What your cover does not include' sections we use the following:



This shows what you are covered for in the type of cover that you have chosen.



These are the limits that apply. Although we provide cover for you, there may be limitations to how much cover you have or can claim on your policy.



This is what we don't cover – known as exclusions.

You are not covered for these items, costs, circumstances or events.

You should read these exclusions carefully to ensure you understand what your policy doesn't cover you for.



This relates to additional important information about the cover you have chosen.

Amounts shown

All policy limits and amounts shown in this PDS include any government statutory charges, levies, duties, GST and other taxes that may apply.

Benefits that apply to your type of cover

Some benefits only apply to certain types of cover. We show this within each benefit. Below is an example benefit and how we display which types of cover the benefit applies to.

Example included benefit

Included for
Comprehensive:



Car



Motorcycle



Mobility Aid



Golf Buggy

In the example above, the benefit is included for Comprehensive Car, Comprehensive Motorcycle, Comprehensive Mobility Aid and Comprehensive Golf Buggy.

In the example below, the benefit is optional for Comprehensive Car and Comprehensive Mobility Aid but not included for Comprehensive Motorcycle or Comprehensive Golf Buggy.

Example optional benefit

Included for
Comprehensive:



Car



Mobility Aid

The type of cover you have will be shown on your Certificate of Insurance.

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1.

How your policy works

This section explains who is involved in this contract of insurance, when the policy starts, and what happens if you change your mind. We also explain the other important documents that make up your policy.

Contract between you and us

Your policy is a legal contract between you and us. We agree to give you the insurance set out in your policy for the premium you pay us.

More than one policyholder

If more than one person is named as the policyholder on your Certificate of Insurance, then each person is jointly responsible for:

- the completeness and accuracy of information in any application forms, statements, claims or documents that are provided by any one of them to us,
- complying with the conditions of your policy, and
- the acts and omissions of others.

If more than one person is named as the policyholder on your Certificate of Insurance, then any one policyholder will be taken to be authorised by all policyholders to transact on the policy (including to change or cancel your policy, or make a claim under the policy).

When your policy starts

When you pay the annual premium or first monthly instalment, then your policy starts on the time and date shown on your Certificate of Insurance.

If you renew your current policy, then your policy starts at midnight on your renewal date.

Cooling off period

When you take out a new policy or renew a current policy with us, we give you a cooling off period of 21 days. The cooling off period starts from:

- the date and time we issue a new policy to you, or
- midnight on your renewal date.

If you want to cancel your policy during the cooling off period, you must tell us you want to do that. If you cancel your policy during the cooling off period, we refund your premium in full (as long as you haven't made a claim).

Documents that make up your policy

Your policy is made up of the Product Disclosure Statement (PDS), your Certificate of Insurance and any Supplementary Product Disclosure Statement. These documents show the conditions that apply to your policy. Please read the documents carefully and keep them in a safe place.

1. Product Disclosure Statement (PDS)

This PDS sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy, and what we pay when you make a claim.

We give you a PDS with your Certificate of Insurance when you take out a new policy with us. You can download a copy of our PDS from racq.com/insurance

2. Certificate of Insurance

Your Certificate of Insurance shows the type of cover that applies to your policy and also shows any specific details that apply to your policy.

For example, your policy number, vehicle details, listed drivers, your period of insurance, the premium for your policy, and any excesses that apply to your policy.

We give you a Certificate of Insurance when you take out a new policy, renew a current policy, or make a change to your policy.

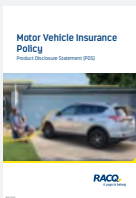
When you receive your Certificate of Insurance, you should check the details to make sure they are correct. If the details are incorrect, please contact us.

3. Supplementary Product Disclosure Statement

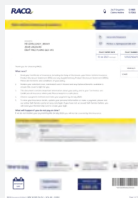
If we need to make a change to the PDS conditions, we may issue a Supplementary Product Disclosure Statement which sets out the change.

If we issue any Supplementary Product Disclosure Statements, we will give you a copy.

Sample documents



1. Product Disclosure Statement (PDS)



2. Certificate of Insurance



3. Supplementary Product Disclosure Statement

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2.

What your cover includes

This section explains what we consider to be your vehicle, or your caravan or trailer, and what you are covered for.

The type of cover you have will depend on your vehicle or your caravan or trailer and the type of cover you have selected.

You may have more than one type of cover if you have more than one vehicle, caravan or trailer insured.

Specific exclusions apply to certain parts of your cover. See the section that applies to the type of cover you have selected for more information.

The type of cover you have is shown on your Certificate of Insurance.

Types of cover you may choose

This PDS is made up of 8 different types of cover. The type of cover you have will depend on your vehicle, or your caravan or trailer, and the type of cover you have selected. You may have more than one type of cover if you have more than one vehicle, caravan or trailer insured. The type of cover you have is shown on your Certificate of Insurance.

We have grouped the 8 types of cover into the following 4 sections within this PDS:

2.1 Motor Comprehensive Insurance

- Comprehensive Car Insurance
- Comprehensive Motorcycle Insurance
- Comprehensive Mobility Aid Insurance
- Comprehensive Golf Buggy Insurance

2.2 Fire, Theft and Third Party Liability Car Insurance

- Fire, Theft and Third Party Liability Car Insurance

2.3 Third Party Liability Car Insurance




- Third Party Liability Car Insurance

2.4 Caravan and Trailer Comprehensive Insurance

- Comprehensive Caravan Insurance
- Comprehensive Trailer Insurance

Summary of cover under your policy

The table below summarises the cover we give you under the type of cover you have selected. For full details about your cover, read the sections that apply to your policy.

Summary of cover	Motor Comprehensive Insurance Pages 23-39	Fire, Theft and Third Party Liability Car Insurance Pages 41-47	Third Party Liability Car Insurance Pages 49-53	Caravan and Trailer Comprehensive Insurance Pages 55-66
Your vehicle or your caravan or trailer cover				
Loss or damage to your vehicle or your caravan or trailer caused by an incident that happens during the period of insurance.		 Fire, theft and attempted theft only		
Third party liability cover				
Your legal liability to pay compensation to someone for loss or damage to their property or for death or bodily injury which results from certain incidents during the period of insurance directly caused by the use of your vehicle or your caravan or trailer.				
Included benefits				
Benefits we include as part of your cover.	 Up to 14 benefits	 Up to 5 benefits	 1 benefit	 Up to 11 benefits
Optional benefits				
Benefits you can add to increase your cover (you need to pay more for these benefits).	 Up to 3 benefits			 1 benefit

Your vehicle, caravan or trailer

We cover your vehicle or your caravan or trailer if this is shown on your Certificate of Insurance. This section outlines what we include as your vehicle or your caravan or trailer under your policy.

Your vehicle

Your vehicle refers to the vehicle that is shown on your Certificate of Insurance.

For example, your sedan, wagon, 4-wheel drive, hatchback, motorcycle, mobility aid, golf buggy or motorhome.

As part of your vehicle, we also include:

- ✓ any manufacturer's standard accessories for the make and model of your vehicle,
- ✓ any other accessories, and
- ✓ any other modifications we have agreed to cover.

Accessories or modifications will only be deemed part of your vehicle if they are attached to, or inside your vehicle when the incident happens.

Your caravan or trailer

Your caravan or trailer refers to the caravan or trailer that is shown on your Certificate of Insurance.

For example, your caravan, camper trailer, box trailer or horse float.

As part of your caravan or trailer, we also include:

- ✓ fixtures, fitting and appliances (including water tanks and pumps) that are permanently installed or attached,
- ✓ generator plants, power systems, solar power panels and bottled gas cylinders and their enclosures when they are in or attached to the caravan or camper trailer (but we don't cover them for a trailer),
- ✓ anything fitted by the manufacturer as standard equipment,
- ✓ any manufacturer's optional equipment shown on your Certificate of Insurance, and
- ✓ any annexe (but we don't cover loss or damage to an annexe that is more than 5 years old unless it's made of metal or fibreglass).

Modifications – what we need you to do



There are some modifications that we will not cover.

If you are unsure if your modification can be covered, please contact us to discuss:

- when you buy a new or secondhand vehicle and add it to your policy, or
- when you add modifications to your vehicle.



Call us on **13 1905**



Click-to-chat at **racq.com**



Visit an RACQ store

We can help you 24 hours a day, every day.

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2.1

Motor Comprehensive Insurance

This section explains the cover you are provided with under the following:

- Comprehensive Car Insurance
- Comprehensive Motorcycle Insurance
- Comprehensive Mobility Aid Insurance
- Comprehensive Golf Buggy Insurance

Under these types of insurance, you get cover for:

- Loss or damage to your vehicle
- Third party liability
- Up to 14 included benefits
- Up to 3 optional benefits

The type of cover that you have chosen will be shown on your Certificate of Insurance.

Summary of your cover

The table below provides a brief summary of the cover we give you. For full details about that cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Comprehensive	Limit	 Car	 Motorcycle	 Mobility Aid	 Golf Buggy	Page
Your vehicle cover						
Loss or damage to your vehicle	Up to the sum insured shown on your Certificate of Insurance					26
Third party liability cover						
Third party liability	Up to \$20,000,000					27
Included benefits						
Baby capsules and child seats	Up to \$500					29
Changing your vehicle	14 days					30
Choice of repairer	Included					30
Driver fatality	\$7500					31
Emergency repairs	Up to \$500					31
Hire car after theft	Up to \$75 per day, for up to 21 days					31
Hire car after an incident where another driver is entirely responsible	Up to \$75 per day while you can't use your vehicle					32
Keys and locks	Up to \$750					34
Lifetime repair guarantee	RACQ Insurance selected repairer					34
New vehicle replacement	Up to 2 years					35
Personal property	Up to \$500					36
Salvage rights	Veteran, vintage, classic or historic vehicles					36

Towing and storage	Up to 30 days of storage	✓	✓	✓	✓	37
Trailer or caravan damage	Up to \$750	✓	✗	✗	✗	37
Optional benefits						
Excess free windscreen	One excess free claim for window glass	✓	✗	✗	✗	38
Hire car after an incident	Up to \$75 per day, for up to 21 days	✓	✗	✗	✗	38
No claim discount protection	One at fault claim protection	✓	✗	✗	✗	39

Your Cover

Your vehicle cover

Loss or damage to your vehicle

Included for Comprehensive:



Car



Motorcycle



Mobility Aid



Golf Buggy

You are covered for:



Loss or damage to your vehicle that is caused by an incident, for example:

- your vehicle is involved in a collision with another vehicle,
- your vehicle catches fire,
- someone steals your vehicle, or
- your vehicle is damaged by a storm, hail or flood.

Limit:



Up to the sum insured shown on your Certificate of Insurance.

You are not covered for:



Loss or damage to the tyres on your vehicle from applying your brakes.



Loss or damage caused by:

- birds, animals or insects biting, chewing, scratching or soiling your vehicle,
- structural failure or mechanical, electrical or electronic breakdown or failure, or
- wear, tear, corrosion, rust or deterioration.



Gradual loss or damage to exterior paintwork caused by rain, sand or water.



The cost to fix previous repairs because of poor workmanship, unless they are covered by the 'Lifetime repair guarantee' included benefit on page 34.



Any indirect loss resulting from loss or damage to your vehicle including, but not limited to:

- financial loss or damage, for example:
 - you can't use your vehicle and have to arrange alternative transport,
 - you can't get to your place of work,
 - you experience a reduction in your vehicle's value after it has been repaired, or
 - any claim for loss of profit,
- any inconvenience or other non-financial loss of any kind, for example:
 - loss of enjoyment from not being able to use your vehicle.

However, this exclusion does not stop you from making a claim for any included benefit or optional benefit you may be entitled to – see pages 29-39.



The general exclusions shown on pages 70-73.

What is an incident?



An incident is an event which a person would not reasonably expect or intend.

What is the sum insured?



The sum insured is the amount that we agree to insure your vehicle, caravan or trailer and its components for.

The sum insured will be either the market value or agreed value.

This is shown on your Certificate of Insurance.

The sum insured includes all relevant statutory charges, GST and taxes.

Third party liability cover

Third party liability cover protects you if someone makes a claim against you or sues you for loss or damage to their property as a result of an incident which is caused by the use of your vehicle. For example, you drive into the rear of another vehicle causing damage to that vehicle, which you are legally responsible for.

It also protects you if someone makes a claim against you or sues you for death or bodily injury as a result of an incident which is caused by the use of your vehicle, which you are legally responsible for. This is included if such a claim isn't covered by your Compulsory Third Party insurance or other statutory scheme.

Compulsory Third Party (CTP) insurance



The third party liability cover you have under your policy is not the same as the CTP insurance that you must get when you register your vehicle. Contact us for more details about CTP insurance.

The general exclusions shown on pages 70-73 apply to all areas of this section.

Third party liability

Included for Comprehensive:



Car



Motorcycle



Mobility Aid



Golf Buggy

You are covered for:



Your legal liability to pay compensation to someone else for loss or damage to their property or for death or bodily injury which results from an incident which is directly caused by:

- the use of your vehicle,
- towing a trailer or caravan with your vehicle (including if the trailer or caravan detaches from your vehicle while it is moving),
- attaching or detaching a trailer or caravan to or from your vehicle,
- something falling from your vehicle or from a trailer or caravan being towed by your vehicle (but we don't pay for damage to the item that fell off), or
- loading or unloading items from your vehicle or a trailer or caravan attached to your vehicle (as long as you are on a public road or any public place at the time).



Your legal liability to pay compensation to someone else for loss or damage to their vehicle which results from an incident which is directly caused by:

- the loading or unloading from your vehicle,
- towing or carrying by your vehicle, or
- something accidentally coming off your vehicle while it is being towed or carried.

We provide this cover if your vehicle is a tow truck (or designed to winch on and carry up to 2 vehicles), you use it on a full time commercial basis to tow or carry vehicles, and it is registered and based in Queensland.



The same third party liability cover described above for any person driving your vehicle with your prior permission.



The same third party liability cover described above for:

- your employer, business partner or principal when:
 - you are driving your vehicle as their employee, business partner or agent,
 - they are driving your vehicle as your employer, business partner or principal with your prior permission for a purpose connected with the business you and they are involved in, or
 - an employee of your business partner or principal has your permission to drive your vehicle for a purpose connected with the business you and they are involved in.



When someone else uses your vehicle, they must comply with all of the terms and conditions of your policy as if they were the policyholder.



The same third party liability cover described above is available for you if you borrow another registered vehicle, similar to your own, while your vehicle is not drivable.

We do not provide this cover for a borrowed vehicle if:

- you hire or own the borrowed vehicle, or
- an insurance policy in a name other than your own provides cover for your legal liability while using the vehicle (though if the other policy only partly covers the claim, we will cover you to the extent that you are not covered by the other policy).

Limit:



If your vehicle was being used to transport dangerous goods or was attached to or towing a vehicle used to transport dangerous goods, then we pay up to \$25,000 for each incident.

In all other cases, we pay up to \$20,000,000 for each incident.

If we exhaust the \$20,000,000 limit arising out of a single incident, your policy ends. We will notify you in writing of this.



The limits for third party liability include:

- compensation amounts,
- costs for legal representation or advice from lawyers appointed by us, and
- other legal costs you incur, as long as you get our approval before you incur them. We will approve all reasonable costs in a timely way.

The limits apply for each incident regardless of the number of claims which may result from that incident.

You are not covered for:



Legal liability for loss or damage to any vehicle or property that you or anyone covered by your policy owns or has a financial interest in.



Legal liability for which you or any other person are entitled to be indemnified or covered by a statutory scheme (or would have been entitled to if you had complied with your obligations under that scheme) including legal liability covered by CTP insurance.

- ⊗ Legal liability for death or bodily injury to:
 - anyone who is in charge or control of your vehicle, or
 - your family.
- ⊗ Legal liability which arises from the emission of exhaust gases or the use of any chemicals.
- ⊗ Legal liability that is caused by or contributed to by a defect in your vehicle.
- ⊗ Legal liability you accepted under a contract or agreement, unless you would be legally liable even if there was no contract or agreement.
- ⊗ Another person's interest in your vehicle unless that interest is shown on your Certificate of Insurance.
- ⊗ The general exclusions shown on pages 70-73.

Included benefits

We provide a range of included benefits as part of your policy. You don't need to pay more for these benefits – we include them as part of your cover.

Included benefits may or may not apply depending on the type of cover you have chosen. For example, 'New vehicle replacement' is included with 'Comprehensive Car Insurance', but not 'Comprehensive Motorcycle Insurance', 'Comprehensive Mobility Aid Insurance' or 'Comprehensive Golf Buggy Insurance'.

Making a claim for an included benefit

Unless we state otherwise in the benefit, you can only claim for included benefits if we accept your claim for an incident that causes loss or damage to your vehicle.

We pay for included benefits on top of any payment made for loss or damage to your vehicle or third party liability cover.

The general exclusions shown on pages 70-73 apply to all included benefits.

Baby capsules and child seats

Included for
Comprehensive:



You are covered for:

- ✔ The costs to replace baby capsules and child seats that are fitted to your vehicle and are damaged or stolen as the result of an incident.

Limit:

- ⌘ Up to \$500.

Changing your vehicle

Included for
Comprehensive:



Car



Motorcycle



Mobility Aid



Golf Buggy

You are covered for:



If you sell your vehicle and replace it with a similar vehicle during the period of insurance, we cover the replacement vehicle for 14 days from when you buy it as if it was the vehicle that is shown on your Certificate of Insurance as long as you:

- tell us within 14 days from when you buy it, and
- pay any additional premium that applies.

Cover under this benefit ends when we agree to cover your replacement vehicle under this policy or at the end of the 14 days, whichever is earlier.

Limit:



Up to the market value of the replacement vehicle.

Choice of repairer

Included for
Comprehensive:



Car



Motorcycle



Mobility Aid



Golf Buggy

You are covered for:



If we choose to repair your vehicle, then you can choose to have repairs completed by:

- an RACQ Insurance selected repairer (car and caravan only) - we have a network of selected repairers across Queensland that have agreed to abide by our strict standards for service and quality, or
- a repairer of your choice.

Limit:



Up to the amount we approve for the repairs.

We guarantee the repairs



If you use an RACQ Insurance selected repairer, we provide a lifetime guarantee for the repairs they complete on your vehicle – See page 34.

Driver fatality

Included for
Comprehensive:



You are covered for:



If your vehicle is involved in an incident that causes loss or damage to your vehicle, we will provide a payment if you or a listed driver are in control of your vehicle and is fatally injured solely and directly as the result of that incident.

Limit:



\$7,500 to the estate of the deceased.

Emergency repairs

Included for
Comprehensive:



You are covered for:



Emergency repairs that you have arranged to make your vehicle safe to operate and fit for its intended purpose after an incident. You do not need to consult us before arranging these emergency repairs.

Limit:



Up to \$500.

Hire car after theft

Included for
Comprehensive:



You are covered for:



If you are unable to use your vehicle because it has been stolen, we will pay for the costs for you to hire a car chosen by us to replace your vehicle.



If we are unable to arrange a hire car for you or a hire car does not suit your needs, we will pay for the costs for you to use an alternative mode of transport, such as taxis, rideshare or public transport.

Limit:








Up to \$75 per day for up to 21 days of hire or alternative mode of transport.



Coverage under this included benefit will end if:

- your vehicle is recovered after being stolen and returned to you without damage,
- your vehicle is repaired and ready to be collected by you,
- we settle and pay your claim as a total loss, or
- you exhaust the benefit limit.

You are not covered for:

-  If your vehicle is:
 - a veteran, vintage, classic or historic vehicle,
 - a motorhome or campervan, or
 - designed to carry 2.5 tonnes or more.
-  Loss or damage to any hire car or alternative mode of transport or legal liability which results from you using a hire car or alternative mode of transport.
-  Transport provided by any source other than a registered business (for example, we won't cover costs associated with borrowing a friend or family member's vehicle).
-  Ridesharing in a hire car organised by us. However, if you have told us that you rideshare in your vehicle and this is listed on your Certificate of Insurance you can hire a car to rideshare in and claim the costs for the hire, up to the limits of the benefit.
-  These costs:
 - running and incidental costs for the hire car or alternative mode of transport (for example, petrol, insurance and tolls),
 - any security that needs to be paid to the hire car company, or
 - any insurance excess that may apply to the hire car or alternative mode of transport.


Hire car after an incident where another driver is entirely responsible

Included for
Comprehensive:




Car

You are covered for:

-  If you are unable to use your vehicle due to it being involved in a collision with another vehicle, and the driver of another vehicle is entirely responsible, we will pay for the costs for you to hire a car chosen by us to replace your vehicle.

To assist us in confirming who is at fault, where reasonably practical you should collect and provide us with the following details:

 - the other driver's full name, phone number and residential address, and
 - the make, type and registration details of their vehicle.
-  If we are unable to arrange a hire car for you or a hire car does not suit your needs, we will pay for the costs for you to use an alternative mode of transport, such as taxis, rideshare or public transport.

Limit:







 Up to \$75 per day.



Coverage under this included benefit will end if:

- your vehicle is repaired and ready to be collected by you, or
- we settle and pay your claim as a total loss.

You are not covered for:

-  If your vehicle is unable to be used because it has been:
 - stolen (see the 'Hire car after theft' included benefit on page 31).
 - damaged while parked.
-  If your vehicle is:
 - a veteran, vintage, classic or historic vehicle,
 - a motorhome or campervan, or
 - designed to carry 2.5 tonnes or more.
-  Loss, damage or legal liability which results from you using a hire car or alternative mode of transport.
-  Transport provided by any source other than a registered business (for example, we won't cover costs associated with borrowing a friend's or family member's vehicle).
-  Ridesharing in a hire car organised by us. However, if you have told us that you rideshare in your vehicle and this is listed on your Certificate of Insurance you can hire a car to rideshare in and claim the costs for the hire, up to the limit of the benefit.
-  These costs:
 - running and incidental costs for the hire car or alternative mode of transport (for example, petrol, insurance and tolls),
 - any security that needs to be paid to the hire car company, or
 - any insurance excess that may apply to the hire car or alternative mode of transport.

Other hire car benefits

For vehicles on Comprehensive Car Insurance, you get a hire car:

- if your vehicle is stolen – see page 31, or
- your vehicle is involved in an incident where another driver is entirely responsible – see page 32.

To claim for a hire car after all other incidents, you may be eligible to add the optional benefit 'Hire car after an incident' to your policy – See page 38.

Keys and locks

Included for
Comprehensive:



You are covered for:



If the keys to your vehicle are stolen during the period of insurance, we pay the costs to replace and recode the keys and locks for your vehicle.



You can make a claim for this benefit on its own without making a claim for an incident that causes loss or damage to your vehicle.

Limit:



Up to \$750 after you pay any relevant excess. For example, if the cost to replace and recode your keys is \$1,500 and your excess is \$750, we will pay \$750 towards these costs.

You are not covered for:



Keys you lose or misplace.

Lifetime repair guarantee

Included for
Comprehensive:



You are covered for:



If we authorise your claim and you have the repairs completed by an RACQ Insurance selected repairer, we will guarantee the repairs to your vehicle and will pay to fix any faulty workmanship for as long as you or a member of your family own the vehicle.

Limit:



No limit applies.

You are not covered for:



If the repairs to your vehicle fail because of:

- wear, tear, saltwater or chemicals, or
- damage that is caused by your negligence after the repairs were completed.

New vehicle replacement

Included for
Comprehensive:



Car

You are covered for:



If an incident occurs that caused loss or damage to your vehicle we will replace your vehicle with a new one if:

- we decide your vehicle is a total loss,
- you purchased the vehicle as a new or demonstrator vehicle, and
- your vehicle is less than 2 years old at the time of the incident. We start counting the age of your vehicle from its original registration date or date of purchase, whichever is earlier.

If we replace your vehicle:

- we give you the vehicle and cover all on-road costs, and
- your policy continues (the new vehicle replaces the vehicle on your policy, and you don't need to pay any extra premium for the change).

Limit:



A new vehicle of the same make, model and specifications (but not colour) with the accessories and modifications which were on your vehicle.



If a new vehicle is not readily available or a financier with a security interest does not give us their written agreement to replace your vehicle, we will pay you the higher of:

- the sum insured shown on your Certificate of Insurance, or
- the amount you originally paid for your vehicle including the value of any accessories or modifications that were attached to, or inside your vehicle when the incident happened, excluding the cost of any extended warranties.



We deduct from the amount we pay you:

- any adjustments based on your Input Tax Credit (ITC) entitlements, and
- any relevant excess.

You are not covered for:



If your vehicle is:

- a motorhome or campervan, or
- designed to carry 2.5 tonnes or more.

Personal property

Included for
Comprehensive:



Car



Motorcycle

You are covered for:



- Loss or damage to personal property that belongs to you or an immediate relative that is:
- inside your vehicle when an incident occurs, and
 - damaged as a result of the incident.

If your vehicle is a motorcycle, we consider personal property to be inside your vehicle if it is in a locked pannier, on your person, or in a backpack, but only while you are riding the motorcycle.

Limit:



Up to \$500.

You are not covered for:



Theft of personal property from your vehicle or pannier.



Loss or damage to personal property as a result of theft of your vehicle.



Loss or damage to:

- jewellery and watches,
- cash, smartcards, gift cards, digital currency systems, cheques, travellers cheques, phone cards, tickets or documents able to be cashed or traded,
- credit, debit or any other type of financial transaction card, or
- stock in trade or any other property used in a business.

Salvage rights

Included for
Comprehensive:



Car

You are covered for:



If your vehicle is a veteran, vintage, classic or historic vehicle, or is a vehicle over 30 years of age, that is involved in an incident and we decide that it is a total loss, then you can choose to keep the vehicle at no cost.

Limit:



We will not deduct the salvage value from any amount we pay you.




You cannot keep the wreck until any financier removes their security interest from your vehicle.

Towing and storage

Included for Comprehensive:	 Car	 Motorcycle	 Mobility Aid	 Golf Buggy
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You are covered for:

-  If your vehicle is not drivable after an incident, we pay the costs to:
 - tow your vehicle from where the incident happened or from where your vehicle was recovered to the closest repairer or safe place, and
 - store your vehicle for up to 30 days.


Limit:

-  Up to \$100 each day for storage costs for up to 30 days of storage.



You are not covered for:

-  Any storage costs you incur before you make a claim with us.


Trailer or caravan damage

Included for Comprehensive:	 Car
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You are covered for:

-  Loss or damage to your box trailer or caravan caused by an incident while it is attached to your vehicle, or it is in your custody.
-  You can make a claim for this benefit on its own without making a claim for an incident that causes loss or damage to your vehicle.


Limit:

-  Up to \$750 after you pay any relevant excess.

You are not covered for:

-  Your box trailer or caravan is unregistered.
-  Any exclusions that apply to loss or damage to your vehicle also apply to loss or damage to your box trailer or caravan – see page 26.

More cover for your box trailer or caravan

 We automatically cover your box trailer or caravan for loss or damage up to \$750. However, you can insure it for more under our Caravan and Trailer Comprehensive Insurance – see pages 55-66 for more information.

Optional benefits

You can choose to add optional benefits to your policy. You will have to pay an additional premium for any optional benefit you select. We show any optional benefits we've agreed to cover on your Certificate of Insurance.

Making a claim for an optional benefit

You can only claim for optional benefits if we accept your claim for an incident that causes loss or damage to your vehicle.

We pay for optional benefits on top of any payment made for loss or damage to your vehicle or third party liability cover.

The general exclusions shown on pages 70-73 apply to all optional benefits.

Excess free windscreen

Optional for
Comprehensive:



Car

You are covered for:



If the 'Excess Free Windscreen' optional benefit is shown as ticked on your Certificate of Insurance, you won't have to pay an excess the first time you make a claim as long as:

- the incident occurs within the period of insurance,
- the claim is only for damage to your vehicle's windscreen, window glass or sunroof glass, and
- you have not already claimed for this benefit during the period of insurance.

Limit:



One glass repair or replacement in your period of insurance.

You are not covered for:



Damage to any other glass which forms part of your vehicle, for example a fixed glass roof panel.



Damage that doesn't extend through the entire thickness of the windscreen, window glass, or sunroof glass.

Hire car after an incident

Optional for
Comprehensive:



Car

You are covered for:



If the 'Hire car' optional benefit is shown as ticked on your Certificate of Insurance and you are unable to use your vehicle as the result of an incident, we will pay for the costs for you to hire a car chosen by us to replace your vehicle.



If we are unable to arrange a hire car for you or a hire car does not suit your needs, we will pay for the costs for you to use an alternative mode of transport, such as taxis, rideshare or public transport.

Limit:

Up to \$75 per day for up to 21 days of hire or alternative mode of transport.



Coverage under this optional benefit will end if:

- your vehicle is repaired and ready to be collected by you,
- we settle and pay your claim as a total loss, or
- you exhaust the benefit limit.

You are not covered for:

If your vehicle is unable to be used because it has been stolen (see the 'Hire car after theft' included benefit on page 31).



If your vehicle is:

- a veteran, vintage, classic or historic vehicle,
- a motorhome or campervan, or
- designed to carry 2.5 tonnes or more.



Loss, damage or legal liability which results from you using a hire car or alternative mode of transport.



Transport provided by any source other than a registered business (for example, we won't cover costs associated with borrowing a friend's or family member's vehicle).



Ridesharing in a hire car organised by us. However, if you have told us that you rideshare in your vehicle and this is listed on your Certificate of Insurance you can hire a car to rideshare in and claim the costs for the hire, up to the limit of the benefit.



These costs:

- running and incidental costs for the hire car or alternative mode of transport (for example, petrol, insurance and tolls),
- any security that needs to be paid to the hire car company, or
- any insurance excess that may apply to the hire car or alternative mode of transport.

No claim discount protection

Optional for
Comprehensive:



Car

You are covered for:

If you have a rating 1 and the 'No claim discount protection' optional benefit is shown as ticked on your Certificate of Insurance, we will not reduce your current no claim discount the first time you make an at fault claim during the period of insurance (see page 101 for details of how we calculate 'No claim discount' ratings).



An at fault claim is a claim involving your vehicle where the person in charge or control of your vehicle at the time of the incident is partially or entirely responsible for the incident.

Limit:

One at fault claim in your period of insurance.

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2.2

Fire, Theft and Third Party Liability Car Insurance

This section explains the cover you are provided with under the following:

- Fire, Theft and Third Party Liability Car Insurance









Under this type of insurance you are covered for:

- Fire, theft or attempted theft of your vehicle
- Third party liability
- 5 included benefits

The type of cover that you have chosen will be shown on your Certificate of Insurance.

Summary of your cover

The table below provides a brief summary of the cover we give you. For full details about that cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Coverage	Limit		Page
Your vehicle cover			
Fire or theft of your vehicle	Up to the sum insured shown on your Certificate of Insurance		43
Third party liability cover			
Third party liability	Up to \$20,000,000		44
Included benefits			
Choice of repairer	Included		46
Emergency repairs	Up to \$500		46
Lifetime repair guarantee	RACQ Insurance selected repairer		47
Towing and storage	Up to 30 days of storage		47
Uninsured third party driver	Up to the sum insured shown on your Certificate of Insurance or \$5,000 (whichever is lower)		47

Your vehicle cover

Fire or theft of your vehicle

You are covered for:

- ✔ Loss or damage to your vehicle which is caused by:
 - your vehicle catching on fire,
 - your vehicle being stolen, or
 - someone attempting to steal your vehicle.

Limit:

- 💰 Up to the sum insured shown on your Certificate of Insurance.

You are not covered for:

- ✘ Loss or damage to the tyres on your vehicle from applying your brakes.
 - ✘ Loss or damage caused by:
 - birds, animals or insects biting, chewing, scratching or soiling your vehicle,
 - structural failure or mechanical, electrical or electronic breakdown or failure, or
 - wear, tear, corrosion, rust or deterioration.
 - ✘ Gradual loss or damage to exterior paintwork caused by rain, sand or water.
 - ✘ The cost to fix previous repairs because of poor workmanship, unless they are covered by the 'Lifetime repair guarantee' included benefit on page 47.
 - ✘ Any indirect loss resulting from loss or damage to your vehicle including, but not limited to:
 - financial loss or damage, for example:
 - you can't use your vehicle and have to arrange alternative transport,
 - you can't get to your place of work,
 - you experience a reduction in your vehicle's value after it has been repaired, or
 - any claim for loss of profit,
 - any inconvenience or other non-financial loss of any kind, for example:
 - loss of enjoyment from not being able to use your vehicle.
- However, this exclusion does not stop you from making a claim for any included benefit or optional benefit you may be entitled to – see pages 46-47.
- ✘ The general exclusions shown on pages 70-73.

Third party liability cover

Third party liability cover protects you if someone makes a claim against you or sues you for loss or damage to their property as a result of an incident which is caused by the use of your vehicle. For example, you drive into the rear of another vehicle causing damage to that vehicle, which you are legally responsible for.

It also protects you if someone makes a claim against you or sues you for death or bodily injury as a result of an incident which is caused by the use of your vehicle, which you are legally responsible for. This is included if such a claim isn't covered by your Compulsory Third Party insurance or other statutory scheme.

Compulsory Third Party (CTP) Insurance



The third party liability cover you have under your policy is not the same as the CTP insurance that you must get when you register your vehicle. Contact us for more details about CTP insurance.

The general exclusions shown on pages 70-73 apply to all areas of this section.

Third party liability

You are covered for:



Your legal liability to pay compensation to someone else for loss or damage to their property or for death or bodily injury which results from an incident which is directly caused by:

- the use of your vehicle,
- towing a trailer or caravan with your vehicle (including if the trailer or caravan detaches from your vehicle while it is moving),
- attaching or detaching a trailer or caravan to or from your vehicle,
- something falling from your vehicle or from a trailer or caravan being towed by your vehicle (but we don't pay for damage to the item that fell off), or
- loading or unloading items from your vehicle or a trailer or caravan attached to your vehicle (as long as you are on a public road or any public place at the time).



Your legal liability to pay compensation to someone else for loss or damage to their vehicle which results from an incident which is directly caused by:

- the loading or unloading from your vehicle,
- towing or carrying by your vehicle, or
- something accidentally coming off your vehicle while it is being towed or carried.

We provide this cover if your vehicle is a tow truck (or designed to winch on and carry up to 2 vehicles), you use it on a full time commercial basis to tow or carry vehicles, and it is registered and based in Queensland.



The same third party liability cover described above for any person driving your vehicle with your prior permission.



The same third party liability cover described above for:

- your employer, business partner or principal when:
 - you are driving your vehicle as their employee, business partner or agent,
 - they are driving your vehicle as your employer, business partner or principal with your prior permission for a purpose connected with the business you and they are involved in, or
 - an employee of your business partner or principal has your permission to drive your vehicle for a purpose connected with the business you and they are involved in.



When someone else uses your vehicle, they must comply with all of the terms and conditions of your policy as if they were the policyholder.



The same third party liability cover described above for you if you borrow another registered vehicle, similar to your own, while your vehicle is not drivable.

We do not provide this cover for a borrowed vehicle if:

- you hire or own the borrowed vehicle, or
- an insurance policy in a name other than your own provides cover for your legal liability while using the vehicle (though if the other policy only partly covers the claim, we will cover you to the extent that you are not covered by the other policy).

Limit:



If your vehicle was being used to transport dangerous goods or was attached to or towing a vehicle used to transport dangerous goods, then we pay up to \$25,000 for each incident.

In all other cases, we pay up to \$20,000,000 for each incident.

If we exhaust the \$20,000,000 limit arising out of a single incident, your policy ends. We will notify you in writing of this.



The limits for third party liability include:

- compensation amounts,
- costs for legal representation or advice from lawyers appointed by us, and
- other legal costs you incur, as long as you get our approval before you incur them. We will approve all reasonable costs in a timely way.

The limits apply for each incident regardless of the number of claims which may result from that incident.

You are not covered for:



Legal liability for loss or damage to any vehicle or property that you or anyone covered by your policy owns or has a financial interest in.



Legal liability for which you or any other person are entitled to be indemnified or covered by a statutory scheme (or would have been entitled to if you had complied with your obligations under that scheme) including legal liability covered by CTP insurance.



Legal liability for death or bodily injury to:

- anyone who is in charge or control of your vehicle, or
- your family.



Legal liability which arises from the emission of exhaust gases or the use of any chemicals.



Legal liability that is caused by or contributed to by a defect in your vehicle.



Legal liability you accepted under a contract or agreement, unless you would be legally liable even if there was no contract or agreement.



Another person's interest in your vehicle unless that interest is shown on your Certificate of Insurance.



The general exclusions shown on pages 70-73.

Included benefits

We provide a range of included benefits as part of your policy. You don't need to pay more for these benefits – we include them as part of your cover.

Making a claim for an included benefit

Unless we state otherwise in the benefit, you can only claim for included benefits if we accept your claim for loss or damage to your vehicle caused by fire, theft or attempted theft. For example, if we pay for the damage to your vehicle as a result of a fire, we also pay up to \$500 for any urgent repairs you arranged without consulting us under the included benefit 'Emergency repairs'.

We pay for included benefits on top of any payment made for loss or damage to your vehicle or third party liability cover.

The general exclusions shown on pages 70-73 apply to all included benefits.

Choice of repairer

You are covered for:



If we choose to repair your vehicle, then you can choose to have repairs completed by:

- an RACQ Insurance selected repairer (car and caravan only) - we have a network of selected repairers across Queensland that have agreed to abide by our strict standards for service and quality, or
- a repairer of your choice.

Limit:



Up to the amount we approve for the repairs.

We guarantee the repairs



If you use an RACQ Insurance selected repairer, we provide a lifetime guarantee for the repairs they complete on your vehicle – See page 47.

Emergency repairs

You are covered for:



Emergency repairs that you have arranged to make your vehicle safe to operate and fit for its intended purpose after loss or damage to your vehicle caused by fire, theft or attempted theft. You do not need to consult us before arranging these emergency repairs.

Limit:



Up to \$500.

Lifetime repair guarantee

You are covered for:



If we authorise your claim and you have the repairs completed by an RACQ Insurance selected repairer, we will guarantee the repairs to your vehicle and will pay to fix any faulty workmanship for as long as you or a member of your family own the vehicle.

Limit:



No limit applies.

You are not covered for:



If the repairs to your vehicle fail because of:

- wear, tear, saltwater or chemicals, or
- damage that is caused by your negligence after the repairs were completed.

Towing and storage

You are covered for:



If your vehicle is not drivable after fire, theft or attempted theft of your vehicle, we pay the costs to:

- tow your vehicle from where the fire, theft or attempted theft happened or from where your vehicle was recovered to the closest repairer or safe place, and
- store your vehicle for up to 30 days.

Limit:



Up to \$100 each day for storage costs for up to 30 days of storage.

You are not covered for:



Any storage costs you incur before you make a claim with us.

Uninsured third party driver

You are covered for:



Loss or damage to your vehicle arising from an incident involving a driver of another vehicle if:

- the incident occurs during the period of insurance,
- we agree the other driver was entirely responsible for the incident, and
- we reasonably suspect the responsible driver did not have insurance to cover them for such loss or damage.

To assist us in confirming who is at fault and if the driver is uninsured, where reasonably practical you should provide the following details to us:

- the full name, phone number and residential address of the responsible driver, and
- the registration details of the other vehicle involved in the incident.

Limit:



Up to \$5,000 or the sum insured shown on your Certificate of Insurance (whichever is lower) to cover storage, repairs, recovery and towing.

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2.3

Third Party Liability Car Insurance

This section explains the cover you are provided with under the following:

- Third Party Liability Car Insurance




Under this type of insurance, you get cover for:

- Third party liability
- 1 included benefit

The type of cover that you have chosen will be shown on your Certificate of Insurance.

Summary of your cover

The table below provides a summary of the cover we give you. For full details about your cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Coverage	Limit		Page
Third party liability cover			
Third party liability	Up to \$20,000,000		51
Included benefit			
Uninsured third party driver	Up to the market value of your vehicle or \$5,000 (whichever is lower)		53

Third party liability cover

Third party liability cover protects you if someone makes a claim against you or sues you for loss or damage to their property as a result of an incident which is caused by the use of your vehicle. For example, you drive into the rear of another vehicle causing damage to that vehicle, which you are legally responsible for.

It also protects you if someone makes a claim against you or sues you for death or bodily injury as a result of an incident which is caused by the use of your vehicle, which you are legally responsible for. This is included if such a claim isn't covered by your Compulsory Third Party insurance or other statutory scheme.

Compulsory Third Party (CTP) Insurance



The third party liability cover you have under your policy is not the same as the CTP insurance that you must get when you register your vehicle. Contact us for more details about CTP insurance.

The general exclusions shown on pages 70-73 apply to all areas of this section.

Third party liability

You are covered for:



Your legal liability to pay compensation to someone else for loss or damage to their property or for death or bodily injury which results from an incident which is directly caused by:

- the use of your vehicle,
- towing a trailer or caravan with your vehicle (including if the trailer or caravan detaches from your vehicle while it is moving),
- attaching or detaching a trailer or caravan to or from your vehicle,
- something falling from your vehicle or from a trailer or caravan being towed by your vehicle (but we don't pay for damage to the item that fell off), or
- loading or unloading items from your vehicle or a trailer or caravan attached to your vehicle (as long as you are on a public road or any public place at the time).



Your legal liability to pay compensation to someone else for loss or damage to their vehicle which results from an incident which is directly caused by:

- the loading or unloading from your vehicle,
- towing or carrying by your vehicle, or
- something accidentally coming off your vehicle while it is being towed or carried.

We provide this cover if your vehicle is a tow truck (or designed to winch on and carry up to 2 vehicles), you use it on a full time commercial basis to tow or carry vehicles, and it is registered and based in Queensland.



The same third party liability cover described above for any person driving your vehicle with your prior permission.



The same third party liability cover described above for:

- your employer, business partner or principal when:
 - you are driving your vehicle as their employee, business partner or agent,
 - they are driving your vehicle as your employer, business partner or principal with your prior permission for a purpose connected with the business you and they are involved in, or
 - an employee of your business partner or principal has your permission to drive your vehicle for a purpose connected with the business you and they are involved in.



When someone else uses your vehicle, they must comply with all of the terms and conditions of your policy as if they were the policyholder.



The same third party liability cover described above for you if you borrow another registered vehicle, similar to your own, while your vehicle is not drivable.

We do not provide this cover for a borrowed vehicle if:

- you hire or own the borrowed vehicle, or
- an insurance policy in a name other than your own provides cover for your legal liability while using the vehicle (though if the other policy only partly covers the claim, we will cover you to the extent that you are not covered by the other policy).

Limit:



If your vehicle was being used to transport dangerous goods or was attached to or towing a vehicle used to transport dangerous goods, then we pay up to \$25,000 for each incident.

In all other cases, we pay up to \$20,000,000 for each incident.

If we exhaust the \$20,000,000 limit arising out of a single incident, your policy ends. We will notify you in writing of this.



The limits for third party liability include:

- compensation amounts,
- costs for legal representation or advice from lawyers appointed by us, and
- other legal costs you incur, as long as you get our approval before you incur them. We will approve all reasonable costs in a timely way.

The limits apply for each incident regardless of the number of claims which may result from that incident.

You are not covered for:



Legal liability for loss or damage to any vehicle or property that you or anyone covered by your policy owns or has a financial interest in.



Legal liability for which you or any other person are entitled to be indemnified or covered by a statutory scheme (or would have been entitled to if you had complied with your obligations under that scheme) including legal liability covered by CTP insurance.



Legal liability for death or bodily injury to:

- anyone who is in charge or control of your vehicle, or
- your family.





Legal liability which arises from the emission of exhaust gases or the use of any chemicals.



Legal liability that is caused by or contributed to by a defect in your vehicle.



Legal liability you accepted under a contract or agreement, unless you would be legally liable even if there was no contract or agreement.

-  Another person's interest in your vehicle unless that interest is shown on your Certificate of Insurance.
-  The general exclusions shown on pages 70-73.


Included benefit

We provide an included benefit as part of your policy. You don't need to pay more for this benefit – we include it as part of your cover.

The general exclusions shown on pages 70-73 apply to this included benefit.

Uninsured third party driver

You are covered for:

-  Loss or damage to your vehicle arising from an incident involving a driver of another vehicle if:
 - the incident occurs during the period of insurance,
 - we agree the other driver was entirely responsible for the incident, and
 - we reasonably suspect the responsible driver did not have insurance to cover them for such loss or damage.

To assist us in confirming who is at fault and if the driver is uninsured, you should provide the following details to us:

- the full name, phone number and residential address of the responsible driver, and
- the registration details of the other vehicle involved in the incident.

Limit:



Up to \$5,000 or your vehicle's market value (whichever is lower) to cover storage, repairs, recovery and towing.

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2.4

Caravan and Trailer Comprehensive Insurance

This section explains the cover you are provided with under the following:

- Comprehensive Caravan Insurance
- Comprehensive Trailer Insurance

Under these types of insurance, you get cover for:

- Loss or damage to your caravan or trailer
- Third party liability
- Up to 11 included benefits
- 1 optional benefit

The type of cover that you have chosen will be shown on your Certificate of Insurance.

Summary of your cover

The table below provides a summary of the cover we give you. For full details about your cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Comprehensive	Limit	 Caravan	 Trailer	Page
Your caravan or trailer cover				
Loss or damage to your caravan or trailer	Up to the sum insured shown on your Certificate of Insurance			57
Third party liability cover				
Third party liability	Up to \$20,000,000			58
Included benefits				
Changing your caravan or trailer	14 days			60
Choice of repairer	Included			60
Contents	Up to \$500			61
Emergency repairs	Up to \$500			62
Fatality	\$7,500			62
Ground transport costs	Up to \$500			63
Lifetime repair guarantee	RACQ Insurance selected repairers			63
Non-standard equipment	Up to \$500			64
Temporary accommodation	Up to \$100 a day, for up to 7 days			64
Towing and storage	Up to 30 days of storage			65
Valuables	Up to \$500			65
Optional benefit				
Increased contents cover	Up to your nominated value			66

Your caravan or trailer cover

Loss or damage to your caravan or trailer

Included for
Comprehensive:



Caravan



Trailer

Your Cover

You are covered for:



Loss or damage to your caravan or trailer that is caused by an incident, for example:

- your caravan or trailer is involved in a collision,
- your caravan or trailer catches fire,
- someone steals your caravan or trailer, or,
- your caravan or trailer is damaged by a storm, hail or flood.

Limit:



Up to the sum insured shown on your Certificate of Insurance.

You are not covered for:



Loss or damage to the tyres on your caravan or trailer from applying your brakes.



Loss or damage caused by:

- birds, animals or insects biting, chewing, scratching or soiling your caravan or trailer,
- structural failure or mechanical, electrical or electronic breakdown or failure, or
- wear, tear, corrosion, rust or deterioration.



Gradual loss or damage to exterior paintwork caused by rain, sand or water.



The cost to fix previous repairs because of poor workmanship unless they are covered under the 'Lifetime repair guarantee' included benefit on page 63.



Any indirect loss resulting from loss or damage to your caravan or trailer including, but not limited to:

- financial loss or damage, for example:
 - you can't use your caravan or trailer and have to arrange alternative transport for a holiday,
 - you experience a reduction in the value of your caravan or trailer after it has been repaired, or
 - any claim for loss of profit
- any inconvenience or other non-financial loss of any kind, for example:
 - loss of enjoyment from not being able to use your caravan or trailer.



Loss or damage to:

- external aerials or masts attached to your caravan or trailer, or
- an annexe that is more than 5 years old, unless it is made of metal or fibreglass.



Loss or damage caused by water or rain entering your caravan or trailer through an opening in the roof or walls including doors, windows, vents or skylights (but we do cover you if the opening was caused by a storm).



Loss or damage to your caravan or trailer caused by rot, mould, actions of light or atmospheric or climatic conditions including gradual damage caused by wind, rain or sand.



The general exclusions shown on pages 70-73.

Third party liability cover

Third Party liability cover protects you if someone makes a claim against you or sues you for loss or damage to their property or death or bodily injury as a result of an incident which is caused by the use of your caravan or trailer, which you are legally responsible for while its attached to any vehicle - you should check whether that's covered by the motor insurance policy for the vehicle which your caravan or trailer is attached to.

However, we do not cover any third party liability claim arising from incidents caused by the use of your caravan or trailer, which you are legally responsible for while its attached to any vehicle - you should check whether that's covered by the motor insurance policy for the vehicle which your caravan or trailer is attached to.

Third party liability

Included for
Comprehensive:



You are covered for:



Your legal liability to pay compensation to someone else for loss or damage to their property or for death or bodily injury which results from an incident which is directly caused by:

- the use of your caravan or trailer, or
- loading or unloading items from your caravan or trailer (as long as you are on a public road or any public place at the time).



The same third party liability cover described above for any person using your caravan or trailer with your prior permission.



When someone else uses your caravan or trailer, they must comply with all of the terms and conditions of your policy, as if they were the policyholder.

Limit:



If your caravan or trailer was being used to transport dangerous goods, then we will pay up to \$25,000 for each incident.

In all other cases, we will pay up to \$20,000,000 for each incident.

If we exhaust the \$20,000,000 limit arising out of a single incident, your policy ends. We will notify you in writing of this.













The limits for third party liability include:

- compensation amounts,
- costs for legal representation or advice from lawyers appointed by us, and
- other legal costs you incur, as long as you get our approval before you incur them. We will approve all reasonable costs in a timely way.

The limits apply for each incident regardless of the number of claims which may result from that incident.

You are not covered for:

-  Legal liability which arises from the use of your caravan or trailer while it is attached to any vehicle.
-  Legal liability for loss or damage to any property that you or anyone covered by your policy owns or has a financial interest in.
-  Legal liability for loss or damage caused by water entering your caravan or trailer through an opening in the roof or walls including doors, windows, vents or skylights (but we do cover you if the opening was caused by a storm).
-  Legal liability for death or bodily injury to:
 - anyone who is in charge or control of your caravan or trailer or of any vehicle that is towing your caravan or trailer, or
 - your family.
-  Legal liability which arises from the emission of exhaust gases or the use of any chemicals.
-  Legal liability that is caused by or contributed to by a defect in your caravan or trailer.
-  Legal liability for which you or any other person are entitled to be indemnified or covered by a statutory scheme (or would have been entitled to if you had complied with your obligations under that scheme) including legal liability covered by CTP insurance.
-  Legal liability you accepted under contract or agreement, unless you would be legally liable even if there was no contract or agreement.
-  Another person's interest in your caravan or trailer unless that interest is shown on your Certificate of Insurance.
-  The general exclusions shown on pages 70-73.

Included benefits

We provide a range of included benefits as part of your policy. You don't need to pay more for these benefits – we include them as part of your cover.

Included benefits may or may not apply depending on the type of cover you have chosen. For example, 'Contents' cover is included with Comprehensive Caravan Insurance, but not Comprehensive Trailer Insurance.

Making a claim for an included benefit

Unless we state otherwise in the benefit, you can only claim for included benefits if we accept your claim for an incident that causes loss or damage to your caravan or trailer.

We pay for included benefits on top of any payment made for loss or damage to your caravan or trailer, or third party liability cover.

The general exclusions shown on pages 70-73 apply to all included benefits.

Changing your caravan or trailer

Included for
Comprehensive:



You are covered for:



If you sell your caravan or trailer and replace it with a similar caravan or trailer during the period of insurance, we cover the replacement caravan or trailer for 14 days from when you buy it as if it was the caravan or trailer that is shown on your Certificate of Insurance as long as you:

- tell us within 14 days from when you buy it, and
- pay any additional premium that applies.

Cover under this benefit ends when we agree to cover your replacement caravan or trailer under this policy or at the end of 14 days, whichever is earlier.

Limit:



Up to the market value of the replacement caravan or trailer.

Choice of repairer

Included for
Comprehensive:



You are covered for:



If we choose to repair your caravan or trailer, then you can choose to have repairs completed by:

- an RACQ Insurance selected repairer (car and caravan only) - we have a network of selected repairers across Queensland that have agreed to abide by our strict standards for service and quality, or
- a repairer of your choice.

Limit:

Up to the amount we approve for the repairs.

We guarantee the repairs

If you use an RACQ Insurance selected repairer, we provide a lifetime guarantee for the repairs they complete on your caravan – See page 63.

Contents

Included for
Comprehensive:



Caravan

You are covered for:

Loss or damage to your contents inside your caravan, caused by an incident.

Limit:

Up to \$500.

Under the optional benefit 'Increased contents cover', you can insure your contents up to a value you nominate – See page 66.

You are not covered for:

The following items:

- cash, gift cards, cheques, travellers cheques, credit, any other type of financial transaction card, digital currency systems, stocks or shares relating to any business,
- mobile phones and their accessories,
- cut or uncut gems or stones, collections of any kind,
- pets, livestock or plants,
- musical instruments or sporting equipment including camping equipment, parachute, model craft, aircraft, hang gliders, watercraft, surfboards, surf skis, water skis, sailboards, paddle boards, wakeboards and their parts and accessories, or
- trailers, motor vehicles, motorcycles, bicycles, trail bikes, minibikes or their parts or accessories.



Anything that is covered under the included benefit 'Valuables' – see page 65.



Theft of your contents without signs of forced entry to your caravan.



Theft of your contents from an annexe, unless your annexe is made from metal or fibreglass and is securely locked.



Loss or damage to your contents caused by:

- storm, wind or flood if your contents are in the annexe at the time of the loss or damage,
- electrical current to lighting, heating devices, fuses or other electrical or electronic equipment,
- rot, mould, actions of light or atmospheric or climatic conditions including loss or damage caused by wind, rain or sand happening over an extended period of time, or
- water or rain entering through an opening in the roof or walls including doors, windows, vents or skylights (but we do cover you if the opening was caused by a storm).



Replacing contents that are not available or no longer made (but we do cash settle these items).



Loss or damage caused by wear, tear, corrosion, rust or deterioration.

Emergency repairs

Included for
Comprehensive:



Caravan

You are covered for:



Emergency repairs that you have arranged to make your caravan safe to operate and fit for its intended purpose after an incident. You do not need to consult us before arranging these emergency repairs.

Limit:



Up to \$500.

Fatality

Included for
Comprehensive:



Caravan

You are covered for:



If your caravan is unattached to a vehicle and involved in an incident that causes loss or damage to your caravan we will provide a payment if you or an immediate relative who was in control of your caravan is fatally injured solely and directly as the result of that incident.

Limit:



\$7,500 to the estate of the deceased.

Ground transport costs

Included for
Comprehensive:



You are covered for:



Ground transport costs to move your caravan or trailer to your home if the vehicle that was towing it is not drivable as a direct result of an incident.



You can make a claim for this benefit on its own without making a claim for an incident that causes loss or damage to your caravan or trailer.

Limit:



Up to \$500.

You are not covered for:



If you are within 100km of your home.



If the vehicle towing your caravan or trailer is not drivable as a result of structural failure or mechanical, electrical or electronic breakdown or failure.

Lifetime repair guarantee

Included for
Comprehensive:



You are covered for:



If we authorise your claim and you have the repairs completed by an RACQ Insurance selected repairer, we will guarantee the repairs to your caravan and will pay to fix any faulty workmanship for as long as you or a member of your family own the caravan.

Limit:



No limit applies.

You are not covered for:



If the repairs to your vehicle fail because of:

- wear, tear, saltwater or chemicals, or
- damage that is caused by your negligence after the repairs were completed.

Non-standard equipment

Included for
Comprehensive:



You are covered for:



Loss or damage to tools or accessories that:

- were attached to or located in your caravan when an incident happens, and
- were not fitted by the manufacturer as standard equipment.



You can make a claim for this benefit on its own without making a claim for an incident that involves loss or damage to your caravan.

Limit:



Up to \$500.

You are not covered for:



Any exclusions that apply to loss or damage to your caravan also apply to loss or damage under this included benefit – see page 57.

Temporary accommodation

Included for
Comprehensive:



You are covered for:



The cost for short term accommodation for you and your accompanying family if your caravan is unfit to live in as a result of loss or damage caused by an incident.

Limit:



Up to \$100 per day for up to 7 days of accommodation.


You are not covered for:



If you are within 100km of your home.

Towing and storage

Included for Comprehensive:

 Caravan	 Trailer
--	--

You are covered for:



- If you are unable to move or tow your caravan or trailer after an incident, we pay the costs to:
- tow your caravan or trailer from where the incident happened or from where your caravan or trailer was recovered to the closest repairer or safe place, and
 - store your caravan or trailer for up to 30 days.

Limit:



Up to \$100 each day for storage costs for up to 30 days of storage.


You are not covered for:



Any storage costs you incur before you make a claim with us.

Valuables

Included for Comprehensive:

 Caravan
--

You are covered for:



- Loss or damage to valuables, that are inside your caravan, caused by an incident if:
- they belong to you or your family who normally live with you, or
 - you are legally liable for the loss or damage.



Your valuables are:

- jewellery, watches, gold and silver articles,
- ornaments and display items,
- portable electronic equipment ,
- computer equipment including licensed software, and
- works of art.



You can make a claim for this benefit on its own without making a claim for an incident that involves loss or damage to your caravan.

Limit:









Up to \$500.

You are not covered for:



Mobile phones and their accessories.

-  Anything that is covered under the included benefit 'Contents' – see page 61.
-  Theft of valuables without signs of forced entry to your caravan.
-  Theft of valuables from an annexe, unless your annexe is made from metal or fibreglass and is securely locked.
-  Loss or damage to your valuables caused by:
 - storm, wind or flood if the valuables are in the annexe at the time of the loss or damage,
 - electrical current to lighting, heating devices, fuses or other electrical or electronic equipment,
 - actions of light or atmospheric or climatic conditions including loss or damage caused by wind, rain or sand happening over an extended period of time, or
 - water or rain entering through an opening in the roof or walls including doors, windows, vents or skylights (but we do cover you if the opening was caused by a storm).
-  Replacing valuables that are not available or no longer made (but we do cash settle these items).
-  Loss or damage caused by wear, tear, corrosion, rust or deterioration.

Optional benefit

You can choose to add this optional benefit to your policy. You will have to pay an additional premium if you select it. We show this optional benefit if we've agreed to cover it on your Certificate of Insurance.

Making a claim for an optional benefit

You can only claim for optional benefits if we accept your claim for an incident that causes loss or damage to your caravan.


The general exclusions shown on pages 70-73 apply to all optional benefits.

Increased contents cover



Optional for
Comprehensive:



You are covered for:

-  Within this optional benefit, you can increase the limit of the 'Contents' included benefit to an amount you nominate (see page 61 for more information on what we cover and what we consider contents to be).

Limit:

-  Up to the amount you nominate for your contents as shown on your Certificate of Insurance.
-  This amount is settled in addition to the limit amount under included benefit 'Contents'.

You are not covered for:

-  Any exclusions that apply to loss or damage to the 'Contents' included benefit also apply to loss or damage claimed under the 'Increased contents cover' – see page 61.

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3.

What your cover does not include

This section explains the general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover, and all types of cover. You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

General exclusions

It is important that anyone who uses, is in control of, or that drives or tows your vehicle or your caravan or trailer are aware of these general exclusions as they apply to them also. These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

We will not cover you for any loss or damage to your vehicle or your caravan or trailer or for any legal liability which is caused by or arises out of or in connection with any of the following

Deliberate acts

You are not covered for:



Deliberate or intentional acts by:

- you or anyone else who is in charge or control of your vehicle or your caravan or trailer,
- anyone who has your prior permission to use your vehicle or your caravan or trailer, or
- anyone who enters your caravan with the express or implied consent of you or anyone who is living in your caravan.

Disease

You are not covered for:



- Any disease, or fear or threat of any disease, that can be transmitted between living things:
- by any substance or agent, including any virus, bacteria, parasite or other organism, and
 - by any method, including by air or bodily fluid, or from or to any thing, whether solid object, liquid or gas.

Driver responsibilities

You are not covered for:



Incidents which occur when anyone in charge or control of your vehicle or your caravan or trailer:

- is under the influence of any alcohol or drug or both,
- has in their breath or blood an amount of alcohol or drug which is equal to or more than the limit allowed by law,
- refuses to take a legal test for alcohol or drugs,
- doesn't stay at the scene of the incident until the police arrive or as required by law (unless they had a reasonable cause),
- doesn't immediately comply with the requirements of public authorities,
- is not licensed to drive or tow your vehicle or your caravan or trailer,
- doesn't comply with any condition of their driver's licence or learner's permit, or
- doesn't comply with any relevant laws that apply where your vehicle is being driven or your caravan or trailer is being towed.

However, we do cover you if you can satisfy us that you did not know, and could not reasonably have known, that any of the above applied to the person who was in charge or control of your vehicle or your caravan or trailer and that person is not a policyholder.

Driving or using your vehicle

You are not covered for:

- ⊗ Your vehicle or your caravan or trailer being used outside Australia.
- ⊗ Your vehicle or your caravan or trailer being:
 - used for any purpose other than private, social, domestic or pleasure purposes. But we do cover you if your vehicle is being used for business purposes or ridesharing purposes if this is shown on your Certificate of Insurance,
 - part of someone's stock in trade,
 - used for a motor trade experiment, test, trial or demonstration,
 - hired or rented to someone,
 - used to carry or tow a heavier load or carry or accommodate more people than it is designed for or is allowed by law,
 - used in an unlawful way or for an unlawful purpose, or
 - used to carry or tow nuclear material or waste.
- ⊗ Your vehicle or your caravan or trailer being used to transport dangerous goods in any of these circumstances:
 - the vehicle, caravan or trailer, or driver is required by law to be licensed to transport them,
 - the transportation of the dangerous goods does not comply with any relevant laws, or
 - the dangerous goods are in a container with a capacity of more than 500L or which contains more than 500kg of dangerous goods.
- ⊗ Your vehicle being:
 - used to carry paying passengers (but we do cover you if you have advised us that your vehicle is being used for ridesharing and this is shown on your Certificate of Insurance, or you are carrying passengers as part of a private car pooling arrangement), or
 - tested 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.

Electronic data and computers

You are not covered for:

- ⊗ A computer program or electronic system failing to process any form of data including day or date functions properly and accurately.

However if you have Comprehensive Car Insurance or Fire, Theft and Third Party Liability Car Insurance and any computer equipment or processor that forms part of your vehicle fails to process day or date functions properly and accurately and as a result, accidental damage occurs to your vehicle, we will pay for the damage (subject to the other terms of your policy), but we won't pay for:

 - damage to the computer equipment itself,
 - damage to the processor itself or any item containing the processor, or
 - the cost of repairing or modifying any computer equipment or processor so that functions relating to days or dates are properly and accurately processed.

Fines

You are not covered for:

- ⊗ Any fines or penalties for which you are liable.

Further loss or damage

You are not covered for:

- ⊗ Further loss or damage to your vehicle or your caravan or trailer if you (or anyone who is in charge or control of your vehicle or your caravan or trailer) don't do everything you reasonably can do to limit and prevent further loss or damage to your vehicle or your caravan or trailer. For example, you continue to drive or tow your vehicle or your caravan or trailer after it is damaged, shows signs of mechanical problems or becomes unsafe or unroadworthy.
- ⊗ Any loss or damaged caused by or related to wear and tear.

Gradual deterioration and mould

You are not covered for:

- ⊗ Corrosion, gradual deterioration, mould, rot or rust. However we will cover mould damage to your vehicle or your caravan or trailer that happens within 21 days of loss or damage caused by and directly attributable to flood, storm, storm surge, tsunami or water runoff covered by the policy.

Non-compliant gas

You are not covered for:

- ⊗ A gas bottle or system which does not comply with the law.

Pollution

You are not covered for:

- ⊗ Pollution, pollutants, contamination including the escape, release or discharge of any fuels, oils, lubricants, wastes or the use of any chemical.

Radioactivity

You are not covered for:

- ⊗ The use, existence or escape of nuclear weapons material.
- ⊗ Radiation or radioactive contamination from nuclear fuel, nuclear waste or the action of nuclear fission.

Repossession and confiscation

You are not covered for:

- ⊗ Your vehicle or your caravan or trailer being lawfully confiscated, nationalised or requisitioned.
- ⊗ Your vehicle or your caravan or trailer being repossessed by someone who hired or leased it to you or who has a security interest in your vehicle or your caravan or trailer.

Safety and security

You are not covered for:

- ⊗ Your vehicle or your caravan or trailer being used in an unroadworthy or unsafe condition or towing or being towed by a vehicle in an unroadworthy or unsafe condition.
- ⊗ If you or someone who is in charge or control of your vehicle or your caravan or trailer doesn't take reasonable precautions to keep your vehicle or your caravan or trailer safe and secure, and protect it from loss or damage. For example, leaving keys in your vehicle while it is unattended.

Terrorism or war

You are not covered for:

- ⊗ An act of terrorism which involves biological, chemical or nuclear weapons or devices.
- ⊗ Germ, disease, pollution or contamination caused by or in connection with an act of terrorism.
- ⊗ War or other acts of foreign enemy (whether war is declared or not), revolution or other civil disturbances.

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4.

What you are responsible for

This section explains the responsibilities you have, and conditions that apply to your policy.

It is important for you to know about these responsibilities and conditions.

If you don't comply with any condition or term of your policy, it may affect whether we pay your claim.

General conditions

What you should tell us and why

When you become a member with RACQ and take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policy holders (or named drivers) to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

Changes to your circumstances

You must tell us as soon as possible if:

- You or any person who drives or is in control of your vehicle, caravan or trailer has had any loss of licence, cancellation, disqualification, suspension of licence, amended licence conditions or Good Driver Behaviour period imposed.
- You or any person who drives or is in control of your vehicle, caravan or trailer has been convicted of any criminal offence.
- You have had any insurance policy refused, cancelled, or voided.
- Any details on your certificate of insurance are no longer accurate and complete including where:
 - You have changed your vehicle, caravan, or trailer.
 - You move home or change the location of where you keep your vehicle, caravan, or trailer.
 - You changed the way in which you use your vehicle, caravan, or trailer whether it is for private, business or ridesharing.
 - Your vehicle, caravan, or trailer is deregistered or becomes unregistered.
 - You made any changes or modifications to your vehicle, caravan, or trailer.
 - Another driver is now the primary driver of the vehicle or the listed drivers have changed.
 - The vehicle, caravan or trailer year or registration number is incorrect or has changed.

If any of these changes occur, this may affect the premium and excesses applied to your policy.

If you would like to know more about how this might affect you, please contact us by:



Calling us on
13 19 05



Visiting us online
<https://www.racq.com/support/faqs>

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Your premium

Your premium is the amount you pay for the cover we give you under your policy. It includes any government statutory charges, levies, duties, GST or other taxes that may apply.

For more information about how your premium is calculated and discounts which may apply, review the 'Premium & discount guide' section of the PDS on page 97.

Paying your premium

If you want to pay your annual premium by monthly instalments, you can ask us to deduct monthly payments from your account or credit card with a bank, credit union or building society. There is a higher premium if you choose to pay in monthly instalments, rather than annually. The additional premium may be referred to as a fee in other policy documents.

Your Certificate of Insurance shows your premium amount and whether you are paying annually in advance or by monthly instalments if you choose the Pay by the Month option.

If you are paying:

- annually, then you must pay by the due date, or
- by monthly instalments, then you must make sure that you have enough money in your account to cover each instalment on your payment date.

Automatic Renewal of premium payment

If you have an automatic renewal arrangement, we will automatically renew your cover and that means your monthly payments will also continue.

If you don't pay your premium

If you are paying your premium annually in advance and you don't pay the full amount by the due date shown on your Certificate of Insurance, then your policy won't be valid and you won't be covered. In that case, you need to reapply for cover.

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

If, after the first instalment is paid, any following instalment is overdue for one month, we may immediately cancel your policy. If we cancel your policy, we will send a letter to your last known address which tells you the reason why and when we cancelled your policy.

Changing your premium in our renewal offer

If you make a claim after we send you an offer to renew your policy but before the renewal date, then we may need to increase the premium in our renewal offer.

When we deduct your payments for Pay by the Month

Once you give us your account or credit card details, we deduct your:

- first payment approximately 14 days after your policy starts, and
- second and following payments on your monthly payment date.

Depending on your payment date, we may deduct 2 payments in a month. For example, if your payment date is the 31st of each month, then we'll deduct your November instalment on 1 December (as November only has 30 days) and deduct your December instalment on 31st December.

If your payment date falls on a non-business day in Sydney or Melbourne (e.g. a weekend or public holiday), then your financial institution won't process the payment request until the next business day. If you're not sure when the debit will be processed to your account, you should contact your financial institution.

Cancelling or deferring payments for Pay by the Month

You may ask us to cancel your direct debit authority or to defer an individual payment by:



Calling us on
13 1905; or



Writing to us at
Reply Paid 4
RACQ Insurance - Pay by the Month
Springwood QLD 4127.

For us to process your request in time, we must receive it at least 14 days before your next payment date.

Conditions for Pay by the Month

The following terms and conditions apply when you choose to pay your premium through the Pay by the Month option:

- If you make any changes to your policy which affect your premium, then we may increase or decrease your payment amount in line with your new premium. You may need to make an additional payment.
- If your premium changes when we offer to renew your policy, then we may increase or decrease your payment amount in line with your new premium.
- When you pay the first instalment, your insurance cover starts from the first day of the period of insurance shown on your Certificate of Insurance.
- If you have an automatic renewal arrangement, we will continue to deduct payments from your account or credit card until you tell us that you want to cancel or change that arrangement.
- If your financial institution rejects a payment request, we will either try to debit the payment from your account again or contact you to arrange another way to pay it. The date of our second payment request is fixed and can't be changed.
- If another payment falls due after your financial institution rejects a payment request but before you pay the missed instalment, we may deduct 2 instalments on your next payment date.
- We may cancel the direct debit arrangement if your financial institution rejects:
 - 1 payment request from a credit card account, or
 - 3 or more payment requests from any other type of account.
- If your bank account details change, you need to tell us at least 7 days before your next payment date.
- If your credit card details change, you must tell us at least 7 days before your next payment date.

How to apply for Pay by the Month



If you would like to pay your premium by monthly instalments that are deducted from your account, call us on 13 1905 or visit an RACQ store.

Managing or changing your policy

Changes that you ask for

You may ask us to make a change to your policy. If you do that, then we may charge you an additional premium. The change or addition only takes place when:

- we confirm it in writing to you or show it on a new Certificate of Insurance, and
- you pay any additional premium that applies.

If you don't pay any additional premium in full within 14 days, we will reduce your period of insurance in line with the premium you paid before you made the change to your policy.

Waiver

A condition of your policy is only waived if we agree to alter your contract in writing.

Renewing your policy

We may offer to renew your current policy. If we do, we will send you a renewal Certificate of Insurance before your policy expires. You are responsible for checking the details that apply for the new insurance period and advise us of any changes. Please ensure you check the amount of your sum insured on your renewal to see if your level of cover is still right for you.

If you have an automatic renewal arrangement, we will automatically renew your cover and that means your monthly payments will also continue during the next period of insurance. If the information in your renewal is correct and you wish to continue with your automatic renewal arrangement then you have nothing else to do, we will continue to deduct the renewal premium from your account or credit card.

If you do not have an automatic renewal arrangement, you will receive information from us in your renewal outlining how to accept your renewal offer should you wish to do so.

If we decide not to renew your policy, we will provide you with notice of this decision prior to your current policy expiring.

Receiving your documents and notices

If you agree, we may send you your policy documents and notices electronically. We will continue to provide these documents and notices electronically until you tell us otherwise. Each electronic communication will be deemed to be received by you at the time it leaves our information system, unless we receive a failure to deliver notification. You are responsible for making sure your email address is up to date.

Please contact us if you need to update your email address.

Cancelling your policy

Cancellation by you

You may cancel your policy at any time, including during the cooling off period. If you want to cancel your policy (or cancel the cover under your policy for a vehicle, caravan or trailer shown on your Certificate of Insurance) you need to call us or tell us in writing. The cancellation will take effect from:

- the date we receive your request, or
- another date you request, if we agree to that date.

Cancellation by us

We can only cancel your policy when we are legally allowed to. We will provide you notice in writing with our reasoning prior to the cancellation.

Premium refunds when a policy is cancelled outside the cooling off period

Annual premiums

If a policy (or cover under your policy for a vehicle, caravan or trailer shown on your Certificate of Insurance) is cancelled, we will refund the portion of your annual premium which relates to the remaining period of insurance. If the refund amount is less than \$10, we will not provide the refund.

Monthly instalment premiums

If you are paying your premium by monthly instalments, we will refund the portion of your most recent monthly instalment which relates to the period between your cancellation date, and the date on which cover related to your most recent instalment was due to expire. If your most recent instalment does not cover the entire period up to your cancellation date, we will deduct an amount from your nominated account to reflect the period up to your cancellation date. If the refund amount is less than \$10, we will not provide the refund. If any amount you owe us is less than \$10, you do not need to pay that amount.

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5.

What you need to know about claiming

This section explains what happens when you need to claim on your policy and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, how we settle your claim, and what excesses may apply to your claim.

Making a claim

If you need to make a claim on your policy, there are certain steps you are required to take and responsibilities that you have so we can manage your claim and make a stressful time as easy as we can for you.

How to lodge your claim



Lodge your claim online at racq.com/insurance



Call us on 13 7202



Visit any RACQ store during business hours

We can help you 24 hours a day, every day.

Incident	Lodge	Assess	Settle
<ul style="list-style-type: none"> • Check you and your passengers are safe. • Check your vehicle or your caravan or trailer is in a safe position. • Notify emergency services if needed. • Exchange contact and licence details with the other drivers. • Make a note of the registration and vehicle type of other vehicles. • Take photos of any damage to your vehicle or your caravan, or trailer and the other vehicles involved in the incident. 	<ul style="list-style-type: none"> • Contact us as soon as you can. • Put together a list of and keep proof of any out of pocket expenses. • Send us any documents we require. • Let us know if you need help with a hire car. 	<ul style="list-style-type: none"> • We will explain the process. • You may have to take your vehicle or your caravan or trailer to a repairer for them to inspect the damage. • We will assess any damage and quotes for repair. • We will review liability for the incident. • We will accept your claim if it fits within the terms and conditions of your policy. • If we decline your claim, we will provide a clear explanation of why your claim isn't covered. 	<ul style="list-style-type: none"> • We will let you know the outcome of our assessment. • You will need to pay any excesses that apply. • We will make payment or authorise any repairs.

Claim responsibilities

You must co-operate with us fully, even if we have already paid your claim.

This includes:

- giving us any information, written statements, evidence and help we may need to defend, prosecute or investigate your claim or recover from someone else we consider responsible for the incident,
- providing proof that you owned the property being claimed for, if requested. For example, receipts, invoices, photographs, valuations, warranties or logbooks,
- immediately sending us any communications you receive about the incident. This includes telling us about any email, letter of demand, claim, pending court proceedings or offers of settlement,
- assisting and attending interviews with our representatives. For example, solicitors, investigators or loss assessors,
- attending court to give evidence,
- asserting rights against any person nominated by us,
- telling us about any impending prosecutions or inquest,
- telling us if there is another insurance policy that may cover the loss or damage,
- any other responsibility highlighted in the 'when an incident occurs', 'lodging and assessing your claim', or 'settling your claim' sections.

When an incident occurs



What you need to do

- Check you and your passengers are safe and that your vehicle or your caravan or trailer is in a safe position.
- Contact the emergency services if you are in danger.

You must:

- contact the police if a criminal act has caused loss or damage to your vehicle or your caravan or trailer. For example, if someone has stolen, attempted to steal or maliciously damaged your vehicle or your caravan or trailer. Keep a record of where you made the report, the police officer's name and the incident number,
- do everything you reasonably can to limit the loss or damage and prevent more loss or damage, and
- get the following details where reasonably practical:
 - the full name, phone number and residential address for each person involved in the incident,
 - the registration details of any other vehicle that was involved in the incident, and
 - photos of any damage to your vehicle or your caravan or trailer and the other vehicles involved in the incident.



What we will do

We will:

- assist with arranging towing or emergency repairs if you need help.



What you must not do

You must not:

- admit fault to any other party involved, agree to repair anyone else's property or negotiate, pay or settle a claim with anyone,
- leave your vehicle or your caravan or trailer unattended if it is likely to cause further loss or damage,
- drive or tow your vehicle or your caravan or trailer after it is damaged, shows signs of major mechanical problems or becomes unsafe or unroadworthy – if you do, then we won't cover you for any further damage to your vehicle or your caravan,
- throw out damaged property unless we tell you to, or
- do any repairs or authorise anyone to do repairs (except emergency repairs as per the included benefit 'Emergency repairs'. See pages 31, 46 or 62 depending on the type of cover you have selected).

Lodging and assessing your claim



What you need to do

You must:

- tell us about the incident and make a claim as soon as possible,
- if a police report has been completed, tell us the incident number, where you made the report and the officer's name,
- take your vehicle or your caravan or trailer for assessment if required,
- tell us about and send us a copy of any notice, letter, claim writ or summons against you relating to the incident as soon as possible after you receive it, and
- provide any additional information we request in a timely manner.



What we will do

We will:

- tell you what you need to do to help us process your claim,
- provide you with the names of any RACQ Insurance selected repairers in your area and tell you how to get your vehicle or your caravan or trailer assessed,
- review who is at fault and make any further enquiries to determine who is at fault if required,
- assess the damage and any repair quotes, and
- accept your claim if it meets the terms and conditions of your policy, or decline your claim and provide you with a clear explanation for our decision.



What you must not do

You must not:

- give false or misleading information.

If you are making a claim you must not give us false or misleading information. If you make a false or fraudulent claim under your policy, we can reduce the amount we pay you, refuse to pay your claim, and may also cancel your policy as allowed by law.

If any other person makes a false or fraudulent claim under your policy, we may reduce the amount we pay them or refuse to pay their claim.

Settling your claim

To determine the most appropriate way to settle your claim, we consider factors such as the terms and conditions of your policy, safety, timeliness, cost, and any legal obligations.

Your claim will be settled in one or more of the following ways:

- ① Repair your vehicle or your caravan or trailer.
- ② Pay you the cost to repair your vehicle or your caravan or trailer.
- ③ Pay your claim as a total loss.
- ④ Pay your third party legal liability claim.

① Repairing your vehicle or your caravan or trailer

To repair your vehicle or your caravan or trailer, you can choose to have repairs completed by:

- an RACQ Insurance selected repairer (car and caravan only), or
- a repairer of your choice, under included benefit 'Choice of repairer' – see page 30, 46 or 60 depending on the type of cover you have selected.

The RACQ Insurance selected repairers are a network of repairers across Queensland that deliver quick service and quality work and have agreed to abide by our strict standards for service and quality.

If your vehicle or your caravan is repaired using an RACQ Insurance selected repairer, we will guarantee the repairs under the included benefit 'Lifetime repair guarantee' - see pages 34, 47 or 63 depending on the type of cover you have selected.

② Paying you the cost to repair your vehicle or your caravan or trailer

Pay you the cost to repair your vehicle or your caravan or trailer, as assessed by us based on a fair and reasonable market rate, less the excesses and any adjustments we make based on ITCs which you may have been entitled to had you made the acquisition. We provide the information about how we assess the cost to repair your vehicle or your caravan or trailer to you.

③ Paying your claim as a total loss

Your vehicle or your caravan or trailer may be deemed to be a total loss if it has been stolen and not recovered, or if it is uneconomical or unsafe to repair.

The decision to pay your claim as a total loss is dependent on the type of cover you have, and the sum insured on your Certificate of Insurance, we will:

- pay you the market value,
- pay you the agreed value shown on your Certificate of Insurance, or
- settle your claim under the included benefit 'New vehicle replacement' if you have Comprehensive Car Insurance and are eligible for the benefit – see page 35.

Any total loss payment will be less any:

- unpaid premiums for the remainder of the period of insurance,
- excesses that apply to your claim, and
- adjustments we make based on your Input Tax Credit entitlements.

If you were paying by annual premium, we don't refund any premium you've already paid us.

We do not refund any on road costs you have incurred, including your vehicle's or your caravan or trailer's registration.

We pay any financier of your vehicle or your caravan or trailer the outstanding debt you owe under any finance agreement or loan first, and any remaining balance will be paid to you. The terms and conditions of your policy apply to a financier the same way they apply to you.

Your vehicle or your caravan or trailer becomes our property and we are entitled to its salvage value (however under the included benefit 'Salvage rights', we may pass those rights to you – see page 36).

Your policy ends when we tell you that we have decided to pay your claim as a total loss. However, if we settle your claim under the included benefit 'New vehicle replacement', your policy will continue – see page 35.

④ Settling your third party legal liability claim

If you cause loss or damage to property or death or bodily injury to someone else that you may be liable for we will:

- obtain information surrounding the incident to understand what happened. For example, contact witnesses to get their statements,
- review the information to assess if you are entirely or partially responsible for the incident,
- require you to pay any excesses that apply to the claim before we settle, and
- settle the claim of the other person, either directly to them or their insurer if the claim is valid.

We will, as necessary to defend a legal liability claim:

- represent you or any person that is entitled to be covered under your policy at an inquest, official enquiry and in court proceedings about any incident covered by your policy,
- appoint a lawyer to advise or represent you, or
- take over the matter and defend or settle any claim in your name or the name of any person entitled to be covered under your policy. We will determine how to defend or settle your claim.

If we exhaust the \$20,000,000 limit arising out of a single incident, your policy ends. If this occurs, we will notify you in writing.

Types of excesses

Your excess is the amount you pay towards the cost of each claim you make. Your Certificate of Insurance shows the type, and amount of excesses that apply to your policy. More than one excess may apply to a single claim.

Paying your excess

If you make a claim, we will let you know:

- which excesses apply and how much they are,
- when and how to pay any excesses, and
- who to pay any excesses to – we may ask you to pay an excess to us or a third party on our behalf. For example, a repairer or supplier when you pick up your vehicle or your caravan or trailer.

In some cases, we may deduct any excess from the amount we pay you.

Type of excess that may apply		Motor Vehicle	Caravan or Trailer
Basic excess	Applies to all claims	✓	✓
Additional excess	Must be paid on top of the basic excess if they apply to your claim	✓	✓
Age excess		✓	✗
Age excess - unlisted driver		✓	✗
Inexperienced driver excess		✓	✗
Listed driver excess		✓	✗

Types of excesses that may apply

Basic excess

Your basic excess applies to all claims.

If you have a Comprehensive Car Insurance policy, you may be able to reduce your premium by choosing a higher voluntary basic excess. Contact us to find out whether you can do that.

Additional excess

An additional excess may apply in some situations or based on the type or specifications of your vehicle, or your caravan or trailer.

Age excess

An age excess applies if an incident happens and the driver of your vehicle is under 25 years old and a listed driver shown on your Certificate of Insurance .

If the driver is under 25 years old and not listed on your Certificate of Insurance then you will need to pay the age excess - unlisted driver, which is double the relevant age excess.

This excess is in addition to any other excesses that apply.

Inexperienced driver excess

An inexperienced driver excess applies if an incident happens and the driver of your vehicle is 25 years old or over and has not held a full or open Australian driver's licence for the preceding 2 consecutive years.

This excess is in addition to any other excesses that apply.

Listed driver excess

A listed driver excess may apply to a listed driver that is shown on your Certificate of Insurance. Any excess amount is shown beside the relevant driver's name.

You pay that excess if that person was driving or in charge of your vehicle when the incident happened.

This excess is in addition to any other excesses that apply.

Some excesses do not apply



The age excesses and inexperienced driver excess do not apply if an incident happens and the driver of your vehicle:

- holds a current learner's licence, and
- is using your vehicle to get supervised on-road driving experience, and
- the supervisor holds a current and appropriate class of licence in line with the law and the relevant road transport authority.

These excesses also do not apply if the driver of your vehicle:

- is using your vehicle to road test it after they service or repair it and they work for a business that offers motor vehicle repairs or services motor vehicles for the public on a full time commercial basis.

When you don't need to pay any excess

You don't need to pay any excess if we agree someone else is entirely responsible for the incident.

To assist us in confirming who is entirely responsible, you should collect and provide us with the following details:

- the other driver's full name, phone number and residential address, and
- the make, type and registration details of their vehicle (if another vehicle was involved).

Reimbursing your excess

If you have paid your excess and we later determine someone else is entirely responsible for the incident, we will reimburse your excess.

Claims that are less than your excess

We won't proceed with your claim if the total amount you are claiming is less than the excesses that apply to your claim.

Other claim considerations

Parts we use to repair your vehicle or your caravan or trailer

When we assess any damage to your vehicle or your caravan or trailer, we authorise the use of any replacement parts that are required, taking into consideration the age and condition of your vehicle or your caravan or trailer.

Generally, we use new parts to repair your vehicle or your caravan or trailer. However, we may use:

- second hand or exchange parts,
- Australian Design Rule compliant parts to replace windscreens and window glass, or
- parts produced by Original Equipment Manufacturer suppliers to repair or replace components like radiators, air condensers and associated parts.

For mechanical and safety related parts, we only use new parts (unless they are not available, or you agree to something different).

If a part is not available in Australia and has to be purchased overseas, we will pay for:

- the part, and
- the cost of surface freight.

If the repairer needs to get someone else to do any part of the repairs to your vehicle or your caravan or trailer, they must get our approval first.

Additional repair costs we don't pay for

We don't pay any additional costs:

- to replace parts that are not available or no longer made,
- to supply, modify or paint undamaged parts to create a uniform appearance. For example, if only 2 of your mag wheel rims are damaged and we can't find an exact match, we won't pay to replace all 4 of your wheel rims,
- for any exceptional transportation costs, including air freight costs, unless we authorise it first,
- to repair any pre-existing damage to your vehicle or your caravan or trailer. Any claim settlement will be less the cost to repair the pre-existing damage,
- to fix previous repairs because of poor workmanship, unless they are covered by the 'Lifetime repair guarantee' included benefit on page 34, 47 or 63, depending on the type of cover you have chosen, or
- for any reduction in the value of your vehicle or your caravan or trailer after it has been repaired.

Our property

If we replace or pay for an item, then the damaged item becomes our property, unless included benefit for 'Salvage rights' applies, see page 36.

Claims we decline or you withdraw

If we decline your claim due to fraud you must reimburse us for any costs (for example, investigation costs) we have already incurred or benefits we have paid towards your claim.

If we decline your claim for a reason other than fraud, or you decide to withdraw your claim, you must reimburse us for any amount we have already paid towards any benefits under your claim.

If you're registered or required to be registered for GST

Each time you make a claim you must tell us the percentage of Input Tax Credits (ITC) you are entitled to claim on your premium for the period of insurance during which the incident happened. If you do not tell us the correct percentage of ITCs, you may have to pay GST, penalties and interest. We will not cover you for these amounts.

You must also tell us whether you would be entitled to claim ITCs if you repaired or replaced the item you are making a claim for. We will reduce any payment we make to you by an amount equal to the ITC you would be entitled to, if any. This applies whether the sum insured is agreed value or market value.

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6.

Other information

This section explains other important information you should know such as how we calculate your premium, handle your personal information, manage disputes or complaints, and definitions for words that have special meanings.

Dispute resolution process

RACQ Insurance provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue.

We can provide additional support to people who are experiencing vulnerability and we recommend you let us know about your circumstances so we can do our best to support you. You can find further information on how we can support you on <https://www.racq.com/support/supporting-vulnerability>

It is important we know about your concern as soon as possible so we can work with you to resolve the issue using the following steps:

1. Let us know about your complaint

Please refer your complaint to us by:



Visiting us online

<https://www.racq.com/contact-us/feedback-and-complaints>



Writing to us at

RACQ Insurance – Customer Dispute Resolution Department
PO Box 3004, Logan City QLD 4114



Emailing us at

racqidisputeresolution@racq.com.au



calling us on

1300 851 381 or 13 7202 outside business hours.

2. Reviewing your complaint

When you lodge your complaint with us, we would appreciate you providing us with your contact details and preferred contact time. This will enable us to acknowledge your complaint, provide you with updates on the progress of the review, and contact you with a decision in line with our complaints management policy. You can find further information on our complaints management policy by visiting <https://www.racq.com/contact-us/feedback-and-complaints>.

3. Refer to external dispute resolution

We expect that together, we can find a fair and balanced outcome. However, if you are not happy with our decision, or the handling of your complaint, you can access the External Dispute Resolution Scheme, managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers (you) with free, fair and independent dispute resolution for complaints relating to financial service providers (RACQ Insurance).

AFCA deals with complaints that fall within their 'Complaint Resolution Scheme Rules' and will only consider your complaint after we have first had the opportunity to resolve your complaint through our internal dispute resolution process.

To find out whether your complaint qualifies for the AFCA, you can:



write to

Australian Financial Complaints Authority Limited,
GPO Box 3, Melbourne, VIC 3001



call 1800 931 678



visit <http://www.afca.org.au>



email info@afca.org.au

Premium & discount guide

How we calculate your premium

To calculate your premium, we assess the likelihood of you making a claim according to various items of information about your policy which we call premium rating factors. The importance of the premium rating factors we use, and the way in which we combine them to determine your premium varies by type of cover and from person to person and may change over time. The table below shows significant premium rating factors that might affect your premium.

















Your premium also includes any discounts to which you may be entitled, as well as any applicable government statutory charges, levies, duties, GST and other taxes.

When you change or renew your policy, we review your premium and increase or decrease it in line with any relevant changes to your circumstances. Even if you do not make any changes to your policy, your renewal premium may change. We may choose to limit the amount of any premium increase or decrease you experience on renewal. Your renewal premium may change because the premium is affected by other factors including:

- the cost of claims we have paid and expect to pay in the future,
- new data we have collected on premium rating factors,
- changes to the cost of running our business, or
- changes in government statutory charges.

The table below shows significant premium rating factors that might affect your premium. This is not an exhaustive list of our premium rating factors.

Premium Factors	Motor Comprehensive Insurance	Fire, Theft and Third Party Liability Car Insurance	Third Party Liability Car Insurance	Caravan and Trailer Comprehensive Insurance
You and other listed drivers				
Claims history Premiums may be lower if you have not made insurance claims in the past.	✔	✔	✔	✔
Age and gender Premiums may be higher for younger, less experienced drivers who tend to have more incidents than older, more experienced drivers.	✔	✔	✔	✔
Driving history Your driving history, driving style and habits affects the likelihood of an incident and may impact your premium. Premiums may be higher for recently licensed, less experienced drivers.	✔	✔	✔	✘

Premium Factors	Motor Comprehensive Insurance	Fire, Theft and Third Party Liability Car Insurance	Third Party Liability Car Insurance	Caravan and Trailer Comprehensive Insurance
Your vehicle or your caravan or trailer				
Accessories and modifications Premiums may be higher for accessorised or modified vehicles, caravans or trailers because they can be more expensive to repair or the modifications may affect performance, handling and braking leading to more frequent incidents.				
Address and location Premiums may be higher for areas where incidents occur more often or repairs are more expensive. Premiums may be higher for vehicles, caravans or trailers kept out in the open compared to under cover in a garage.				
Purpose of use Premiums may be higher for non-personal vehicle usages such as in connection with a business, trade or ridesharing where incidents can be more frequent due to vehicles being on the road more often.				
The sum insured amount Premiums may be higher for vehicles with higher sums which tend to be more expensive to repair or to settle total loss claims than vehicles with lower sums insured. Comprehensive Car insurance premiums may be higher when choosing an agreed value sum insured instead of the market value.				

Premium Factors	Motor Comprehensive Insurance	Fire, Theft and Third Party Liability Car Insurance	Third Party Liability Car Insurance	Caravan and Trailer Comprehensive Insurance
Type of finance Premiums may be higher if your outright ownership of the vehicle is encumbered by a financier. Incidents can be more frequent or repairs more expensive for vehicles under finance	✓	✗	✗	✗
Vehicle type including make, model and year The characteristics of your vehicle, caravan or trailer can affect the cost for parts or repairs, its attractiveness to thieves, and its general performance, handling and safety record. This can affect the likelihood of an incident and how vulnerable it is to damage and may impact your premium.	✓	✓	✓	✓
Your policy choices				
Excess amount If available, you may choose to lower or increase your basic excess. By lowering your basic excess you will increase your premium and by increasing it you will reduce your premium.	✓	✗	✗	✗
Optional benefits Choosing an optional benefit will increase your premium.	✓	✗	✗	✓
Premium payment frequency There is an additional premium if you choose to pay in monthly instalments, rather than paying them upfront. The additional premium may be referred to as a fee in other policy documents.	✓	✓	✓	✓

What discounts can be applied to your premium

You may be entitled to the premium discounts shown in the table below. When you apply for insurance or we send you an offer to renew your policy, we calculate your premium and then reduce the premium by applying the discounts that you're entitled to. We will show the types of discounts applied to your premium on your Certificate of Insurance.

We don't apply any premium discounts to additional premiums arising from your choice to pay premiums by monthly instalments, nor to the portion of your premium which relates to payment frequency, any government statutory charges such as GST and Stamp Duty that are included in the cost of your insurance.

Premium discounts	Motor Comprehensive Insurance	Fire, Theft and Third Party Liability Car Insurance	Third Party Liability Car Insurance	Caravan and Trailer Comprehensive Insurance
Car alarm discount If you have an aftermarket alarm system or engine immobiliser	✓	✓	✗	✗
Combined discount If you combine at least 2 vehicles or caravans/trailers into one policy	✓ Comprehensive Car & Motorcycle Insurance only	✓	✓	✓
Driver excellence bonus If you hold a Rating 1 and have been driving continuously for the last 5 years	✓ Comprehensive Car Insurance only	✗	✗	✗
Roadside Assistance loyalty discount If you hold RACQ Roadside Assistance (excludes Business Roadside Assistance)	✓	✓	✓	✓
Multi policy discount If you have 3 or more qualifying policies with RACQ Insurance	✓	✓	✓	✓
No Claim Discount If you haven't made a claim in 12 months	✓ Comprehensive Car Insurance only	✗	✗	✓

Visit racq.com/insurance for the details of discount rates.

No claim discount

Your no claim discount (NCD) reduces the premium you pay for your policy. When you first take out insurance with us, we decide whether to give you a NCD based on your claims and driving history. If we decide that you qualify for a NCD, we apply your NCD to reduce your premium.

The table below shows the rating we give you based on your claims and driving history and the NCD that applies to that rating. Your NCD rating is shown on your Certificate of Insurance.

Rating	NCD applied to your premium
Rating 6	0%
Rating 5	20% (maximum for motorcycles)
Rating 4	30%
Rating 3	40%
Rating 2	50%
Rating 1	60%
Rating 1 for life (only applies to Comprehensive Car Insurance)	60%

If you don't make an at fault claim during the period of insurance, we'll change your rating and increase your NCD at your next policy renewal. For example, if you're a Rating 4 with 30% NCD, then you'll move to a Rating 3 with 40% NCD.

However, if you make an at fault claim, we'll change your rating and we'll reduce your NCD at your next policy renewal. For example, if you're a Rating 1 with 60% NCD and you make an at fault claim, then you'll move to a Rating 2 and at your next policy renewal your NCD will reduce to 50%. Your NCD can be reduced by more than one rating at your next policy renewal if you have multiple at fault claims in a single period of insurance.

When we won't reduce your NCD for a claim

We won't reduce your NCD if:

- we agree that someone else was entirely responsible for the incident,
- we agree that the person in charge or control of your vehicle is not in any way responsible for the incident and the loss or damage is caused by any of these incidents:
 - windscreen or window glass breakage,
 - weather conditions (e.g. storm, hail or flood),
 - a collision with an animal,
 - fire,
 - theft or attempted theft, or
 - malicious damage.
- you have a Rating 1 for life, or
- you make your first at fault claim during the period of insurance and have the optional benefit 'No claim discount protection' – see page 39.

Rating 1 for life

You qualify for a Rating 1 for life if you:

- have a Comprehensive Car Insurance policy, and
- don't make any at fault claims for 12 months while you are a Rating 1 with 60% NCD.

Once you have a Rating 1 for life, we won't reduce your NCD if you make an at fault claim. However, any claim or incident may affect the terms that apply to your policy at your next renewal (including your premium or excess).

At fault claims



An at fault claim is where your vehicle is involved in an incident and it is determined the person in charge or control of your vehicle at the time of the incident is partially or entirely responsible for the incident.

Personal information

The personal information you give us is used to set up and administer your 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.

Our Privacy Statement

RACQ collects, holds, uses and discloses your personal information in a number of ways. RACQ is bound by the Privacy Act 1988 (Cth) (Act) and the Australian Privacy Principles contained within the Act.

To obtain a copy of the RACQ Group Privacy Statement visit our website at racq.com/insurance or racq.com/privacy. You can also call us on 13 1905 or email us on privacy@racq.com.au to request a copy.

General Insurance Code of Practice

The General Insurance Code of Practice sets standards for insurers. RACQ Insurance is a signatory to the General Insurance Code of Practice.

You can get a copy of the General Insurance Code of Practice from the Insurance Council of Australia by:



calling
1300 728 228



visiting
www.insurancecouncil.com.au

Financial Claims Scheme

The Financial Claims Scheme protects general insurance policyholders from potential loss if an institution fails. You may be entitled to a payment under the Financial Claims Scheme if you meet their eligibility criteria. If you want more information about the scheme, you can:



call
1300 558 849



visit the Financial Claims Scheme website at
www.fcs.gov.au

RACQ membership

By entering into this policy, you agree to become a member of the Royal Automobile Club of Queensland Limited ACN 009 660 575 (RACQ).

As an RACQ member, you may vote at RACQ general meetings and agree to the constitution of RACQ and any rules made under the constitution, which may vary from time to time. The RACQ constitution and rules are available at racq.com.

RACQ members enjoy wide-ranging benefits. You can find out more about the specific rewards, discounts and privileges RACQ membership offers by:



visiting us at
racq.com/membership



calling us 7 days a week on
13 1905



visiting one of our RACQ stores



writing to us at
PO Box 4, Springwood Queensland 4217

The conditions set out below apply:

If you cease to hold and do not renew your policy and do not have any other RACQ eligible products, you will no longer be entitled to be a RACQ member.

Words with special meanings

Word or term	Special meaning
Accessories	Any addition to your vehicle or your caravan which does not enhance performance or alter the safety or handling of your vehicle or your caravan. For example, window tinting or floor mats.
Agreed value	The amount that we agree to insure your vehicle or your caravan or trailer for. This amount is shown on your Certificate of Insurance. The agreed value includes all relevant statutory charges, GST and taxes.
Annexe	A structure attached to your caravan designed to provide additional accommodation.
At fault claim	Your vehicle is involved in an incident and it is determined the person in charge or control of the vehicle at the time of the incident is partially or entirely responsible for the incident.
Compensation amounts	Any costs we pay in relation to a third party claim against you, including: <ul style="list-style-type: none">• damages,• interest,• settlement payments, or• legal costs of other parties that you are legally required to pay.
Contents	The household goods located inside your caravan which includes: <ul style="list-style-type: none">• unfixd furniture and furnishings,• domestic goods (e.g. pots, plates and glasses),• clothing, or• personal effects. Exclusions apply. See page 61 for details.
Dangerous goods	Any 'Dangerous Goods' as defined in the Australian Code for the Transport of Dangerous Goods by Road and Rail or in any related State or other legislation.
Excess	The amount you pay towards the cost of each claim you make.
Family	Your: <ul style="list-style-type: none">• legal or de facto spouse or partner,• parents, parents-in-law and grandparents,• children, grandchildren and brothers and sisters as well as all of their children and legal or de facto spouses or partners, and• children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your legal or de facto spouse or partner.
Forced entry	Illegal entry into your caravan which includes illegally using keys or picking locks. It does not include entering your caravan through an unlocked door, window or skylight.
Immediate relative	Any of the following who normally live with you: <ul style="list-style-type: none">• your legal or de facto spouse or partner, or• your or your legal or de facto spouse or partner's children.
Incident	An event which a person would not reasonably expect or intend that happens during the period of insurance.
Input Tax Credit (ITC)	A credit any GST registered person or business entity can be entitled to claim, for the GST they pay for items or services purchased in the course of carrying on their business.
Listed driver	Any person that is shown as a driver on your Certificate of Insurance.

Market value	<p>The value of the vehicle at the time of the incident as determined by us by checking against values of similar vehicles, caravans or trailers in your local market, taking into account the age and condition of your vehicle or your caravan or trailer and the kilometres it has travelled.</p> <p>The market value does not include stamp duty, warranty costs, transfer fees, registration costs and charges or dealer charges.</p>
Modifications	<p>Any changes, alterations or additions to your vehicle or your caravan or trailer that are not part of the manufacturer's standard specifications for the vehicle, caravan or trailer and which enhance the performance or alter the safety or handling of the vehicle.</p> <p>For example, alterations or additions that increase engine output or modify body structure, suspension or wheels.</p>
On road costs	Additional charges applicable to cars from dealerships, these include registration, CTP insurance, stamp duty, luxury car tax and dealer delivery charges.
Period of insurance	The period we cover under your policy which is shown on your Certificate of Insurance.
Policy	<p>Your policy includes:</p> <ul style="list-style-type: none"> • this Product Disclosure Statement, • your Certificate of Insurance, and • any Supplementary Product Disclosure Statements we have issued.
Premium	The amount you pay for the cover we provide you under your policy. It includes any government statutory charges, levies, duties, GST and other taxes that may apply.
Sporting equipment	<p>Equipment you use for sporting activities (including competitions), leisure and recreational activities.</p> <p>It does not include:</p> <ul style="list-style-type: none"> • sporting equipment including, camping equipment, diving equipment, parachute, model craft, aircraft, hang gliders, watercraft, surfboards, surf skis, water skis, sailboards, paddle boards, wakeboards and their parts and accessories, or • trailers, motor vehicles, motorcycles, bicycles, trail bikes, minibikes or their parts or accessories.
Sum insured	<p>The value we cover your vehicle, or your caravan or trailer up to. This value will be, depending on the cover you have selected, either:</p> <ul style="list-style-type: none"> • your vehicle's market value, or • the agreed value. <p>The sum insured you have is shown on your Certificate of Insurance.</p>
Terrorism	Any act by any person or group, including the use of or threat to use force or violence for political, religious, ideological, ethnic or similar purposes (including the purpose of influencing the government) or that is intended to put the public, or any section of the public, in fear.

Total loss	<p>When your vehicle or your caravan or trailer has been stolen and not recovered, or it is uneconomical or unsafe to repair your vehicle or your caravan or trailer considering:</p> <ul style="list-style-type: none"> • the agreed value shown on your Certificate of Insurance, • the market value, • the amount the repairs will cost as assessed by us, • the estimated salvage value of your vehicle or your caravan or trailer as assessed by us, • applicable state or national regulatory guidelines.
Unroadworthy	Not in good working order or unable to operate safely and efficiently or is not reasonably fit for its intended purpose.
Valuables	<p>Valuables are:</p> <ul style="list-style-type: none"> • jewellery, watches, gold and silver articles, • ornaments and display items, • portable electronic equipment (except mobile phones and their accessories), • computer equipment including licensed software, or • works of art.
Veteran, vintage, classic or historic vehicle	A vehicle that is subject to concessional registration and 'concessionally registered in QLD under the Special Interest Vehicle scheme' is shown on your Certificate of Insurance.
We, us, our	RACQ Insurance Limited – ABN 50 009 704 152, AFS Licence Number 233082.
You, your	The persons shown as the policyholders on the Certificate of Insurance.
Your caravan or trailer	<p>The caravan or trailer that is shown on your Certificate of Insurance. For example, your caravan, camper trailer, box trailer or horse float. Your caravan or trailer includes:</p> <ul style="list-style-type: none"> • fixtures, fittings and appliances (including water tanks and pumps) that are permanently installed or attached, • generators, plants and bottled gas cylinders and their enclosures when they are in or attached to the caravan or camper trailer (but we don't cover them for a trailer), • anything fitted by the manufacturer as standard equipment, • any manufacturer's optional equipment shown on your Certificate of Insurance, and • any annexe (but we don't cover loss or damage to an annexe that is more than 5 years old unless it's made of metal or fibreglass).
Your vehicle	<p>Your vehicle refers to the vehicle that is shown on your Certificate of Insurance.</p> <p>For example, your sedan, wagon, 4-wheel drive, hatchback, motorcycle, mobility aid, golf buggy or motorhome.</p> <p>As part of your vehicle, we also include:</p> <ul style="list-style-type: none"> • any manufacturer's standard accessories for the make and model of your vehicle, • any other accessories, and • any other modifications we have agreed to cover. <p>Accessories or modifications will only be deemed part of your vehicle if they are attached to, or inside your vehicle when the incident happens.</p>

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Contact us

For further information or assistance contact us 24 hours every day on 13 1905, visit racq.com/insurance or drop into your local RACQ store.

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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 by RACQ Operations Pty Ltd ABN 80 009 663 414 and its Related Bodies Corporate (as that term is defined in the Corporations Act 2001 (Cth)) and through a network of RACQ Insurance authorised representatives

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