

Supplementary Product Disclosure Statement (SPDS)

Effective for policies commencing
or renewing on or after 1 July 2025



Supplementary Product Disclosure Statement (“SPDS”)

This document is an SPDS that updates and amends the Product Disclosure Statements (PDSs) for the following products underwritten by Allianz South Australia Insurance Limited ABN 14 007 872 602 AFSL232525

HOME AND CONTENTS INSURANCE

Prepared on 30 August 2021

PREMIUM COMPREHENSIVE CAR INSURANCE

Prepared on 8 November 2023

STANDARD COMPREHENSIVE CAR INSURANCE

Prepared on 27 August 2023

THIRD PARTY VEHICLE INSURANCE

Prepared on 30 August 2021

MOTORCYCLE & MOBILITY SCOOTER INSURANCE

Prepared on 30 August 2021

LANDLORD AND SHORT STAY INSURANCE

Prepared 30 August 2021

HARD TO PLACE INSURANCE

Prepared on 30 August 2021

VETERAN AND VINTAGE MOTOR INSURANCE

Prepared on 30 August 2021

CARAVAN AND TRAILER INSURANCE

Prepared 30 August 2021

BOAT INSURANCE

Prepared on 30 August 2021

This SPDS is issued by Allianz and must be read together with the version of the above PDS that was provided to you and any other SPDS that you are given which updates or amends the relevant PDS.

The following changes are made to each of the PDSs.

Everywhere the following disclaimer appears:

This Policy and this PDS are prepared, issued and underwritten by RAA Insurance Limited ABN 14 007 872 602 AFSL 232525 (**RAA Insurance**)

Royal Automobile Association of South Australia Incorporated ABN 90 020 001 807 (**RAA Inc**) arranges the issue of insurance products on behalf of RAA Insurance.

It is replaced with:

Allianz South Australia Insurance Limited ABN 14 007 872 602 AFSL 232525 (**Allianz SA**) is the insurer of this policy.

Royal Automobile Association of South Australia Limited ABN 90 020 001 807 (**RAA Group**) has been authorised under a binder by Allianz SA to issue this policy on behalf of Allianz SA. RAA Group acts as the agent of Allianz SA, not as your agent.

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All references to **RAA Insurance** are replaced with **Allianz SA**.

All references to **RAA**, except in the Membership Terms and Conditions, are replaced with **Allianz SA**.

All references to **RAA Inc** are replaced with **RAA Group**.

The definition of **RAA Inc** and/or **RAA Group** (as applicable) is deleted and replaced with:

RAA Group means Royal Automobile Association of South Australia Limited ABN 90 020 001 807

The content under the heading **Privacy of Your Personal Information** is deleted and replaced with:

At Allianz SA, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

How we collect your personal information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why we collect your personal information

We collect your personal information to enable us to provide our products and services, including to process and settle claims and facilitate renewals; quote for and make offers of products and services provided by us, our related companies, brokers, intermediaries, business partners and others that we have an association with that may interest you; and conduct market or customer research to determine those products or services that may suit you. Further, we use it to manage your and our rights and obligations in connection with any such products and services. We may also use it for product development, fraud investigations, marketing, customer data analytics, IT systems maintenance and development, recovery against third parties, and to liaise where necessary with Government Departments, regulators, and insurance reference bodies.

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You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz SA Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our website’s privacy section at allianz.com.au. If you do not provide your personal information we require, we may not be able to provide you with our services, including settlement of claims.

Who we disclose your personal information to

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, investigators, cost containment providers, medical and health service providers, overseas data storage (including ‘cloud’ storage) and data handling providers, your agents and broker, insurance reference bureaus, related companies (including those of Allianz Group and RAA Group), our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure overseas

Your personal information may be disclosed to third parties, such as those listed above, that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors.

We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

RAA Group and Allianz SA, working together

Understanding that many individuals will be both RAA members and insurance policyholders, RAA Group and

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Allianz SA aim to provide an integrated service across RAA-branded products and services as part of our ongoing partnership. In order to facilitate this, RAA Group and Allianz Group will share personal information between each other, including information about products, identification, claims, risk rating and customer interactions. Information may be used and handled as described in this SPDS and in the RAA Group and Allianz privacy policies referred to in this SPDS.

This includes:

- Allianz Group may use the RAA Group rating about you as a factor to improve your rating with us for insurance purposes.
- We may share your policy and product information with RAA Group for them to provide products and services on our behalf (as our agent) and, unless you have opted out, for their direct marketing and promotional purposes.
- Where vulnerability has been identified, we and RAA Group may share related information to enable us to assist you in respect of both RAA Group and Allianz SA products and services.

Access to your personal information and complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am–6pm, Monday to Friday.

Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at allianz.com.au.

Telephone call recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

Your consent

By providing us with personal information, you and any other person you provide personal information for consent to these collections, uses and disclosures until you tell us otherwise. If you wish to withdraw your consent, including for such things as receiving information on products and offers by us or persons we have an association with, please contact us. Withdrawal of consent may have consequences which

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we can explain if you make a request. Withdrawing consent does not restrict us from doing things we are permitted to do without consent.

RAA Group’s collection and use of your personal information

Your privacy is important to RAA Group. To offer, quote, and provide you with this product and our services, RAA Group, as agent for the insurer, Allianz South Australia Insurance Limited ABN 14 007 872 602, AFS Licence 232525, collect, store, use, and disclose your personal information including sensitive information. RAA Group usually collect it directly from you but sometimes from others such as through our business partners and agents, including Allianz Group. We are responsible for ensuring your personal information is used and protected in accordance with applicable laws including the Privacy Act 1988. Personal information we collect includes, for example, your name, address, date of birth, email address, and sometimes your medical information, bank account details (to pay your claim or for refunds), as well as other information we collect through devices like ‘cookies’ when you visit our website such as your IP address.

The RAA Group Privacy Policy sets out how RAA Group will use your personal information, including to manage your RAA Group membership and RAA Group’s ongoing relationship with you, offer other products and services to you (including from RAA Group, Allianz SA, or other service providers), provide you with marketing and promotional communications in accordance with your marketing preferences, and otherwise as necessary for our business purposes.

RAA Group may disclose your personal information in accordance with the RAA Group Privacy Policy. This includes to third parties who provide services to RAA Group, and as otherwise required or permitted by law. This may include disclosure of your personal information to recipients located overseas (including the United States or Europe).

The RAA Group Privacy Policy contains information about how you may seek access to or provide correct personal information that RAA Group holds about you. It also sets out how you may complain about a breach of the Australian Privacy Principles by RAA Group, its agents or service providers, and how we will handle such a complaint.

If you provide us the personal information of another person, we will assume you have the appropriate consent or authorisation to give this information to us.

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By providing personal information, you, and any other person you give personal information for, consent to the uses and disclosures set out in the RAA Group Privacy Policy. If you wish to withdraw your consent, please contact RAA Group.

Add under General Exclusions the following:

Economic Sanctions

Notwithstanding anything contained in this Policy to the contrary, We shall not be liable to provide any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This clause shall apply where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.



We are here to help

Call 8202 4567 or visit us at an RAA Shop
raa.com.au

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) was prepared on 8 April 2025 and issued by RAA Insurance Limited ABN 14 007 872 602, AFSL Number 232525 (RAA Insurance).

This SPDS supplements the Premium Comprehensive Insurance Product Disclosure Statement (PDS) prepared by RAA Insurance on 8 December 2023.

This SPDS should be read together with the PDS and the Financial Services Guide effective 30 September 2021 and any other SPDS we may give you for your PDS. The PDS and SPDSs together with your Certificate of Insurance form your policy of insurance.

The purpose of this SPDS is to update the “Waiver of Excess” section on page 16 of the PDS.

Important changes

The “Waiver of Excess” section on page 16 of the PDS is deleted and replaced with the following wording:

Waiver of Excess

We will waive all Excesses payable for claims made for:

- an incident involving Theft or vandalism, where you provide us with a police report that identifies the offender who has been charged with or convicted of the crime; or
- an Incident in respect of which:
 - you can provide us with the full name and contact information (either the address, phone number and/or email address) of the other driver/rider, together with the registration details of the other vehicle if applicable; and
 - it is determined that the other driver/rider was at fault. To determine if they are at fault, we may consider the laws, bylaws and road rules that apply to the Incident and/or ask for some additional information, for example:
 - statements from any witnesses;
 - photographs; or
 - Incident diagrams.

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (**SPDS**) was prepared on 1 July 2024 and issued by RAA Insurance Limited ABN 14 007 872 602, AFSL Number 232525 (**RAA Insurance**).

This SPDS supplements the Premium Comprehensive Insurance Product Disclosure Statement (**PDS**) prepared by RAA Insurance on 8 December 2023.

This SPDS should be read together with the PDS and the Financial Services Guide effective 30 September 2021 and any other SPDS we may give you for your PDS. The PDS and SPDS together with your Certificate of Insurance form your policy of insurance.

RAA is exploring opportunities to modernise its governance structure so that all RAA entities are established under the Corporations Act. Further information is available at raa.com.au/about-raa/corporate-governance/modernising-our-raa.

The purpose of this SPDS is to update the Membership Terms and Conditions on page 59 of the PDS.

Important changes

The “Membership Terms and Conditions” section on page 59 of the PDS is replaced with the following:

Membership Terms and Conditions

By holding an insurance Policy with RAA Insurance, you are automatically entitled to become a member of RAA. Below are the terms and conditions that relate to your membership.

- by purchasing this Policy, you agree to become a member of RAA and to be bound by the Constitution of RAA, a copy of which is available at raa.com.au.
- you authorise any authorised representative of RAA to execute any document on your behalf that enables you to become a member of RAA.

In this section, “RAA means Royal Automobile Association of South Australia Incorporated ABN 90 020 001 807 (the Association) and, subject to and on the date that the transfer of the undertaking of the Association takes effect pursuant to section 42 of the *Associations Incorporation Act 1985* (SA), Royal Automobile Association of South Australia Limited ACN 677 371 274”.



Premium Comprehensive Car Insurance

Product Disclosure Statement



We are here to help

To get a quote or make a change to your policy, call **8202 4567** or use the toll-free number **1300 884 567**, if you are calling from the country. You can also visit us at an RAA Shop.

To make a claim online, visit **raa.com.au** or the RAA app 24/7. If you would prefer to speak with someone directly, call **8202 4575**.

Fraud Hotline 8202 4780

About this PDS

This Product Disclosure Statement (**PDS**) contains important information to give you a better understanding of Premium Comprehensive Car Insurance. This is to be read together with your Certificate of Insurance to ensure the product you are buying is right for you.

When you purchase a Premium Comprehensive Car Insurance Policy, this PDS, any Supplementary Product Disclosure Statement (**SPDS**) and your Certificate of Insurance form an agreement between us and you, and we enter a contract which is called a Policy (**Policy**).

It is important to know that we may make changes to the PDS that are not materially adverse without telling you. We will notify you of the changes that are not materially adverse by making details of the update available at raa.com.au. If needed, we will issue a supplementary or replacement PDS. If you would like to be updated of any changes to this PDS, you can request a free copy of our PDS, any SPDS or any other changes we make to this PDS by calling us on **8202 4567** or by visiting raa.com.au.

The Policy and this PDS are prepared, issued, and underwritten by RAA Insurance Limited ABN 14 007 872 602 AFSL 232525 (**RAA Insurance**).

Royal Automobile Association of South Australia Incorporated ABN 90 020 001 807 (**RAA Inc**) arranges the issue of insurance products on behalf of RAA Insurance.

Prepared 8 November 2023.
Effective date 8 December 2023.

All capitalised terms, and some others, used throughout this PDS are defined in the **Glossary** on page 54.

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Customer care

General Insurance Code of Practice

RAA Insurance is committed to following the General Insurance Code of Practice (**the Code**), which aims to achieve the best standards of service and promotes better relations between customers and insurers. The Code describes standards in areas like buying insurance, responding to disasters, claims handling, complaints handling, monitoring, and enforcement and contains information about the Code Governance Committee, which is an independent body who monitors and enforces the Code.

For more information on the Code, contact the Insurance Council of Australia at insurancecouncil.com.au or by calling **02 9253 5100**.

Privacy of your personal information

RAA Insurance handles personal information in accordance with the *Privacy Act 1988 (Cth)*, including the Australian Privacy Principles, and we will deal with personal information in accordance with the RAA Privacy Policy.

RAA Insurance, its agents (including RAA Inc) and third-party service providers may collect information from you or our agents.

RAA Insurance will use your personal information to issue and manage your Policy, assess the risk you present to us, process and settle claims, offer other products and services to you (including from RAA Inc or other service providers and intermediaries), manage our ongoing relationship with you, provide you with marketing and promotional communications in accordance with your preferences, and otherwise as necessary for our business purposes.

If you do not provide us with this information, we may not be able to issue your Policy, provide our other products and services to you, give you the full range of membership benefits, or process any claims under your Policy.

We may disclose your personal information for such purposes to third parties who provide services to RAA Inc or RAA Insurance, and as otherwise required or permitted by law. This may include disclosure of your personal information to recipients located overseas (including the United States or Europe).

Our Privacy Policy contains information about how you may seek access to or provide correct personal information that RAA Insurance holds about you. It also sets out how you may complain about a breach of the Australian Privacy Principles by RAA Insurance, its agents (including RAA Inc) or service

providers, and how we will handle such a complaint. If you provide us the personal information of another person, we will assume you have the appropriate consent or authorisation to give this information to us.

By providing personal information, you, and any other person you give personal information for, consent to the uses and disclosures set out in our Privacy Policy. If you wish to withdraw your consent, please contact us.

Financial Claims Scheme

Your Policy may be considered a ‘protected policy’ under the Financial Claims Scheme (**FCS**). This means that if in the unlikely event we become insolvent, you may be entitled to payment under the FCS should you meet certain eligibility criteria.

You can get information about the FCS from the Australian Prudential Regulation Authority (**APRA**) at apra.gov.au or by calling **1300 558 849**.

Support for our members

We understand that you might need extra help and support at certain times in your life. We are committed to taking extra care with vulnerable members including those who are experiencing age related impairment, disability, physical or mental health conditions, family violence, language and literacy barriers, remote location barriers or financial distress. We also support people of different cultural backgrounds, and Aboriginal or Torres Strait Islander peoples experiencing vulnerability. We are committed to being there for our members, which is why our staff are trained to identify and assist those who find themselves in vulnerable situations.

If your Policy is held jointly with another person and you suffer loss from an Incident due to the mental illness, substance abuse, or malicious conduct of that other person, we will take this into account when we assess your claim. In these circumstances we will do our best to support you in the way we assess and respond to your claim and in our communications with you. We may make an ex-gratia payment to you even if we are not legally required to meet your claim.

If you are experiencing difficulties, please let us know, so that we can help support you. Further information about the support we provide to vulnerable members is available at raa.com.au.

Customer care (cont.)

How to resolve a complaint or dispute

We want you to be happy with your insurance. If you have a complaint or dispute or are unhappy with something to do with your Policy or claim or our service, we would like to hear from you. You can call us and speak with one of our consultants, or write to us via email, as we may be able to resolve your complaint.

For policy complaints

Phone: 8202 4567

Email: membersupport@raa.com.au

For claim complaints

Phone: 8202 4575

Email: claimsmemberresponse@raa.com.au

You can also make a complaint at one of our shops or by writing to us at 101 Richmond Road, Mile End, SA 5031.

Your complaint will be handled by a person with appropriate authority, knowledge, and expertise. We will tell you the name and the contact details of the person assigned to liaise with you about your complaint.

We will keep you informed about the progress of your complaint at least every 10 business days, unless it is resolved earlier, or you agree to a different timeframe.

If your complaint cannot be resolved directly with us or remains unresolved for 30 calendar days from when you first lodged the complaint, we will tell you the reasons for the delay and the contact details for the Australian Financial Complaints Authority (**AFCA**). You can seek an external review by contacting AFCA. Before a complaint is investigated by AFCA, they will ask that you first talk to us, so that we will have an opportunity to resolve the matter.

AFCA is a free service and is an independent and impartial body. You can contact AFCA at:

Website: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Fax: 03 9613 6399

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

Further information about our processes for handling complaints is available at raa.com.au.

Important things you should know

Your duty to take reasonable care not to make a misrepresentation

We will ask you questions before we agree to insure you or renew, extend, or vary your Policy. When answering those questions and providing information to us you have a legal duty to take reasonable care not to make a misrepresentation to us.

You have this duty until we agree to insure you or until we agree to renew, extend, or vary your Policy.

The answers and information you provide to us are relevant to our decision to insure you, so it is very important that you answer all of the questions fully, honestly and accurately.

We may consider that you have breached your legal duty if any of the answers or information you provide to us are inaccurate, false, or misleading, or if you withhold information from us.

When you receive an insurance renewal, we will ask you if any of the information you have previously provided for your Policy has changed. We will ask you to tell us about any change to this information or confirm that there is no change. At that time, you also have a duty to take reasonable care not to make a misrepresentation to us. Again, the answers and information you provide when you receive an insurance renewal are relevant to our decision to insure you, so it is very important that you answer them fully, honestly, and accurately and that you provide the correct information.

If you breach your duty to take reasonable care not to make a misrepresentation

It is very important that you answer all of our questions fully, honestly and accurately as there can be significant consequences if you fail to do so.

If you breach your duty to take reasonable care not to make a misrepresentation, we may cancel your Policy or reduce the amount we will pay you if you make a claim, or both.

If your breach is fraudulent, we may refuse to pay a claim and treat the Policy as if it never existed.

Your responsibility

It is your responsibility to take reasonable care to give us the correct information.

Please check any Certificate of Insurance we send you to make sure the information you have given us is correct.

Important things you should know (cont.)

If more than one person is named as the Insured on the Certificate of Insurance, we will treat any statement, act, omission, or claim made by any one of those people as a statement, act, omission or claim by all of those people.

Joint holders of a Policy

If more than one person is named as the Insured on the Certificate of Insurance, each person is a joint holder of the Policy and is referred to as a Co-Insured.

Each Co-Insured authorises us to share their personal information and information regarding the Policy with the other Co-Insured(s). You may revoke this authorisation at any time during the Period of Insurance by contacting us.

Each Co-Insured may make changes to the Policy, but they are not allowed to remove the other Co-Insured(s) from the Policy without consent of the other Co-Insured(s). If you want to cancel or make changes to a Policy, we may consult with any other Co-Insured, but we are not obliged to.

Delegated Authority

A Delegated Authority is someone who is appointed by you to act on your behalf. Delegated Authorities are authorised to enquire about and make adjustments to a Policy and to lodge and manage claim(s) on behalf of you. **Delegated Authorities are not permitted to initiate or cancel a Policy.** Delegated Authorities can only be appointed by written or verbal authority of an Insured, and the authority will continue until a written or verbal request by an Insured is made to remove the authority.

Information which may affect your Policy

During the Period of Insurance, you must tell us immediately if there has been a change to any of the following:

- any alteration, conversion or modification from the manufacturer's specifications, including Non-standard Accessories or Modifications to your Vehicle;
- the use of your Vehicle, including any Business Use;
- the Named Driver(s) of your Vehicle;
- storage location of your Vehicle;
- ownership of your Vehicle;
- claims history relating to you, any Co-Insured or Named Driver(s) (including where any subsequent claims are denied under a different policy);

- driving history relating to you, any Co-Insured or Named Driver(s) (including any new driving offences or conditions applied to their licence);
- criminal history relating to you, any Co-Insured or Named Driver(s) (including any new offences, charges, or convictions);
- condition of your Vehicle – including any Damage to the vehicle (whether the subject of a claim or otherwise); and
- whether your Vehicle is subject to finance.

If a change to any of these factors occurs:

- you may need to make a change to your Policy;
- you may need to pay an additional premium and/or Excess;
- we may cancel your Policy; and/or
- we may decide not to renew your Policy.

If you do not advise us of these changes and we find out, we may be entitled to cancel your Policy, refuse a claim, or reduce the amount we will pay for a claim under this Policy.

Is this Policy right for you?

We have made a Target Market Determination for this product. It is a document that describes who this product is suitable for. You can view it at raa.com.au.

Please consider the terms of this PDS and our Target Market Determination to ensure this Policy is right for you.

Cooling-off Period

If you are not happy with the cover you have chosen, we offer a Cooling-off Period of 21 days. This means you can ask for cancellation of your Policy within 21 days of the Inception Date set out on your Certificate of Insurance (**Cooling-off Period**). If you cancel during the Cooling-off Period, and you have not made a claim within the Cooling-off Period, we will give you a full refund of any premium you have paid. If you make a claim during the Cooling-off Period, you are deemed to have waived your right to cancel the Policy.

If you do not tell us of your decision to cancel within the Cooling-off Period, the Policy will remain active from the Inception Date, and you must pay your premium. Failure to pay your premium, if due within the Cooling-off Period, will not constitute a request to cancel your Policy.

Important things you should know (cont.)

Period of Insurance

Your Policy will start on the Inception Date and continue until the Expiry Date. The Period of Insurance will extend for either 6 or 12 months as chosen by you. The Inception Date and Expiry Date are shown on your Certificate of Insurance. Before your Policy expires, we will send you information about the renewal of your Policy for the next Period of Insurance.

Sum Insured

Your Sum Insured is shown on your Certificate of Insurance. On renewal of your Policy, your Sum Insured will be adjusted in line with any change to the market value for your type of Vehicle.

An industry guide is used to determine the change in value of your Vehicle's make and model. This percentage change is then applied to your Sum Insured. For example, if the industry guide shows that your type of Vehicle decreased in value by 5%, your Sum Insured will be decreased by 5% on renewal. Your adjusted Sum Insured will be shown on your Certificate of Insurance for the renewed Policy.

The industry guide takes into account accessories and modifications included in recent sales of your type of Vehicle but does not take into account your specifically chosen additional standard or Non-standard Accessories or Modifications. If you would like to alter your Sum Insured, please contact us.

When this Policy applies

The terms of the Policy apply from the Inception Date shown on your Certificate of Insurance.

What is covered by this Policy?

The Policy applies to your Vehicle and will apply for the benefit of you and any Co-Insured(s). The Policy covers you and anyone else you have authorised to drive your Vehicle, not just the Named Driver(s). There are specific exclusions set out in the descriptions of each benefit under the Policy, which are additional to the General Exclusions of the Policy (see pages 35-41). Depending on your circumstances, there may also be some specific variations/exclusions or additional Excess requirements that apply and are set out on your Certificate of Insurance. Carefully read the details listed on your Certificate of Insurance to make sure you are comfortable with the information you have provided, together with any variations/exclusions or additional Excess requirements.

What is not covered by my Policy?

There are certain things that are not covered by your Policy. These are either:

- excluded from the definitions or descriptions of loss or damage to your Vehicle, Legal Liability, Additional Benefits and Optional Cover in the relevant section of this PDS; or
- set out in the section ‘General Exclusions’, on pages 35-41.

What is the cost to me?

When you take out the Policy, you will need to pay the premium.

The amount of the premium will depend on a number of factors including, for example, details of your Vehicle or Named Driver(s). This is described further on pages 9-10.

If you make a claim under the Policy, you may be required to contribute to the cost of the claim by paying what is known as an Excess. This is described further on pages 14-17.

Does my Policy cover Business Use?

Your Policy does not cover your Vehicle if it is used for any Business Use or purpose other than Private Use, unless you have asked us to do that, and we have agreed. If we agree to extend your Policy to cover your Vehicle for Business Use, it will be noted on your Certificate of Insurance.

Business Use includes situations where you lease, hire, or lend your Vehicle to another person for Business Use and where you or someone else uses your Vehicle for Rideshare Service purposes.

Credit provider’s rights

If we decide to pay cash for a claim and your Vehicle is subject to any finance, we may be required to pay some or all of this amount to the credit provider shown on your Certificate of Insurance. We will pay the credit provider the debt you owe under any agreement with them first and pay the balance to you.

Defined Terms

All capitalised terms used throughout this PDS have the definition as set out in the Glossary on page 54. We have also included definitions for ‘you’, ‘your’, ‘we’, ‘our’ and ‘us’ in the Glossary.

About the premium

Premium

The premium is the amount you pay for the Policy as shown on your Certificate of Insurance.

The information you give us may affect how the risk is assessed, and the discounts we apply, and therefore the amount of the premium payable. Check your Certificate of Insurance to make sure all information is true and correct. If the information is not true and correct, call us immediately on 8202 4567.

How we calculate the premium for insurance

When we calculate your premium, we will apply the following steps:

Step 1 – We will calculate your base premium

The base premium that you pay for your Policy will depend on the following factors (among others):

Premium factor	Possible impact
Age and gender of Named Driver(s)	The age and gender of Named Driver(s) may affect your premium.
Driving history of Named Driver(s)	Named Driver(s) with different levels of experience and varying claims histories may attract different premiums or Excesses.
Amount of Basic Excess selected	The amount of Basic Excess selected may affect your premium.
Whether your Vehicle is subject to finance	If you have taken out a loan for your Vehicle, this may affect your premium.
Garaging address of your Vehicle	If your Vehicle is stored in a high-risk area, this may affect your premium.
Annual kilometres for your Vehicle	The annual distance you drive your Vehicle may affect your premium.
Type of vehicle and its accessories and modifications	The average repair costs for vehicles, and any accessories and modifications on your Vehicle, may affect your premium.
Use of your Vehicle	Using your Vehicle for Business Use may affect your premium.
Sum Insured	A higher Sum Insured will normally attract a higher premium.

Premium factor	Possible impact
Storage type of your Vehicle	Where your Vehicle is stored may affect your premium.
Frequency of use of your Vehicle	How frequently you use your Vehicle may affect your premium.

Step 2 – We will reduce the base premium by any discounts that apply to you

Some discounts may apply and will depend on the information that we know about you. The terms of our insurance rating discount are set out below and the details of our other discounts are available at raa.com.au.

The discounts will reduce the base premium. However, a minimum premium applies for every Policy regardless of any discount that applies. This means that the base premium will never be less than the minimum premium.

Step 3 – We add the premium that applies to any optional cover that you select for your Policy

For example, you will pay an additional premium if you select Optional Cover-hire car cover.

The additional premium that will be added at this step will not be reduced by any discounts you might be entitled to.

Step 4 – We apply any compulsory government statutory charges, levies, duties, and taxes

These are applied to the premium that is calculated in steps 1 to 3. These charges will not be reduced by any discounts you might be entitled to.

About the premium (cont.)

Insurance rating discount

Upon inception and each renewal, we will determine your insurance rating by considering your driving and claims history with us or a previous insurer.

For each year of your driving history that you do not have a claim, your insurance rating will move up until you reach a rating 1. Once you reach a rating 1 you will be a rating 1 for the life of your Policy, and any other Comprehensive Car Insurance policy held with RAA.

This means your rating 1 is protected, no matter how many claims you have in the future or who is at fault. If you are not a rating 1 and you make a claim that affects your insurance rating, the new insurance rating will take effect on renewal, and this will affect your premium.

We adjust your base premium depending on your insurance rating. If you are a rating 5 or lower, this adjustment will be a discount on your base premium.

When determining the adjustment to your base premium, we do not take into account any claim where we are not entitled to charge an Excess under this PDS.

Your insurance rating will not limit or restrict our right to:

- apply any Excess;
- vary your premiums; or
- decide whether or not to offer renewal of your Policy.

We also do not guarantee that we will continue to offer these insurance rating terms.

Changes in premium

Each time you renew your Policy, your premium is likely to change, even if the details of your Vehicle, Named Driver(s) or your personal circumstances have not changed. This is because premiums are affected by many factors, including:

- new and updated data we use to calculate the premium;
- the cost of claims we have paid and expect to pay in the future;
- any changes in government statutory charges, levies, duties, or taxes; and
- the cost of running our business.

Payment of premium

You may elect to pay your premium upfront or by instalments.

Upfront payment

You must pay your premium in full by the due date shown on your Certificate of Insurance. If you do not pay the premium by the due date, we may cancel the Policy by written notice to you.

Payment by instalments

If you have a 12-month Policy term, you can pay your premium by instalments via a monthly direct debit from your bank account or credit card.

You are responsible for ensuring your account/credit card has sufficient clear funds to pay each debit on the day it is due. We may deduct two payments in the first month, depending on your monthly payment date.

If you fail to pay an instalment and it remains unpaid for:

- 14 days or more, we may refuse or limit our liability to pay your claim until you pay the outstanding instalments; or
- more than 1 month, we may cancel your Policy with immediate effect by written notice to you.

A copy of our Direct Debit Service Agreement is available from raa.com.au.

At renewal, your cover will automatically renew for another period under the new conditions we send you, unless we hear from you. If you would like to change your Policy details, payment details, or cancel your insurance, you will need to contact us.

Outstanding premium following Total Loss

When we pay a Total Loss claim for your Vehicle, if you:

- have paid your premium upfront, your Policy will end, with no refund of your premium; or
- are paying your premium by instalments, your Policy will end, and you will be required to pay any outstanding premium (including any remaining monthly instalments for the Period of Insurance).

Changing or cancelling of your Policy

Changes to your Policy

You may ask us to change your Policy at any time. We will not charge, refund, or make any change to your premium unless it increases or decreases your premium by \$20 or more.

Cooling-off

See page 6 for details of your cooling-off rights. You can cancel your Policy during the Cooling-off Period provided you have not made a claim. If you cancel your Policy during the Cooling-off Period, we will refund your premium and we will cancel the Policy from inception, and you will not have a Policy with us.

Cancelling your Policy

You can cancel your Policy at any time after the Cooling-off Period.

If you cancel your Policy after the Cooling-off Period, the cancellation takes effect on the date you tell us or any future date you give us. Your Policy will end on the effective date of your cancellation.

We may cancel your Policy at any time by written notice to you as permitted by law or this PDS, including where you fail to make payments, or have not met your obligations under this PDS. We will continue to Cover You under this Policy until the date of cancellation notified to you.

If you have paid your premium upfront, we will refund any premium applicable to the Period of Insurance following cancellation, as long as it is \$20 or more. If you have been paying by instalments, we will cancel any further direct debits, but we will not refund any premium paid.

If your Policy is void

If you or any Co-Insured or anyone acting on your or their behalf has fraudulently failed to disclose or misrepresented information to us at the time of or before taking out your Policy, we may void the Policy from its inception (treat the Policy as if it never existed) in accordance with the *Insurance Contracts Act 1984*. If we void the Policy, we will refund any premium paid in respect of the Policy and we will not Cover You under this Policy.

Excess

If you make a claim, you may be required to pay a contribution towards any claim you make under your Policy. This is known as an Excess. There are different types of Excess(es) which may apply at the time of the claim. The type(s) of Excess(es) which apply to your Policy will be shown on your Certificate of Insurance.

Basic Excess

A Basic Excess is the amount you have agreed to pay as a contribution if you make any claim. Unless otherwise specified in this PDS, the amount payable as your Basic Excess will be the same for all claims. We may increase your Basic Excess on renewal of your Policy. Any change will be stated on your renewal notice and as RAA provides flexible Excess options, you may change the amount of your Basic Excess by contacting RAA.

If you make a change to the amount of your Basic Excess, this may increase the premium for your Policy. You can contact us on **8202 4567** if you want to change your Excess.

No Excess

There is no Excess payable for claims made under:

- the 'travellers' benefits'; and
- the unlimited windscreen or window glass repair benefit.

Optional Cover

If you have selected the Optional Cover - hire car cover, the Excess for claims made under that Optional Cover is the Basic Excess, as shown on your Certificate of Insurance.

Excess (cont.)

Additional Excess

Each additional Excess (if applicable), is in addition to any Basic Excess that you are required to contribute. More than one additional Excess may be payable on a claim. For example, an Age Excess and a Non-removable Excess may apply to the same claim.

Age Excess

An additional Age Excess will apply if the Driver of your Vehicle at the time of the Incident that resulted in the claim was under 25 years old. The amount of the Age Excess will be set out on your Certificate of Insurance. The Age Excess will not apply to claims for any loss or damage caused by:

- a learner Driver;
- fire;
- Flood;
- hail;
- impact while your Vehicle is parked or unattended;
- malicious damage;
- storm; or
- Theft or attempted Theft.

You cannot change the amount of any Age Excess.

Non-removable Excess

Other Non-removable Excess(es) may apply to your Policy. These are additional Excesses which may apply to your Policy as a result of an individual risk review, or information relating to:

- your Vehicle;
- claims history of you or a Co-Insured;
- driving history of Named Driver(s); or
- Non-standard Accessories or Modifications.

Other Non-removable Excess(es) may apply to your Policy either on inception or upon renewal. The amount of any Non-removable Excess will be shown on your Certificate of Insurance, together with a description of the reason for the Excess. A Non-removable Excess applies to all claims on the basis shown on the Certificate of Insurance.

You cannot change the amount of any Non-removable Excess.

Waiver of Excess

We will waive all Excesses payable for claims made for an Incident where you can provide us with contact or identifying details for the driver/rider of the other vehicle, for example:

- an Incident involving Theft or vandalism, where you provide us with a police report that identifies the offender who has been charged with or convicted of the crime; or
- an Incident in respect of which:
 - you can provide us with the full name and contact information (either the address, phone number and/or email address) of the other driver/rider, together with the registration details of the other vehicle; and
 - it is determined that the other driver/rider was at fault. To determine if they are at fault, we may consider the laws, bylaws and road rules that apply to the Incident and/or ask for some additional information, for example:
 - statements from any witnesses;
 - photographs; or
 - Incident diagrams.

When Excesses apply

You must pay the Excess(es) that apply to each Incident covered by your Policy. The total Excess you must pay is determined by the circumstances of your claim. As noted in the 'Additional Excess' section, you may have to pay more than one type of Excess.

If your claim for loss or damage is caused by a single Incident, and you need to claim under multiple benefits of your Policy, we will only ask you to pay one Basic Excess and any applicable Non-removable Excess and/or Age Excess.

If you make a claim for loss or damage that is caused by separate Incidents, you will need to make a claim for each Incident and pay the applicable Excess(es), even if they are connected in some way. For example, if you reverse out of a carpark into an object and damage your rear bumper and then accelerate forward and hit an object causing damage to the front bumper of your Vehicle, this is considered two Incidents.

Excess (cont.)

Payment of Excess

We only provide cover under this Policy if the amount of the claim is more than the Excess payable.

You will only be required to pay an Excess if your claim is accepted. Where an Excess is payable, we will tell you about the options for payment of the Excess, which may include:

- payment by you to us;
- deducting it from the amount we pay you under the claim; or
- payment by you to a supplier or repairer assisting with the claim.

Your Policy

Subject to the General Exclusions (see pages 35-41) and other terms and conditions set out in this PDS, under this Policy you can make claims for the following:

- Incidents causing loss or damage to your Vehicle (Comprehensive cover);
- Legal Liability (Legal Liability cover);
- Additional Benefits applicable to your Vehicle (Additional Benefits); and
- Optional Cover – hire car cover (if selected and shown on your Certificate of Insurance).

Unless specified otherwise in this PDS, each claim:

- must arise from an Incident happening in the Period of Insurance; and
- is limited to the Sum Insured of your Vehicle.

In addition, for some Incidents there will be a Specific Limit on the amount you can claim under this Policy (**Specific Limit**). Where a Specific Limit applies it is specified in the description of the relevant benefit. A Specific Limit overrides the general limit of the Sum Insured.

Your Policy – Comprehensive cover

Under this Policy, we will cover your Vehicle in respect of loss or damage caused by Incidents below, subject to the terms and limits described below.

The General Exclusions (see pages 35-41) and other terms and conditions set out in this PDS apply to this cover.

Incident: loss or damage

What we cover Loss or damage to your Vehicle in the Period of Insurance as a result of:

- an Accident;
- fire;
- Flood;
- hail;
- malicious damage;
- storm; or
- Theft or attempted Theft.

What we do not cover Any loss or damage arising from an Incident outside of Australia.

Specific Limit **The maximum that we pay for any one Incident is the Sum Insured.**
For the most we will pay under the ‘new vehicle replacement’ or ‘lifetime vehicle replacement’ benefit, see pages 25 and 27.

Your Policy – Legal Liability cover

Under this Policy, we will Cover You for your Legal Liability to pay for loss or damage to someone else's property, as well as their bodily injury or death, caused by or arising out of the use of your Vehicle as listed below. The General Exclusions (see pages 35-41) and other terms and conditions set out in this PDS apply to this cover.

For this section 'you' and 'your' are extended to include any Driver or passenger who is in, or getting in, or out of your Vehicle at the time of the Incident.

Incident: Legal Liability for loss or damage to someone else's property

What we cover	The amount which: <ul style="list-style-type: none">• you; or• your employer, principal, or business partner, are legally liable to pay as compensation for loss or damage in the Period of Insurance to someone else's property, arising out of the use of your Vehicle, attached Trailer, or attached caravan.
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What we do not cover	Legal Liability for loss or damage to property: <ul style="list-style-type: none">• that you have in your control or possession at the time of the loss or damage;• owned by you; or• as a result of an Incident arising out of the use of a substitute vehicle (see our 'substitute vehicle' benefit on page 29).
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Specific Limit	The maximum we will pay under this Policy for all Legal Liability claims of this kind arising from any one Incident is \$20,000,000 in total, including all associated Legal Costs we have approved.
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Your Policy – Legal Liability cover (cont.)

Incident: Legal Liability for death or bodily injury to another person

What we cover The amount which you may be held legally liable to pay for death or bodily injury to any person arising out of the use of your Vehicle, other than a person who is:

- a relative of yours, de facto of yours, or child of any de facto of yours;
- any person who ordinarily resides with you;
- an employee, or agent of yours; or
- a contractor or sub-contractor employed or engaged by you.

What we do not cover Legal Liability for death or bodily injury:

- when you have, or should have, cover (wholly or partly) under a compulsory insurance policy or any statutory or compensation scheme or fund covering such Legal Liability; or
- as a result of an Incident arising out of the use of a substitute vehicle (see our 'substitute vehicle' benefit on page 29).

Specific Limit **The maximum we will pay under this Policy for all Legal Liability claims of this kind arising from any one Incident is \$5,000,000 in total, including all associated Legal Costs we have approved.**

Additional Benefits

Under this Policy the Additional Benefits listed below apply when you make a claim which is covered by this Policy, or otherwise as stated in the benefit. The General Exclusions (see pages 35-41) and other terms and conditions set out in this PDS apply to this cover.

Specific exclusions for each Additional Benefit also apply.

14-day change of vehicle

What we provide	We will Cover You under the terms of this Policy for any replacement vehicle for 14 days from when you have sold or disposed of your Vehicle (as if it was the vehicle named on the Policy).
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Specific Limit	Up to 14 days
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Baby capsules

What we provide	The replacement of a baby capsule, booster, or child seat with the same or similar make and model if it is damaged or stolen as a result of an Incident, which occurs while it is fitted to your Vehicle.
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Exclusions	We will not provide a replacement where the baby capsule, booster, or child seat was damaged prior to the Incident or was not fitted properly, and this caused the damage.
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Specific Limit	Replacement value
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Additional Benefits (cont.)

Choice of repairer

What we provide We will assist you to find a suitable repairer for your Vehicle following an Incident, using our experience and first-hand knowledge of repairers. We have a network of repairers who meet our high standards.

For help locating an RAA Approved Repairer, call us on **8202 4575** or go to **raa.com.au**.

You can select a repairer from our network or choose a different repairer. No repairs can be undertaken without our prior authorisation.

Exclusions We will need to authorise all repairs. To do this we will consider the repairer's ability to complete the repair to a standard we expect in terms of safety, quality, fairness, timeliness, regulatory compliance, scope of services and competitiveness of price.

If for any reason we do not accept a quote from your preferred repairer, we will contact you to discuss your options. This may include arranging for a quote to repair your Vehicle at a repairer in our network that is available and authorising the repairs through that repairer.

If you wish to go ahead with a repairer that does not meet our standards, we will pay you our assessed cost of repairing your Vehicle. You will not be entitled to the 'Repairs guaranteed for life' benefit on page 28 for repairs that we do not authorise with an RAA Approved Repairer.

Death of Driver

What we provide A single payment made to the estate of the deceased Driver if, while driving your Vehicle, the Driver is Accidentally killed as a result of a motor vehicle Accident. The payment will be made to the Driver's legal guardian if the Driver is under 18 years old.

Exclusions This benefit does not apply to any Vehicle used for any use other than Private Use.

Specific Limit **\$5,000**

Emergency repairs

What we provide Reimbursement for the cost of emergency repairs required after an Incident so that you can get your Vehicle to your destination or the nearest repairer.

Exclusions This does not apply to any repairs beyond emergency repairs unless you receive our prior consent.

Specific Limit Up to \$750

Emergency travel/accommodation

What we provide We will provide reimbursement for the cost of:

- appropriate ground transport for you, anyone accompanying you and your Vehicle to the original destination or your Home; or
- emergency accommodation, if you are travelling with your Vehicle away from your Home and:
 - your Vehicle has been stolen;
 - your Vehicle is not drivable as a result of an Incident; or
 - you suffer an unexpected illness or injury that is not in connection with an Incident involving your Vehicle, which leaves you, and anyone accompanying you unable to drive your Vehicle.

Exclusions This does not apply if you are less than 100km from your Home.

Specific Limit Up to \$750

Additional Benefits (cont.)

Hire car following Theft

What we provide The cost of hiring a similar replacement vehicle approved by us for up to 21 days if your Vehicle is stolen.

Exclusions This does not apply to hiring charges incurred by you:

- after the date of recovery of your Vehicle;
- after a total period of 21 days; or
- after the claim is settled,

whichever occurs first.

Specific Limit **\$90 per day up to a maximum of 21 days.**

Requirement You must give us a copy of the agreement and/or invoice for the hire car before we will pay any amount under this benefit.

Lifetime vehicle replacement

What we provide If your Vehicle is deemed by us to be a Total Loss and we determine that you are eligible for this benefit (refer below), we will:

- provide you with a new vehicle of the same make and model as your Vehicle; or
- if an exact replacement is not available, replace your Vehicle with a comparable make and model as determined by us,

including all on-road costs.

If we cannot replace your Vehicle within 90 days, we can pay you, or anyone with an interest in your Vehicle, the quoted value of a replacement vehicle of the same or comparable make and model as your Vehicle.

Eligibility criteria You will only be eligible for this benefit if:

- you have held a Comprehensive Car Insurance Policy for your Vehicle with RAA continuously from the date you purchased your Vehicle;
- your original Comprehensive Car Insurance policy with RAA commenced prior to 8 December 2023;
- you purchased your Vehicle new (including a demonstration model); and
- the year of manufacture of your Vehicle is 2014 or after.

Lifetime vehicle replacement (cont.)

Exclusions	<p>You will not be eligible for this benefit if your Vehicle qualified for the lifetime vehicle replacement benefit under your original Comprehensive Car Insurance policy with RAA that commenced prior to 8 December 2023, and:</p> <ul style="list-style-type: none">• at any time after the 8 December 2023, you held 'Standard Comprehensive' cover for your Vehicle; or• you have either sold or disposed of your eligible Vehicle and purchased a different vehicle which is now covered under this Policy as a replacement, unless otherwise specified in this PDS. See '14-day change of vehicle' benefit on page 22.
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Mobility benefit

What we provide	<p>A payment of \$200 made to you when we settle a claim under this Policy for loss or damage to your Vehicle. This payment is to assist with additional costs for transport that may arise following an Incident, such as costs towards a hire car, taxi, Rideshare Service and public transport.</p>
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Exclusions	<p>This does not apply if:</p> <ul style="list-style-type: none">• your Vehicle has been stolen and recovered following Theft and there is no damage to your Vehicle; or• you are making a claim under the following benefits:<ul style="list-style-type: none">- 'unlimited windscreen or window glass repair'; or- 'personal effects' and 'Tools of Trade' and there is no damage to your Vehicle.
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Specific Limit	\$200 for any one Incident.
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Additional Benefits (cont.)

New vehicle replacement

What we provide	<p>If your Vehicle is deemed by us to be a Total Loss and we determine that you are eligible for this benefit (refer below), we will:</p> <ul style="list-style-type: none">• provide you with a new vehicle of the same make and model as your Vehicle; or• if an exact replacement is not available, replace your Vehicle with a comparable make and model as determined by us, including all on-road costs. <p>If we cannot replace your Vehicle within 90 days, we can pay you, or anyone with an interest in your Vehicle, the quoted value of a replacement vehicle of the same or comparable make and model as your Vehicle.</p>
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Eligibility criteria	<p>You will only be eligible for this benefit if:</p> <ul style="list-style-type: none">• you purchased your Vehicle new (including a demonstration model); and• the Total Loss occurred within 5 years of the start date of the original registration.
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Personal effects

What we provide	<p>Reimbursement for the replacement cost of your personal effects if they are Accidentally damaged in an Incident involving your Vehicle or are stolen from within your Vehicle during the Period of Insurance.</p>
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Exclusions	<p>This does not apply to the following:</p> <ul style="list-style-type: none">• Tools of Trade;• money and gift cards; or• items or property in your possession but not owned by you.
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Specific Limit	<p>Up to \$1,500</p>
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Recovery costs following Theft

What we provide	<p>Reasonable transport costs for the return of your Vehicle to your Home if your Vehicle has been stolen and recovered following Theft.</p> <p>For example, we will cover the costs to have your Vehicle towed, provided that the towing is arranged under a fair agreement with a licensed and recognised towing provider.</p>
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Repairs guaranteed for life

What we provide	<p>We provide you a guarantee for the quality of materials and labour used in the repairs of your Vehicle following an Incident if we authorise the repairs at an RAA Approved Repairer. The guarantee applies for the life of your Vehicle while it is insured by you with RAA and covers:</p> <ul style="list-style-type: none">• the effectiveness of all repairs carried out under our authorisation to restore your Vehicle as near as practicable to its pre-Incident condition;• the Cost of rectifying any defect in parts or materials supplied as part of the repair; and• the Cost of rectifying any faulty workmanship provided as part of the repair. <p>The provision of this guarantee in no way limits the obligations of RAA or the RAA Approved Repairer under any law.</p>
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Exclusions	<p>The guarantee will not apply:</p> <ul style="list-style-type: none">• if your Vehicle was not insured with RAA by you at any time following the date of repairs;• to defects caused by natural wear and tear of the repaired surfaces;• to rust or corrosion occurring unless directly attributable to the repair; or• if rectification work has been carried out by any other repairer.
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Additional Benefits (cont.)

Substitute vehicle

What we provide	<p>The amount you may be held legally liable to pay for loss or damage to other people's property in the Period of Insurance while driving an uninsured substitute vehicle, provided:</p> <ul style="list-style-type: none">• your Vehicle was not drivable due to an Incident, or because it needed to be serviced or repaired at the time;• the substitute vehicle is of similar type to your Vehicle and is registered; and• the substitute vehicle is in your legal custody and control but does not belong to you.
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Exclusions	<p>This does not apply to loss or damage:</p> <ul style="list-style-type: none">• to the substitute vehicle; or• to property owned by you.
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Specific Limit	<p>The maximum we will pay under this Policy for all legal liability claims of this kind arising from any one Incident is \$20,000,000 in total, including all associated Legal Costs we have approved.</p>
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Transport following Incident

What we provide	<p>Reimbursement for the cost of emergency transport by taxi, Rideshare Service or public transport in the event that your Vehicle is not drivable to your Home, or another intended destination, from the scene of an Incident.</p>
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Exclusions	<p>This benefit does not apply if your Vehicle is able to be safely driven after an Incident.</p>
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Specific Limit	<p>Up to \$150</p>
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Theft of keys

What we provide	<p>The replacement of car keys or central locking remote control and/or re-coding of locks of your Vehicle if your keys have been stolen during the Period of Insurance.</p>
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Specific Limit	<p>Up to \$1,000</p>
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Tools of Trade

What we provide Reimbursement for the cost of your Tools of Trade if they are:

- Accidentally damaged as a result of an Incident;
- stolen from within your Vehicle; or
- stolen from a toolbox permanently fitted to your Vehicle.

Exclusions This does not apply:

- if the Vehicle and/or the permanently fitted toolbox (if applicable) was not locked;
- there are no visible signs of forced entry; or
- to Tools of Trade that are lost or damaged whilst in use.

Specific Limit Up to \$3,000

Towing and storage

What we provide If your Vehicle cannot be driven as a result of an Incident, we will cover the cost to:

- tow your Vehicle to the nearest repairer or to any other place approved by us; and
- store your Vehicle until repairs can be undertaken following an Incident.

If, at the time of the Incident, your Vehicle was towing a caravan or Trailer, we will also pay the cost to transport the caravan or Trailer to the nearest repairer or place approved by us, whether the caravan or Trailer is damaged or not.

Trailer

What we provide Reimbursement for the cost of repairs to a Trailer or caravan which was attached to your Vehicle at the time of an Incident if the Trailer or caravan was also damaged in the Incident.

Exclusions This does not apply to loss or damage if:

- we do not accept a claim for your Vehicle in relation to the Incident; or
- the Trailer or caravan is not owned by you.

Specific Limit Up to \$1,500 for loss or damage to your Trailer or caravan.

Additional Benefits (cont.)

Travellers' benefits

What we provide If during the Period of Insurance, you and your Vehicle are more than 100km from your Home and during that trip you or a member of your Family who is travelling with you Accidentally dies in circumstances unrelated to an Incident involving your Vehicle, we will reimburse you for:

- transport of the deceased body to a designated location within Australia, nominated by the closest next of kin;
- transport to your Home, for you and any member of your Family who were travelling with the deceased at the time of death; and
- transport of your Vehicle to your Home if no one is able or willing to drive your Vehicle Home.

If during the Period of Insurance, you and your Vehicle are more than 100km from your Home and during that trip a member of your Family who is not travelling with you dies as a result of an Accident or unexpected illness, we will reimburse you for:

- transport to your Home, for you and any member of your Family who were travelling with you; and
- transport of your Vehicle to your Home if no one is willing or able to drive your Vehicle Home.

Specific Limit **The maximum we will reimburse you for any claim arising from one Incident under this benefit is \$750.**

Unlimited windscreen or window glass repair

What we provide Unlimited repairs or replacement for any windscreen, windows or roof glass breakage or cracks as a result of an Incident occurring in the Period of Insurance. If the damage cannot be safely repaired, we will replace the windscreen, windows, or roof glass.

You can choose your own repairer, and there will be no Excess payable for any windscreen, windows, or roof glass breakage claim in the Period of Insurance.

For help locating a windscreen repairer, call us on **8202 4575**.

Exclusions This does not apply to Existing Damage to the windscreen, windows, or roof glass prior to the Inception Date of your Policy.

Optional Cover

You may elect to have an Optional Cover added to your Policy. This cover is subject to the General Exclusions (see pages 35-41) and other terms and conditions set out in this PDS. In addition, specific exclusions are set out in this section.

An additional premium will apply to this Optional Cover.

Hire car cover

If Optional Cover – hire car cover is shown on your Certificate of Insurance, we will Cover You for the additional benefits set out below:

- Hire Car Excess; and
- Hire car following an Incident.

Hire Car Excess

What we provide	<p>If you have hired a vehicle from a hire car company (including a dealership) anywhere in Australia (whether for personal use or as a result of loss or damage to your Vehicle), and it is damaged or stolen in Australia, we will cover the amount of any Hire Car Excess the hire car company holds you responsible for, regardless of fault.</p> <p>The benefit will only apply from the date you have hired a vehicle from a hire car company until you return the vehicle.</p>
Exclusions	<p>We will not provide cover under this benefit:</p> <ul style="list-style-type: none">• if you are in breach of any terms or conditions contained within the hire agreement; or• for any amount exceeding the excess specified in the hire agreement.
Specific Limit	<p>Up to \$4,000 for any Hire Car Excess you are required to pay to a hire car company.</p>
Requirement	<p>You must give us a copy of the agreement and/or invoice for the Hire Car Excess to confirm the amount payable under this benefit.</p>

Hire car following an Incident

What we provide	<p>If we agree to pay your claim, we will cover the costs of hiring a vehicle, similar to your Vehicle, from the place of repair or a hire car company approved by us.</p> <p>The benefit will be provided from the date:</p> <ul style="list-style-type: none">• of recovery of the Vehicle, if your Vehicle is stolen and recovered;• the repairs to your Vehicle are authorised by us;• your Vehicle is made available for repairs to commence; or• your Vehicle is deemed a Total Loss, whichever is the later. <p>We will also provide cover under the 'Hire Car Excess' benefit if you are eligible for that benefit.</p>
Exclusions	<p>We do not cover:</p> <ul style="list-style-type: none">• any additional hire costs;• incidental or running costs, including fuel;• liability arising from the use of the hire car (this may be covered by the insurance of the hire car company); or• any costs you may be liable for under the hire car rental agreement.
Specific Limit	<p>Up to \$90 per day for hiring charges:</p> <ul style="list-style-type: none">• for up to 21 days;• until the day after repairs have been completed; or• until 2 days after you have received advice that your claim has been settled, <p>whichever occurs first.</p>
Requirement	<p>We are not responsible for ensuring a hire car is available. We will need to be given a copy of the agreement and/or invoice for the hire car to confirm the amount payable under this benefit.</p>

General Exclusions

For the General Exclusions in this section ‘you’ and ‘your’ are extended to include any Driver or passenger who is in, or getting in, or out of your Vehicle.

In addition to the specific exclusions outlined in the explanation of what is covered by this Policy, we will not Cover You for any claim, or may reduce the amount we will pay you for a claim, to the extent the loss, damage, or liability was caused by, contributed to, or arose from (either directly or indirectly) any one or more of the following exclusions:

Actions following an Incident

Any loss, damage, or liability if, following an Incident, the Driver of your Vehicle fails to remain at the scene of the Incident long enough for interested parties to attend and exchange relevant details. For example, we will not Cover You if you unreasonably fail to remain at the scene of the Incident long enough for police to administer an alcohol test, drug test, breath, or blood analysis.

Alcohol and/or drugs

Any loss, damage, or liability if at the time of an Incident the Driver of your Vehicle:

- is under the influence of any drug;
- has a blood alcohol percentage or breath analysis that exceeds the concentration prescribed by law in the state or territory where the Incident occurred; or
- refuses to submit to an alcohol test, drug test, breath, or blood analysis.

This General Exclusion would not apply if your Vehicle is stolen by a person under the influence of a drug.

Asbestos

Any loss, damage, or liability associated with the inhalation of (including the fear of inhalation of, or exposure to) asbestos, asbestos fibres, or derivatives of asbestos.

Breakdown

Any loss, damage, or liability associated with:

- mechanical breakdown or failure (e.g. engine seizure);
- structural breakdown or failure (e.g. cracked chassis);
- electrical, electronic or computer module breakdown or failure (e.g. unexplained ECU failure); or
- foreign substances, incorrect fuel or water in fuel (e.g. damage to fuel injectors, pumps, pipes, and components).

Business Use

Any loss, damage, or liability to or associated with your Vehicle where at the time of the Incident your Vehicle was being used for any Business Use which is not disclosed and listed on your Certificate of Insurance.

Care

Any loss, damage, or liability arising directly or indirectly out of or caused by, through or in connection with:

- lack of maintenance;
- further loss or damage following an Incident, if you did not take proper precautions to prevent it; or
- loss or damage to your Vehicle, if reasonable care was not taken to protect or safeguard your Vehicle.

For example, we will not Cover You for Theft unless you:

- lock all the doors and windows when your Vehicle is parked or unattended; and
- ensure the ignition keys are not left in your Vehicle when no one is in it.

Consequential Loss

Any loss, damage, or liability for Consequential Loss of any kind suffered by you or any third party, unless specifically stated elsewhere in this PDS. For example, replacing compliance plates, loss of income if your Vehicle is used for a permitted Business Use, or loss of revenue suffered by a third party.

Contamination

Any loss, damage, or liability directly or indirectly caused by or contributed to or arising from any nuclear, radioactive, biological, chemical, or toxic material.

General Exclusions (cont.)

Cyber

Any loss or damage of, or liability relating to:

- any computer, hardware, software, communications system or other electronic device or data connected to or used in connection with your Vehicle; or
- any cyber outage, computer virus, hacking, or other form of cyber-attack to the computer systems of any third party (including utilities service providers), unless those circumstances cause an Incident.

Dangerous goods

Any loss, damage, or liability caused by the discharge or escape of contaminants, pollutants, or other dangerous goods from your Vehicle, unless they are substances you are legally allowed to carry.

Defects

Any loss, damage, or liability associated with:

- an inherent defect;
- a defective or faulty part;
- defective or faulty workmanship;
- defective or faulty design; or
- defective or faulty manufacture or construction,

in respect of your Vehicle, unless there is no way you could reasonably have known about the relevant defective or faulty circumstances.

Depreciation, wear, and tear

Any loss, damage, or liability for depreciation, wear, tear, rust, corrosion, or Damage to your Vehicle which has occurred over a period of time. This includes, but is not limited to, loss or damage which has occurred over a number of Incidents, stone chips to paint, gradual structural fatigue, damage caused by pollution, or water in fuel.

Driving after an Incident

Any loss, damage, or liability resulting from you driving your Vehicle in a damaged condition after an Incident or following a Theft, unless you could not have reasonably detected the damage. This includes, but is not limited to, continuing to drive your Vehicle following an Incident once your Vehicle's warning devices have activated.

Excluded drivers

Any loss, damage, or liability if, at the time of an Incident your Vehicle was driven by a person who is endorsed on your Certificate of Insurance as an excluded driver.

Existing Damage

Any of the costs of repairing Existing Damage.

Fare, hire, or reward

Any loss, damage, or liability if, at the time of the Incident, your Vehicle is being used in the course of the business of carrying passengers or goods for fare, hire or reward (e.g. food delivery, taxi, chauffeur, Rideshare Services, courier etc), unless:

- you are employed by an Australian Government Department and your Vehicle is being used officially to transport people or goods on behalf of that Australian Government Department, and an allowance is paid to you by that Australian Government Department for the official use of your Vehicle; or
- your Vehicle is being used by a Named Driver(s) for carrying passengers as part of a recognised Rideshare Service, and 'Rideshare' is noted as a Business Use on your Certificate of Insurance.

Illegal act

Any loss, damage, or liability resulting from, contributed to, or caused by your Vehicle being used in a criminal or illegal act or in breach of any law or regulation by you or by a person acting with your express or implied consent. This includes, but is not limited to, the use of your Vehicle to transport illicit drugs and your Vehicle being driven at a speed greater than the relevant speed limit or in an area not permitted.

Lawful seizure

Any loss, damage, or liability caused by or as a result of lawful seizure or other operation of law.

Loss of use

Any loss, damage, or liability because you cannot use your Vehicle.

General Exclusions (cont.)

Loss of value

Any loss, damage, or liability for any loss of value or depreciation to your Vehicle as a result of an Incident or repairs being performed.

Motor trade

Any loss, damage, or liability if your Vehicle is used in connection with the motor trade for experiments, tests, trials, demonstration or towing of another vehicle.

Motorsport

Any loss, damage, or liability if your Vehicle, or any towed unit attached to your Vehicle at the time of the Incident, is being used:

- in, or tested in preparation for, racing, pace making, competitive rally, a reliability trial, or a speed or hill climbing test;
- for any motorsport; or
- on a racetrack or testing ground, closed circuit or on a street circuit, using temporarily closed public roads.

Non-standard Accessories or Modifications

Any loss, damage, or liability for any Non-standard Accessories or Modifications, or any non-standard tools, unless you have told us about them, and we have specifically agreed to cover them, and they are shown on your Certificate of Insurance. We will also not Cover You for loss, damage, or liability to or arising from any Non-standard Accessories or Modifications that are not compliant with applicable Australian laws, bylaws, and regulations.

On consignment

Any loss, damage, or liability as the result of liquidation, insolvency, bankruptcy, or any dispute over the proceeds of a sale made on behalf of you by a vehicle dealer, agent, or broker, where you have your Vehicle on consignment for sale.

Overloading

Any loss, damage, or liability if your Vehicle is used to carry a greater number of passengers, or to carry or tow a load in excess of that for which your Vehicle was constructed or is allowed by law.

Pandemic and communicable diseases

Any loss, damage or liability arising from any disease which can be transmitted by means of any substance or agent from any organism to another organism.

Terrorism - pollution, contamination, explosion, or cyber-attack

Any loss, damage, or liability for acts of terrorism directly or indirectly caused by, contributed to, resulting from, arising out of, or in connection with any:

- biological contamination, explosion, or pollution;
- chemical contamination, explosion, or pollution;
- nuclear contamination, explosion, or pollution;
- radioactive contamination, explosion, or pollution; or
- computer virus, hacking or other form of cyber-attack, unless those circumstances cause an Incident.

Tyres

Any loss or damage caused to your tyres by the application of brakes, road punctures, cuts, or bursts to your tyres.

Unlawful purpose

Any loss, damage, or liability if your Vehicle is being used for any unlawful purpose by you or any Co-Insured(s) or Driver(s). This General Exclusion would not apply if your Vehicle is stolen by a person who does not have your consent to drive your Vehicle, and is used for any unlawful purpose.

Unlicensed or non-accredited Driver

Any loss, damage, or liability if your Vehicle is being driven by you or any person with your consent who:

- is not complying with the conditions of their driver's licence;
- is not licensed to drive such a vehicle under all relevant Australian laws, bylaws, and regulations; or
- where your Vehicle is being used for a Rideshare Service by a Driver who does not have the appropriate accreditation under the *Passenger Transport Act 1994*.

This General Exclusion would not apply if Your Vehicle is driven by a person who is unlicensed or non-accredited and you could not have reasonably known.

General Exclusions (cont.)

Unsafe or unroadworthy

Any loss, damage, or liability if your Vehicle is not Roadworthy or is used in an unsafe condition, and this caused or contributed to the loss, unless you could not have reasonably detected that the Vehicle was not Roadworthy or was unsafe.

War

Any loss, damage, or liability caused by war, other acts of a foreign enemy (whether war is declared or not), mutiny or revolution. We also will not cover riot, looting or civil commotion following these incidents.

Wilful, reckless, or deliberate act

Any loss, damage, or liability that is caused by, arises from, or involved any act by you or by someone acting with your given or implied consent that is:

- deliberate or intentional;
- a deliberate lack of action; or
- wilful or reckless.

This General Exclusion would not apply if your Vehicle is stolen by a person and driven at an excessive speed.

Your faulty workmanship

Any loss, damage, or liability as a result of your faulty workmanship on your Vehicle.

Claims – Information

When you want to make a claim under this Policy, we recommend that you:

- follow the steps outlined on pages 46-47;
- do everything that you can do to prevent or limit further loss or damage; and
- if applicable, report any Incident to the police.

And we recommend that you do not:

- carry out or authorise repairs yourself without our prior consent (except for emergency repairs, see page 24);
- dispose of any damaged property;
- admit liability or guilt, or negotiate to settle any claim with anyone else, including the insurer of any other party involved in the Incident;
- seek legal advice without our express prior agreement, as these costs will not be reimbursed; or
- make a false or fraudulent claim.

When you tell us about your claim, we will ask you to give us details about what occurred. These details will need to be complete and accurate.

Contribution to repair Costs

In addition to any applicable Excess, you may be required to contribute to the Cost of repair or replacement of tyres, engines, Accessories, paintwork, bodywork, radiators, batteries, or interior trims affected by wear and tear, rust, corrosion, or Damage, which has occurred prior to the loss. If additional repair or replacement work is necessary to complete the repairs which arise from your claim, you will be required to pay for the additional repair or replacement. We will let you know if you need to make a contribution prior to settlement of the claim and tell you how it needs to be paid.

Replacement parts

When directing the repairer of your Vehicle, we will ensure appropriate new or used parts consistent with the age and condition of your Vehicle are used. For windscreens and window glass we will use aftermarket parts if they comply with Australian Design rules.

Claims – Information (cont.)

Goods and Services Tax

All amounts insured, as shown on your Certificate of Insurance, include Goods and Services Tax (GST). If you make a claim, you must tell us of any entitlements you may have to input tax credits on this Policy. We will not cover any GST, fine, penalty or charge if you give us incorrect information. If you are or would be entitled to claim any input tax credits for the repair or replacement of your Vehicle, we will reduce any settlement offer by the amount of that input tax credit.

Conduct of claims and recoveries

We will control the conduct, defence, or settlement of any claim we agree to pay. When we pay a claim, we may seek to recover from any third party that is at fault for the liability, loss, or damage, including by taking any action in your name to recover any money paid by us.

You must seek our consent before you can agree to settle, compromise your claim, or make any admission of liability or payment for loss or damage to any third party in respect of your claim. If you do not seek our consent, subject to the law, we may be entitled to reduce or refuse to pay your claim.

Pairs or Sets

If any part of your Vehicle consists of a pair or Set (e.g. alloy wheels), we will only pay for the repair or replacement of the part that is lost, damaged or stolen. If we cannot repair or replace the part, we will pay the replacement value for that part only. We will not pay for any decrease in the value of the pair or Set.

Salvage of parts

If we replace your Vehicle or pay the Cost of replacement of any part of your Vehicle, the replaced item belongs to us.

Claims – Repair or cash

Where your Vehicle is not a Total Loss

If we accept your claim and we determine your Vehicle is not a Total Loss, we will repair your Vehicle to the condition it was in immediately before the Incident.

We will pay you cash instead of repairing your Vehicle if:

- the repair would require the replacement of a part and a suitable like-for-like part is not available;
- the safety, quality or reliability of repairs may be affected by the condition of, or Damage to, your Vehicle that arose before the Incident;
- you have chosen a repairer and the chosen repairer does not meet our standards for safety, quality, fairness, timeliness, regulatory compliance, scope of services and competitiveness of price; or
- a repair of your Vehicle authorised by us is not available within a reasonable timeframe.

If we pay you cash, we will pay you the assessed Cost of repairing your Vehicle to the condition your Vehicle was in immediately before the Incident based on repair quotes provided to us by any of our network of repairers.

Where we pay you cash instead of repairing your Vehicle

If we pay you cash instead of repairing your Vehicle, you must either undertake to have your Vehicle repaired or confirm that you do not intend to repair your Vehicle.

If you tell us you do not intend to repair your Vehicle, we may cancel your Policy if:

- the level of Damage is such that we would not have offered you insurance on a vehicle in that condition; or
- you do not adjust your Sum Insured to reflect the value of the Damage to your Vehicle.

The Policy may also be cancelled at your request. See page 13 for details about cancellation by you. If we agree to buy the damaged vehicle from you, the agreed amount will be added to your cash settlement.

Claims – Total Loss

When your Vehicle is a Total Loss

When we settle your claim as a Total Loss:

- this Policy will end. You will be required to pay any outstanding premium for your Policy (including any remaining monthly instalments for the Period of Insurance);
- your Vehicle will become our property (unless we agree for you to keep the salvage, in which case we will deduct the value of the salvage from the settlement amount);
- if your Vehicle is stolen and later recovered after we have settled your claim, the salvage also remains our property; and
- if someone else, like a financier, has an interest in your Vehicle, we will pay them any amount they are owed from any claim settlement we pay.

If the ‘new vehicle replacement’ or ‘lifetime vehicle replacement’ benefit does **not** apply to you:

We will pay you the Sum Insured shown on your Certificate of Insurance. We will deduct from this amount:

- any unpaid Excess that is applicable;
- any unpaid premium (if you pay your premium by instalments, we will deduct any remaining monthly instalments for the Period of Insurance from your settlement);
- any adjustment for GST input tax credit you would have been entitled to receive (see GST on page 43); and
- any amount you have agreed to pay us to retain the salvage of your Vehicle.

If the ‘new vehicle replacement’ or ‘lifetime vehicle replacement’ benefit does apply to you:

We will replace your Vehicle with a new vehicle of the same or comparable make and model, which will include any tools and Accessories and Modifications that are standard equipment and any other tool, Non-standard Accessories or Modifications shown on your Certificate of Insurance.

For more details about ‘new vehicle replacement’ see page 27 and for ‘lifetime vehicle replacement’ see page 25.

Claims – Making a claim

Here is how to make a claim under your Policy, and the steps that will apply to our assessment and payment of your claim.

Step 1 – Lodge your claim

Make a claim online 24/7 at raa.com.au or via the RAA app. If you would like to speak to someone, call us Monday to Friday on **8202 4575**.

When you make a claim, we will:

- ask you to give us relevant information to support your claim to make sure that an Incident has occurred, and we may ask you to:
 - provide us with any documents and information we need to consider your claim, including materials relating to the purchase and registration of your Vehicle, the value/cost of any lost or stolen items, statements and police reports relating to the Incident, and other relevant supporting documentation (including statutory declarations or affidavits);
 - give us written statements or any correspondence relating to the claim, including notice of any pending court proceedings or offers of settlement; and
 - meet with our investigators to be interviewed.
- tell you if an Excess is applicable and how to pay it;
- give you a claim number;
- give you RAA Approved Repairer information; and
- give you information about next steps.

So we can follow this process, you must:

- cooperate with RAA and our representatives including our investigators and assessors; and
- help us with your claim and comply with any condition of this Policy, including if you need to go to court to give evidence.

We will take into account section 54 of the *Insurance Contracts Act 1984* (Cth) when we assess any claim made under your Policy. In summary, section 54 of the *Insurance Contracts Act 1984* (Cth) prevents us from refusing a claim because of something you or some other person has done, or not done, after your Policy was entered into, unless that thing caused or contributed to the loss. However, we can reduce the claim by the amount that fairly represents the extent to which our interests were impacted as a result of the thing that was done or not done.

Claims – Making a claim (cont.)

Step 2 – Getting a quote for damage

Visit a repairer of your choice and give them your claim number. The repairer will then:

- inspect, quote and photograph the damage;
- organise RAA to assess the damage; and
- if authorised by RAA, book your Vehicle in for repairs, if it is repairable.

For more information about our ‘choice of repairer’ benefit, see page 23.

Step 3 – We will assess your claim

When assessing your claim, we consider and determine the following:

- does your Policy cover the loss, damage, or Theft?
- has the damage occurred as described and is it consistent with the Incident?
- is your claim affected by any Specific Limits, exclusions, and conditions applicable to the Policy?

For any quote you provide from your chosen repairer that is not an RAA Approved Repairer, we will assess the quote to make sure it covers that loss or damage that arose in the Incident, is based on market prices for parts and labour, and that the repair can be undertaken in an appropriate time frame.

Step 4 – Settling your claim

To settle your claim, we will do one of the following:

- authorise the repairer to proceed with the repairs on your Vehicle;
- declare your Vehicle a ‘Total Loss’; or
- pay you cash for the Cost of repairs or for a Total Loss.

For a liability claim, we will take over the conduct of the claim against you, including appointing a lawyer to represent you if the claim proceeds to court.

Claims – Common questions

Will your premium go up on renewal because you made a claim?

If you were determined to be Not at Fault in the Incident, that is, you did not have to pay your Excess, or if your claim was not of a kind that required you to pay your Excess, then your premium will not be affected by this claim.

If you were At Fault in the Incident (that is, you did have to pay your Excess):

- your base premium may be affected (refer to ‘Premium factors’ on pages 9-10);
- if you currently hold a rating 1, your rating 1 discount will not be affected by this claim; or
- if you do not currently hold a rating 1, your premium will be affected by this claim because your ‘insurance rating’ will be less. For example, a rating 2 would fall to a rating 3 on renewal (refer to ‘insurance rating’ on page 11).

Will we cancel your Policy if you make too many claims?

We may decline to renew your Policy depending on the number and type of claims you make. On renewal of your Policy, we may apply a Non-removable Excess. We will not cancel your Policy during the term, unless your Vehicle is a Total Loss or one of the circumstances set out on page 44 applies.

Would you like more information?

If you have any questions or require information about your claim (including a confirmation of transaction) you can call us on **8202 4575**.

Claims – How your claim is paid

Here are some examples to demonstrate how we calculate claim payments. These do not form part of your Policy terms and conditions and are intended as a guide only, as not all scenarios are covered.

Example 1 – Total Loss

Your Vehicle has been determined to be a Total Loss as a result of an Incident where you were Not at Fault. The Sum Insured shown on your Certificate of Insurance is \$30,000. Your Vehicle was towed from the scene of the Incident, and you paid the towing company \$500. The Basic Excess on your Policy is \$500. You have a Non-removable Excess of \$500 due to conditions on your licence. Your outstanding premium is \$650 for the Period of Insurance.

What we pay		Information
Total Loss	\$30,000	A Total Loss has occurred. We will pay the Sum Insured shown on your Certificate of Insurance.
Towing costs	\$500	The towing cost that you paid to the towing company is reimbursed to you.
Less Excess	\$0	As you were Not at Fault, you do not have to pay the Basic Excess or any Non-removable Excess(es).
Less outstanding premium	-\$650	You are required to pay any outstanding premium (this includes any remaining monthly instalments for the Period of Insurance).
Mobility benefit	\$200	A payment of \$200 is included when we settle your claim.
Total claim	\$30,050	

If you have paid your premium in full, there will be no refund of premium.

Example 2 – New vehicle replacement

Your Vehicle has been determined to be a Total Loss after it was damaged by fire whilst parked. You purchased your Vehicle brand new and your Vehicle, at the time of loss, was less than 5 years old from the date of the original registration. Although the Sum Insured of your Vehicle shown on your Certificate of Insurance was \$25,000, the Cost we incur to replace it with a new vehicle of the same or comparable make and model, including all on-road costs, is \$28,500. The Basic Excess on your Policy is \$500. You have a Non-removable Excess of \$500 due to conditions on your licence.

What we pay		Information
A replacement vehicle	\$28,500	Your Vehicle is less than 5 years old, and the 'new vehicle replacement' benefit applies. We replace your Vehicle with a new vehicle of the same or comparable make and model as your Vehicle.
Less Excess	-\$500	You are only required to pay the Basic Excess as your Vehicle was damaged by fire and was not being driven at the time of loss.
Mobility benefit	\$200	A payment of \$200 is included when we settle your claim.
Total claim	\$28,200	

Claims – How your claim is paid (cont.)

Example 3 – Damage as a result of an Incident

Your Vehicle has been damaged as a result of an Incident where you were At Fault. The Sum Insured shown on your Certificate of Insurance is \$14,000. Your Vehicle has been assessed and the repair Cost is \$5,000. You are over 25 years of age and were the Driver at the time of the Incident. The Basic Excess on your Policy is \$500. No other Non-removable Excesses apply to your Policy.

What we pay		Information
Damage to your Vehicle	\$5,000	Your Vehicle is deemed repairable.
Less Excess	-\$500	Basic Excess applies as you were At Fault. An Age Excess does not apply as you are over the age of 25.
Mobility benefit	\$200	A payment of \$200 is included when we settle your claim.
Total claim	\$4,700	

Your Policy is specifically endorsed to exclude any Drivers under the age of 25. A 23-year-old was driving your Vehicle at the time of the Incident. The Age Excess as shown on your Certificate of Insurance is \$500. The same claim would be handled as follows:

What we pay		Information
Damage to your Vehicle	\$0	As any Drivers under the age of 25 are excluded under your policy, we will not Cover You.
Total claim	\$0	

Example 4 – Broken windscreen

Your windscreen has been damaged and cannot be repaired. The replacement Cost is \$1,000. The Basic Excess on your Policy is \$500. No other Non-removable Excesses apply to your Policy.

What we pay		Information
Windscreen replacement	\$1,000	Your windscreen is replaced, and we have been invoiced by the windscreen company.
Less Excess	-\$0	You do not have to pay an Excess for windscreen or window glass claims.
Mobility benefit	\$0	Mobility benefit does not apply to windscreen claims.
Total claim	\$1,000	We will pay this directly to the windscreen company.

Example 5 – Theft of your Vehicle

Your Vehicle has been stolen and has not been recovered. You have reported your Vehicle stolen to the police, but the police have not been able to identify or charge the offender and therefore you are considered to be At Fault. A Sum Insured of \$15,000 is shown on your Certificate of Insurance. The Basic Excess on your Policy is \$500. You may need to pay an additional Non-removable Theft Excess if this is shown on your Certificate of Insurance. No other Non-removable Excesses apply to your Policy.

What we pay		Information
Theft of your Vehicle	\$15,000	Your Sum Insured is \$15,000.
Less Excess	-\$500	Basic Excess applies as your Vehicle was stolen and you are unable to provide a police report identifying the name and address of the offender who has been charged or convicted.
Mobility benefit	\$200	A payment of \$200 is included when we settle your claim.
Total claim	\$14,700	

Claims – How your claim is paid (cont.)

Example 6 – Liability of others – Damage to another person’s vehicle (repairable) as a result of an Incident

Your Vehicle has been involved in an Incident causing damage to another person’s vehicle, and it has been determined you were At Fault. The vehicle you have damaged has been assessed and the repair Cost is \$5,000. Your Vehicle has no damage. You are over 25 years of age and were the Driver at the time of the Incident. The Basic Excess on your Policy is \$500. No other Non-removable Excesses apply to your Policy.

What we pay		Information
Damage to other person’s vehicle	\$5,000	This vehicle is deemed repairable.
Less Excess	-\$500	Basic Excess applies as you were At Fault.
Mobility benefit	\$0	Mobility benefit does not apply as your Vehicle has no damage.
Total claim	\$4,500*	

A 23-year-old was driving your Vehicle at the time of the Incident. The Age Excess as shown on your Certificate of Insurance is \$500. The same claim would be handled as follows:

What we pay		Information
Damage to other person’s vehicle	\$5,000	This vehicle is deemed repairable.
Less Excess	-\$500	Basic Excess applies as you were At Fault.
Less Excess	-\$500	An Age Excess applies as the Driver was under the age of 25.
Mobility benefit	\$0	Mobility benefit does not apply as your Vehicle has no damage.
Total claim	\$4,000*	

*We will authorise the repairs to the other party’s vehicle and pay the other party’s repairer upon completion of repairs and receipt of the repair invoice. Alternatively, we may pay a cash settlement to the other party direct. We may apply apportionment on the other party’s loss should we agree that the Incident was not 100% your fault.

Glossary

Accident means an event or occurrence which occurs without intent. **Accidentally** has a corresponding meaning.

At Fault means all circumstances other than where you are Not at Fault (see **Not at Fault** page 56).

Business Use means any vehicle which is registered as a business vehicle or is used for any occupational or income earning purposes, including any use for Rideshare Services.

Certificate of Insurance means the latest Certificate of Insurance we have given you. It sets out your details, the insurance covers you have chosen and any special conditions that apply to your Policy.

Co-Insured means any person who jointly holds the Policy with you, as detailed on your Certificate of Insurance.

Consequential Loss means indirect loss, that is, not directly caused by loss, Theft, or damage to your Vehicle, but arising as a result of such loss, Theft or damage.

Cost means:

- for repairs – what it costs to repair; or
- for replacement – the retail price of the item as if it were new at the time of the loss or damage.

Cover You means to return you (so far as possible) to the same financial position that you were in prior to the loss, with allowance for wear, tear, and depreciation.

Damage means, but is not limited to, unrepaired Accident damage, hail damage, rust, poor paintwork, scrapes, dents, and interior damage.

Driver means any person operating, using or in charge of your Vehicle with your express or implied consent.

Excess means the amount you need to contribute towards each claim we accept and is further described on pages 14-17.

Existing Damage means Damage to your Vehicle which already existed at the time of the Incident.

Expiry Date means the date your Policy expires as shown on your Certificate of Insurance.

Glossary (cont.)

Family means the following people who reside in your Home:

- your spouse (legal or de facto); or
- your and/or your spouse's children, parents, grandparents, grandchildren, brothers, and sisters.

Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal; or
- a dam.

Hire Car Excess means the excess payment the hire car company requires you to pay in the case of loss or damage. It may also be referred to as a loss or damage fee, loss or damage liability fee or liability excess. This is not the amount of loss or damage to the hire car, or other property that the hire car company holds you responsible for.

Home means the residential address where you reside.

Inception Date means the date your Policy commences as shown on your Certificate of Insurance.

Incident means an event or occurrence arising out of one action during the Period of Insurance that is neither expected nor intended and gives rise to a right to claim under the Policy.

Insured means the interested party who takes out the Policy and who is named as the Insured on the Certificate of Insurance.

Legal Costs means the costs of legal representation.

Legal Liability means any of the Incidents described under Legal Liability set out on pages 20-21 of this PDS.

Modification means any alteration, optional features, or upgrades that are chosen at the time of ordering a vehicle.

Accessory has a corresponding meaning.

Named Driver(s) means any person named as a Driver on the Certificate of Insurance that is not endorsed as an excluded Driver(s) on your Certificate of Insurance.

Non-standard Accessories or Modifications means Accessories or Modifications on or to your Vehicle that:

- are not included as standard equipment as per the manufacturer's specification of the make, model, and variant of your Vehicle; and
- were added after the Vehicle was manufactured.

Not at Fault means an accident where we can recover from a third party, either in full or partially, including where:

- after considering statements from witnesses, photographs, Incident diagrams and laws, bylaws, and road rules that apply to the Incident, it can be determined that the Incident was caused by another driver/rider, and you can provide us with the full name, contact information and vehicle registration of the other driver/rider; or
- after an Incident involving Theft or vandalism you were able to provide a police report showing details of the offender who has been charged or convicted.

In all other circumstances you are deemed to be **At Fault**.

Period of Insurance means the term of your Policy as set out in your most recent Certificate of Insurance.

PDS means this Product Disclosure Statement.

Policy means your contract of insurance with RAA Insurance, made up of the terms and conditions of which are set out in this PDS, any supplementary PDS and your Certificate of Insurance.

Private Use means any use other than Business Use. See 'Business Use' on page 54 for details.

RAA Approved Repairer means a repairer who is approved by RAA Inc as an "RAA Approved Repairer".

RAA Inc means Royal Automobile Association of South Australia Incorporated ABN 90 020 001 807.

Rideshare Service means an on-demand service in which a passenger pays a fee to travel in a private vehicle driven by its owner or a nominated driver, who is operating through an accredited rideshare provider that complies with all relevant Australian laws, by-laws, and regulations. It does not mean a taxi or chauffeur service.

Glossary (cont.)

Roadworthy means your Vehicle meets all registration and other legal requirements.

Set means a group of similar or complementary items that belong together.

Specific Limit means the most we will pay for a benefit provided under the Policy (refer to pages 19-34).

Sum Insured means the amount shown on your Certificate of Insurance that we agree to insure your Vehicle for in the event of a Total Loss. The Sum Insured includes:

- its tools, Accessories and Modifications that are included as standard equipment as per the manufacturer's specification, and any other tool, Non-standard Accessories or Modifications specifically agreed to by us and shown on your Certificate of Insurance;
- any GST; and
- all registration and on-road costs including stamp duty.

Theft means the act or crime of stealing which has been reported to the police.

Tools of Trade means tools and equipment you would normally receive a tax deduction for and/or use for earning an income. This does not include home office and computer equipment.

Total Loss means:

- we have determined that your Vehicle is uneconomical or unsafe to repair, including where the repair costs and salvage value, added together, exceed the Sum Insured (less any GST, registration and on-road costs, including stamp duty);
- your Vehicle has been stolen and is not recovered within 21 days from the date the claim is lodged, and we have accepted your claim; or
- the law in your State or Territory would require your Vehicle to be written off as a consequence of the loss and damage.

Trailer means a vehicle designed to be towed by a motor vehicle and designed to transport goods. This does not include horse floats.

Vehicle means the vehicle shown on your Certificate of Insurance and, while attached to or within the Vehicle:

- its tools, Accessories and Modifications that are standard equipment;
- and any other tool, Non-standard Accessories or Modifications specifically agreed to by us and shown on your Certificate of Insurance.

We, our, us, RAA means RAA Insurance Limited ABN 14 007 872 602 AFSL 232525, trading as RAA Insurance.

You, your means the person, persons, company, or companies shown as the Insured or Co-Insured on the Certificate of Insurance.

Membership Terms and Conditions

By holding an insurance Policy with RAA Insurance, you are automatically entitled to become a member of RAA Inc. Below are the terms and conditions that relate to your membership.

- by purchasing this Policy, you agree to become a member of RAA Inc and to be bound by the Constitution of RAA Inc, a copy of which is available at raa.com.au.
- you authorise any authorised representative of RAA Inc to execute any document on your behalf that enables you to become a member of RAA Inc.



We are here to help

To get a quote or make a change to your policy, call **8202 4567** or use the toll-free number **1300 884 567**, if you are calling from the country. You can also visit us at an RAA Shop.

To make a claim online, visit **raa.com.au** or the RAA app 24/7. If you would prefer to speak with someone directly, call **8202 4575**.

