

## Why choose RACV Insurance?

### 24/7 CLAIMS SUPPORT

Get round the clock claim support plus the ability to lodge claims online 24/7. To make a claim visit [racv.com.au](http://racv.com.au) or call 13 19 03.

### YOUR CHOICE OF EXCESS

Choose to reduce your premium upfront by selecting a higher basic excess.

### VICTORIA'S MARKET LEADER

More than one million Victorian drivers choose RACV Motor Insurance for great value and quality cover.

## Become an RACV Member

Join RACV and you'll receive access to a range of benefits like:

- ✓ **YEARS OF MEMBERSHIP DISCOUNT**  
The longer you're a Member, the greater your discount on selected products with our Years of Membership benefit\*.
- ✓ **MULTI-POLICY DISCOUNTS**  
Save up to 10% on each policy when you take out more than one eligible RACV Insurance policy.\*
- ✓ **MEMBER BENEFITS**  
Access discounts and exclusive offers from our network of partners across Australia.
- ✓ **ENJOY 25% OFF ACCOMMODATION**  
When you book direct at any RACV Resorts in Victoria, Queensland and Tasmania.
- ✓ **EXPERT ADVICE**  
On everything from motoring to holidays, finance and home services

## Contact us

13 72 28  
[racv.com.au](http://racv.com.au)  
or visit an RACV store

**Claims Assistance**  
13 19 03

**Royal Automobile Club of Victoria (RACV) Ltd**  
ABN 44 004 060 833  
Level 7, 485 Bourke Street  
Melbourne VIC 3000

# Complete Care<sup>®</sup> Car Insurance

Ultimate protection  
for your car.

#### Terms and Conditions

The information provided is general advice only. Before making any decisions please consider your own circumstances and the Product Disclosure Statement and Target Market Determinations. For copies, visit [racv.com.au](http://racv.com.au). As distributor, RACV Insurance Services Pty Ltd AFS Licence No. 230039 receives commission for each policy sold or renewed. Products issued by Insurance Manufacturers of Australia Pty Ltd ABN 93 004 208 084 AFS Licence No. 227678.

\*The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at [racv.com.au](http://racv.com.au). Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.

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More inclusions inside

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

**RACV**

Comprehensive cover for complete peace of mind. RACV Complete Care® Car Insurance offers maximum inclusions and extra perks to help ensure everyone's taken care of.

## RACV Complete Care® Car Insurance.

Complete Care® Car Insurance has all the benefits of RACV Comprehensive Insurance, plus extra inclusions. Your cover includes:

### EMERGENCY TRANSPORT AND ACCOMMODATION

Up to \$1,500 in total for emergency accommodation and transportation for you and your vehicle if your vehicle is damaged in an incident more than 100km from your home in Australia and cannot be driven.\*

### TAXI FARES

Up to \$500 for taxi fares to get you home from an accident, or to and from the repairer or hire car provider.^

### PERSONAL ITEM PROTECTION

Receive up to \$1,000 cover for personal items that are stolen from your car or damaged in an insured event.+

### HIRE CAR

If your car is stolen or damaged in an accident, you'll receive hire car cover (up to \$100 per day) until your claim is settled or your car is repaired.

### AGREED VALUE

Your car is insured at an agreed amount, so you know exactly where you stand.

### VEHICLE PICKUP AND RETURN

Get cover on top of your agreed value for the cost of getting your vehicle to and from a repairer if you're involved in an insured accident.

### POST REPAIR VEHICLE INSPECTION

After an authorised repair on your vehicle an assessor will explain everything that was undertaken to make sure you're happy with the work.

### WINDSCREEN COVER

Replace or repair your windscreen, windows and sunroofs, with no excess, if they're damaged in an insured event.

### ANY REPAIRER

Choose any licensed repairer, which may include an RACV Partner Repairer, and the workmanship is guaranteed for as long as you own the vehicle.

## Get the cover you need

	COMPLETE CARE®	COMPREHENSIVE
No extra for paying by the month	✓	
Vehicle pickup and return	✓	
Personal items	Up to \$1000	Up to \$500
Emergency transport and accommodation	✓	
Post repair vehicle inspection for authorised repairs	✓	
Taxi fares	Up to \$500	Up to \$80 each way <sup>1</sup>
Accidental damage to your vehicle	✓	✓
New replacement vehicle	✓	✓
Damage due to a storm or a malicious act	✓	✓
Trailer or Caravan Damage whilst towing	Up to \$1000	Up to \$1000
Baby capsules and child seats	Up to \$500 per item	Up to \$500 per item
No excess for windscreen, sunroof and window glass	✓	Optional
Hire car after an incident	Up to \$100 per day until claim is settled	Optional up to \$60 per day for up to 14 days
Hire car after a theft	Up to \$100 per day until claim is settled	Up to \$60 per day for up to 21 days
Hire car after a not at fault collision	✓	✓
Damage due to fire or theft	✓	✓
Emergency repairs	Up to \$800	Up to \$800
RACV Partner Repairer	✓	✓
Any Repairer	✓	Optional
Liability cover up to \$20 million	✓	✓
Towing from an accident	✓	✓

<sup>1</sup>Up to \$80 each way to and from an RACV Partner Repairer only.

\*Following an incident we insure when you're more than 100km from home.

^If we agree to pay your claim following an incident we insure.

+Cover does not include items such as cash, mobile phones and tools of trade.

This is only a summary of some inclusions for RACV Car Insurance policies. Refer to the relevant Product Disclosure Statement for specific terms, conditions, limitations and exclusions.