



COLLECTORS CAR INSURANCE

WITH RACT INSURANCE



Product Disclosure Statement
13 27 22 | ract.com.au

INSURANCE by 

The insurer of this product is RACT Insurance Pty Ltd ABN 96 068 167 804 AFS License No '229076.
The Royal Automobile Club of Tasmania Limited ABN 62 009 475 861 acts as an agent for RACT Insurance Pty Ltd, not as your agent.

RACT Insurance Pty Ltd

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RACT Insurance Collector's Car Product Disclosure Statement

If you're about to read this Product Disclosure Statement ('PDS' for short but commonly referred to in this document as the 'policy') because your collector's car has been damaged or stolen, and you haven't already called us, please do so now on 13 27 22. That's the very best way of getting the help you need as quickly as possible.

However, whether or not you've made or are about to make a claim, it is still a good idea to better understand the cover and benefits your RACT Collector's Car Policy provides, the conditions under which they are provided, and what we don't cover.

Specialised cover for your collector's car

This policy is designed to cover older, unusual, unique or rare motor cars and motorcycles.

A collector's car by its very nature is a collector's item. It should not be the primary mode of transport for an individual, not readily available on the open market and will travel less than 5,000 km per year.

We will generally cover veteran, vintage, classic and sports cars that are older than 30 years of age.

When you've insured your collector's car under our:

Collector's Car Policy, you are insured for any loss or damage caused:

- by accidental damage to your collector's car;
- to your collector's car when it has been stolen;
- by the use of your collector's car to another person's property.

Full details are provided on [pages 6 to 10](#).

Limits and exclusions

The cover we provide is subject to monetary limits, conditions and exclusions. You should read this PDS carefully in conjunction with your current schedule.

Getting started

To get you started, here's a quick guide:

Cover	Collector's Car	Page No
Baby seats and baby capsules	✔ (up to \$500)	8
Club events	✔	10
Collector's car keys, remotes and locks	✔ (up to \$1,000)	9
Damage to your collector's car	✔	6
Emergency assist	✔ (Reimbursement up to \$1,000)	7
Emergency repairs	✔ (up to \$500)	7
Legal liability	✔ (up to \$20 million)	6
Personal belongings	✔ (up to \$500)	8
Repair guarantee	✔	5
Replacement collector's car	✔ (up to 14 days)	9
Spare parts	✔ (up to \$1,000)	10
Towing your collector's car	✔ (Reasonable cost)	7
Trailer	✔ (up to \$1,000)	9
Wedding and event hire	✔	10
Windscreen – no excess (optional cover)	✔	8

Contents

Limits and exclusions	2	Your No Claim Bonus	13
Getting started	2	Some types of claims do not affect your No Claim Bonus	13
Claim on your policy	4	About your premium	14
Excesses	4	How we calculate your premium	14
You will not have to pay an excess for claims resulting from	4	Why the cost of insurance can change	14
When your collector's car has been damaged	5	Special offers	14
Guaranteed repairs	5	Paying your premium	15
What we cover as your collector's car	5	Payment in full	15
Geographical limits	5	Payment by instalments	15
What your policy covers	6	Payment schedule	15
Loss or damage to your collector's car	6	Renewal payment by instalments	16
Loss or damage to another person's property – your legal liability	6	Changing your arrangement with us	16
When we declare your collector's car a total loss	7	Overdue payments	16
Towing your damaged collector's car	7	Important general information	17
Emergency repairs	7	Our agreement with you	17
Emergency assist	7	More than one insured	17
Your personal belongings	8	Changes to your policy	17
Baby seats and baby capsules	8	Notices	17
Broken windscreen and window glass	8	Your Duty of Disclosure	18
Your collector's car keys, remotes and locks	9	Cooling-off period	18
Your trailer	9	Cancelling your policy	18
Your replacement collector's car	9	Co-operation	19
Club events	10	Goods and Services Tax (GST)	19
Wedding and event hire	10	Updating our PDS	19
Spare parts	10	Definitions	20
Your policy does not cover	11	The General Insurance Code of Practice	22
We may refuse a claim and cancel your policy if	12	How we resolve complaints	22
When you make a claim	13	Financial Claims Scheme	23
About No Claim Bonuses	13	Privacy of personal information	23

Claim on your policy by calling us on 13 27 22

We understand that having your collector's car damaged or stolen is a stressful experience – we can answer all your questions and help you with everything that needs to be done.

Call us as soon as possible if your collector's car has been:

- damaged and/or has caused damage to another person's property;
- stolen – report the theft immediately to the police and us.
- You can help us by noting the details of the incident. Other than telling us what happened, the most important details we need are:
- the registration number of any other vehicles involved; and
- the names, addresses and phone numbers of their drivers, the owners of any other property damaged and any witnesses.

Excesses

An excess is the amount you must contribute towards each claim. The excesses we apply are:

- **Basic Excess** – applies to all claims.
- **Age Excess** – applies based on the driver of the collector's car at the time of the incident.
- **Additional Excess** – may be applied when some aspects of the collector's car or drivers to be insured fall outside our normal underwriting guidelines.

We will tell you if any excesses apply to your claim and, if so, whether payment is to us, to the repairer, or whether we will deduct it from any amount we pay you.

You will not have to pay an excess for claims resulting from:

- incidents involving another vehicle where we agree the driver of the other vehicle is at fault;
- the theft of your collector's car;
- malicious damage to your collector's car;

and you can provide us with the name, address and registration number of the person responsible.

For all other claims, any excesses that apply must be paid by you.

When your collector's car has been damaged

When your collector's car has been accidentally damaged in an incident covered by this policy, at our option we will, either:

- repair your collector's car; or
- pay you the cost of repairing your collector's car; or
- declare your collector's car a total loss.
- You must:
 - make your collector's car available to us if we require it;
 - not carry out or have any repair work carried out without our prior authorisation other than **'Emergency Repairs'** – see page 7.

Guaranteed repairs

We guarantee the quality of the materials and workmanship used in repairs we authorise for as long as you own your collector's car. We will rectify any problems arising from the repair that we agree have been caused by faulty materials or workmanship.

What we cover as your collector's car

The collector's car covered by this policy is the collector's car or motorcycle described on your current schedule. It includes options, accessories and any modifications fitted to the collector's car or motorcycle.

Geographical limits

This policy covers you for an incident occurring within Australia.

What your policy covers

Loss or damage to your collector's car

We cover: Loss or damage caused by:

- accidental damage, including:
 - damage caused by the driver of another vehicle, including damage caused by an uninsured driver;
 - a fire or weather incident;
 - malicious damage by a person other than you or your family;
- theft, including:
 - if your collector's car is stolen and not recovered or recovered in a damaged condition.

Limit: We will pay up to the Agreed Value.

We do not cover:

- bushfire or flood for the first 48 hours after the start of your policy unless:
 - you bought the collector's car in the 24 hours before the policy commenced; or
 - your policy commenced immediately after another policy covering the same risk expired, without a break in cover.
- any increases in the Agreed Value for the first 48 hours when the loss or damage is due to bushfire or flood.

Note: We will, at our option, either:

- repair your collector's car;
- pay you the cost of repairing your collector's car; or
- pay you its Agreed Value.

Loss or damage to another person's property – your legal liability

We cover: Your legal liability for accidental damage to another person's property arising from the use of:

- your collector's car;
- a trailer attached to it.

Limit: We will pay up to \$20,000,000 for all claims arising from the one incident including the legal costs of defending any claims against you provided we appoint the solicitors.

We do not cover:

- you for property you own, or are responsible for, or which belongs to someone who normally lives with you;
- legal liability for death or bodily injury.

What your policy covers (continued)

Note:	We will also cover: <ul style="list-style-type: none">• another person's legal liability when using your collector's car with your permission providing the person is someone we would ordinarily insure.
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When we declare your collector's car a total loss

Limit:	The most we will pay is the Agreed Value.
Note:	When we make our payment your policy comes to an end. Our payment will be less any excesses and any unpaid portion of your premium. Your collector's car, including any options or accessories fitted to it, remains your property.

Towing your damaged collector's car

We cover:	When we accept a claim for loss or damage to your collector's car, we will also pay towing costs when your collector's car has been: <ul style="list-style-type: none">• damaged and cannot be safely driven;• recovered in a damaged condition after being stolen.
Limit:	Reasonable costs.
Note:	This benefit is paid in addition to the Agreed Value.

Emergency repairs

We cover:	Emergency repairs you authorise to your collector's car after it has been accidentally damaged and the repairs enable it to be safely driven.
Limit:	Up to \$500.
Note:	This benefit is paid in addition to the Agreed Value.

Emergency assist

We cover:	When you and your family members travelling with you within Australia are more than 100 km away from your home and: <ul style="list-style-type: none">• your collector's car is stolen or damaged and cannot be driven, we will reimburse you the reasonable cost of additional transport and accommodation needed to get you to your destination or back home.
Limit:	Reimbursement up to \$1,000.

What your policy covers (continued)

Note:	It is your responsibility to arrange additional transport and accommodation. You will need to provide us with receipts so we can reimburse your costs. This benefit is paid in addition to the Agreed Value.
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Your personal belongings

We cover:	Personal belongings accidentally damaged as a result of a motoring accident or lost or damaged when your collector's car was stolen.
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Limit:	Up to \$500.
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We do not cover:	<ul style="list-style-type: none">• tools or equipment used in any business, trade or profession;• your personal belongings not inside your collector's car at the time of the incident;• cash, documents, gift vouchers and other negotiable items;• mobile phones, portable computers, music systems and similar devices.
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Note:	This benefit will only be paid if we have agreed to pay a claim covered under 'Loss or damage to your collector's car'. We may require proof of ownership and evidence as to the extent of loss or damage when you claim on this benefit. This benefit is paid in addition to the Agreed Value.
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Baby seats and baby capsules

We cover:	Baby seats and baby capsules accidentally damaged as a result of a motoring accident or lost or damaged when your collector's car was stolen.
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Limit:	Up to \$500.
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Note:	This benefit will only be paid if we have agreed to pay a claim covered under 'Loss or damage to your collector's car'. This benefit is paid in addition to the Agreed Value.
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Broken windscreen and window glass

We cover:	When your windscreen and window glass has been accidentally broken and your claim is for its replacement only: <ul style="list-style-type: none">• we will pay for the replacement;• your no claim bonus will not be affected; and• an excess will be payable, unless you have selected the option below.
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What your policy covers (continued)

Optional cover:	You can remove the excess on windscreen/window glass claims.
Nil windscreen excess	When you have added this option to your policy, it will be shown on your current schedule.

Your collector's car keys, remotes and locks

We cover:	The replacement of: <ul style="list-style-type: none">• your collector's car keys or remotes if they are lost or stolen; or• your collector's car locks if they are maliciously damaged.
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Limit: Up to \$1,000.

Note: An excess will be payable.
This benefit is paid in addition to the Agreed Value.

Your trailer

We cover:	Repair or replacement of your trailer if it is accidentally damaged or stolen while it is in your possession.
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Limit: Up to \$1,000.

Note: An excess will be payable.
This benefit is paid in addition to the Agreed Value.

Your replacement collector's car

We cover:	When you replace your current collector's car, this policy will cover the replacement collector's car from the time you buy it provided: <ul style="list-style-type: none">• the replacement collector's car is one we ordinarily insure under our collector's car policy;• you pay us any additional premium we may charge for its make and model;• you accept any special conditions we may apply because of its make and model.
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Cover for your current collector's car ends at the time you buy the replacement collector's car.

You must advise us of its details within 14 days of buying it.

Limit: The Agreed Value for your replacement collector's car will be its Market Value or the price you paid for it, whichever is the lesser.

What your policy covers (continued)

Your personal belongings

We cover: Your collector's car when it is on display at a motor show, concourse, or in a recognised car club event.

Note: This benefit is subject to the same conditions, limits and exclusions as the other cover elements as described throughout this PDS.

We do not cover: Your collector's car if it is:

- being used in a race, time trial, test or contest; or
- on a race track, circuit or any track set aside for racing or time trials.

Wedding and event hire

We cover: Your collector's car when you let it out on hire for weddings and other similar events.

Note: This benefit is subject to the same conditions, limits and exclusions as the other cover elements as described throughout this PDS.

Spare parts

We cover: Spare parts and accessories for your collector's car while they are in the collector's car or your home if they are:

- damaged or destroyed by fire; or
- stolen.

Limit: Up to \$1,000.

Note: An excess will be payable.

Your policy does not cover:

- mechanical, structural, or electrical failures;
- tyre damage caused by road conditions, punctures, bursting or braking;
- damaged components when a replacement is no longer available;
- the cost of international air freight for parts, paint or accessories required for the repair of your collector's car when they are not ordinarily available within Australia;
- any decrease in the value of your collector's car after it has been properly repaired by us;
- depreciation, wear, tear, rust or other forms of corrosion;
- loss, damage or liability arising:
 - outside Australia;
 - from incidents occurring outside the period of insurance;
 - if you fail to secure your collector's car or have it towed to a safe place after it has broken down or been damaged;
 - because you cannot use your collector's car;
 - if your collector's car was being used in a race, trial, test or contest, or while on a race track, circuit or any track set aside for racing or time trials but not if you are participating in a defensive or advanced driving course at the time;
 - from the lawful seizure, confiscation, nationalisation, requisition or destruction of your collector's car;
 - from an intentional act by you, your family or a person acting with your consent.
- loss, damage or liability caused by, arising directly or indirectly from or in any way connected with:
 - the use, existence or escape of nuclear fuel, material or waste;
 - the use, existence or escape of asbestos, asbestos fibres or any derivatives
 - of asbestos;
 - any war, invasion, or acts of foreign enemy or hostilities whether war has been declared or not;
 - any act of terrorism.

We may refuse a claim and cancel your policy if:

- you do not fully co-operate with us regarding your claim;
- you are not truthful, accurate and frank in any statement you make in connection with a claim;
- you do not keep the insured collector's car in good order and repair;
- your collector's car is used (or let) for business purposes unless you have told us about the business and we have agreed to insure your collector's car for business use. [See Private Use and Business Use on page 20](#);
- the driver of your collector's car:
 - was not licensed to be driving unless we agree you had no reason to suspect that the driver was unlicensed;
 - was under the influence of alcohol or of any drug and this contributed to the accident;
 - had a blood alcohol level over the legal limit in the State or Territory where the accident occurred;
- you or someone on your behalf modifies your collector's car unless you have told us about the modification and we have agreed to it and you have paid any additional premium required;
- you do not immediately make a report to the police if you know or suspect that there has been theft or attempted theft of your collector's car, part of your collector's car or your personal belongings within your collector's car;
- your collector's car was:
 - loaded contrary to law;
 - being let on hire;
 - being used in an unsafe condition;
 - being driven in a reckless manner.

When you make a claim

You or any other person covered by your policy must not make admissions, settle, attempt to settle or defend any claims without our consent. We have the sole right to make admissions, to settle any claims against and to defend you or any other person covered by your policy in any proceedings.

Before we make a decision about your claim, we may assess the damage to your collector's car and investigate the circumstances of the claim. If we require it, you must make your collector's car available to us for inspection and, in all cases, co-operate with our investigators.

If you will be making a GST input tax credit claim, please see page 19 for further information.

We will tell you if one or more excesses are payable.

About No Claim Bonuses

Your No Claim Bonus

Your No Claim Bonus is a discount on the premium payable and is shown on your current schedule. For each year you do not claim on your policy, the discount increases until it reaches a set maximum.

Some types of claims do not affect your No Claim Bonus

Your No Claim Bonus will not be affected if:

- you are involved in an accident where we agree the driver of the other vehicle is at fault, and you can tell us the name and address of the driver who was at fault and the registration number of the vehicle they were driving;
- your claim is for malicious damage or theft of your collector's car and you can tell us the name and address of the person responsible for the damage to your collector's car;
- your claim is for windscreen or window glass damage only.

For all other claims your No Claim Bonus will be affected.

About your premium

How we calculate your premium

When we calculate your premium, we take a number of factors into account including, but not limited to:

- the period of insurance;
- the make, model and year of the insured collector's car;
- the address where you normally keep the insured collector's car;
- the security measures you have in place;
- the collector's car's Agreed Value;
- the excesses payable by you in the event of a claim;
- your previous insurance and driving history; and
- your other RACT Insurance policies, if any.

The total premium payable by you also includes compulsory government charges (including duties and GST). The details are shown on your current schedule.

Why the cost of insurance can change

Each time you renew your insurance, your premium is likely to change, even if your personal circumstances have not changed. The premiums we charge are affected by factors including:

- the cost of claims we have paid;
- the expected cost of future claims;
- any effect from a claim you have made;
- any changes in government taxes and charges; and
- our business administration costs.

Special offers

The special offers and benefits we advertise from time to time may not be detailed in this policy. Details are available from us on request. The offers may be withdrawn at any time.

Paying your premium

At our option, you may pay your premium annually or in instalments.

Payment in full

If your premium is not paid by the due date, you may not be covered for any claims.

Payment by instalments

- We accept payment by instalments at our option.
- At our option you may pay your premium in instalments by credit card payments or by direct debit from your financial institution.
- If you pay by instalments a surcharge on your premium may apply. If applicable it will be shown on your current schedule.
- Your responsibilities include:
 - providing us with your account details and a payment deduction authority; and
 - ensuring that sufficient funds are available in your nominated account to pay each instalment.
- You must tell us immediately if you change any of the account details.
- If the account details you provide are incorrect or there are insufficient funds in your account, any additional fees or administration costs incurred because of the non-payment are payable by you.
- If you are paying by instalments, any unpaid portion of the total premium for the current period of insurance must be paid by you before your claim can be settled. We will advise you if we decide to deduct the outstanding premium from your claims settlement.

Payment schedule

- Your first payment will be withdrawn from your nominated account within five working days of your direct debit arrangement being set up.
- Subsequent payments will be deducted on your nominated day.
- If we are unable to process your payment on your nominated date, we will do so as soon as possible.
- Where your nominated payment day falls on a non-business day, we will deduct the scheduled payment on the next business day. If your nominated payment date is the 29th, 30th or 31st of the month, we will deduct the scheduled payment on the next business day for the months where these dates do not occur.

Renewal payment by instalments

- If you already have an existing instalment agreement with us and we invite renewal, at renewal time your policy will be automatically renewed and instalments deducted unless you inform us otherwise.

Changing your arrangement with us

- If you need to change any details of your direct debit arrangement please let us know before:
 - your next scheduled payment; or
 - the due date of the payment to which the changes will apply.

Overdue payments

- If your payment is overdue by:
 - more than 14 days after its due date, we may refuse any claim made for incidents occurring during the period the policy is unpaid;
 - one month, the cover your policy provides will cease unless alternative arrangements have been made directly with us.
- If two or more payment requests are not honoured by your financial institution, we may cancel your policy. We will advise you in writing if we are going to cancel your policy.
- If you cancel your payment arrangements, all outstanding amounts will be due and payable within 14 days from the cancellation date. If payment is not made, your policy will be cancelled and we will confirm the cancellation in writing.
- We may employ an external agency to collect payments owed to us.
- We accept payment by instalments at our option. We may not offer this option on future cover if there is a history of not meeting instalment payment obligations.

Important general information

Our agreement with you

When we agree to enter into a policy with you, we will provide you with a schedule which sets out the cover you have and what you have told us about your collector's car, you, your joint policyholders, if any, and the regular drivers of your collector's car. Your current schedule, this PDS and any supplementary PDS we may give you make up your agreement with us.

Please read the current schedule to ensure the details it provides are correct – if anything needs changing please call us. Please keep these documents in a safe place.

More than one insured

If your current schedule shows more than one named insured, any actions including, but not limited to, changes, requests, cancellations, omissions, statements, claims or acts generated by one insured will be treated as having come from all those named as insured on your current schedule.

We may agree to make any requested changes without notice to any other person named as insured on the current schedule.

Changes to your policy

If you want to change your policy and we agree to it, the change will become effective when we give you written confirmation of our agreement to the change and you pay any additional premium required.

Notices

We will give you any notice in writing. The notice will be effective if it is delivered to you personally or if it is delivered to your address last known to us.

You will receive a notice at least 14 days before the end of your current period of insurance advising you whether we are prepared to renew your cover.

Your Duty of Disclosure

Our decision to insure you is based on the information you provide when entering into and during the contract of insurance. That information will apply to you and anyone else to be covered by this policy. If your answers are not accurate and complete it may result in future claims being reduced or refused and/or your policy being cancelled.

Cooling-off period

You have 21 days from the commencement of your policy in which you can cancel it. All you need to do is contact us. You do not need to give us any reason. Provided you have not made a claim under the policy, we will cancel it and provide you with a full refund of the premium you have paid.

Cancelling your policy

You may cancel your policy at any time. The date of cancellation will be the date we receive your request. We will refund any premium you have paid for the period after the date of cancellation, less our cancellation fee.

If you are paying your insurance by instalments, any refund will be credited against your remaining instalments.

If the refund is less than the fee, a refund will not be issued.

We can cancel your policy in any way permitted by law. If we do so, we will:

- give you prior notice in writing; and
- refund any premium you have paid for the period after the date of cancellation, but we will charge a cancellation fee

Co-operation

Any benefits we give you or any other person under the policy depend on you or any other person covered by the policy giving us any information and help that we require, including attending court to give evidence.

You or any other person covered by the policy must assist us even if we have already paid a claim, as we may attempt to recover from a party who caused you to suffer the loss or damage. We may also want to defend you if it is alleged that you caused someone else loss or damage.

If you or any other person covered by any policy receive any letters, notices or court documents relating to any incident that has or might result in a claim, you must send these to us immediately.

If you fail to fully co-operate with us regarding any part of the claim process, we may be entitled to cancel your policy, refuse to pay your claim or be entitled to recover any monies paid under the claim.

Goods and Services Tax (GST)

Any amounts we may pay under this policy include GST.

When claiming, you will need to provide details of any entitlement to input tax credits on your premium if you are registered or should be registered for GST purposes.

When we make a payment to you for repair or replacement of an insured item and you would be entitled to claim an input tax credit for the repair or replacement, we may reduce the settlement amount we pay by the amount of that input tax credit.

Updating our PDS

From time to time, we may need to update the information contained in this PDS. When we do so, we will issue a Supplementary PDS.

Definitions

These words have special meanings:

Agreed Value. The amount we agree with you as the most we will pay in the event of a claim. The Agreed Value is shown on your current schedule and includes any applicable taxes and charges.

Business Use. You use your collector's car primarily to carry out your business or occupation to derive an income.

Collector's car. The collector's car generally described on page 5 of this policy and specifically identified on your schedule.

Current Schedule. The current schedule we give you for the current period of insurance.

Limit. The maximum amount we will pay under this policy. (Any applicable excesses are deducted from the nominated limit.)

Market Value. The amount we calculate the market would pay for your collector's car taking into account its age, make, model, kilometres travelled and condition immediately before the incident resulting in a claim on your policy. Authoritative industry publications may be used to calculate the amount.

Period of Insurance. The period for which cover is provided by this policy as shown on your current schedule.

Personal belongings. Personal belongings in your collector's car at the time of the incident but not tools or equipment used in any business, trade or profession, cash, documents, gift vouchers and other negotiable items, mobile phones, portable computers, music systems and similar devices.

Policy. Your policy consists of:

- this product disclosure statement;
- your application(s) for insurance;
- our record of your verbal responses;
- your current schedule, which sets out the particular details of your policy; and
- any supplementary PDS we may issue.

Private Use. You use your collector's car primarily for social, domestic and pleasure purposes.

Terrorism. Includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- involves violence against one or more persons; or
- involves damage to property; or
- endangers life other than that of the person committing the action; or
- creates a risk to health or safety of the public or a section of the public; or
- is designed to interfere with or to disrupt an electronic system. It includes any action in controlling, preventing, suppressing, retaliating against or responding to any such act, preparation or threat.

We, our and **us.** RACT Insurance Pty Ltd.

You, your. The Insured(s) shown on your current schedule. If the Insured is a company this means the authorised representative.

Your family. Your spouse, your partner or your de facto, your parents and parents-in-law, your or your spouse's children, your brothers and your sisters, who normally live with you.

The General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice. A copy of the code can be obtained from the Insurance Council of Australia by visiting www.insurancecouncil.com.au or by phoning (02) 9253 5100.

How we resolve complaints

We handle all complaints in accordance with our Complaints Handling Guide which is available on our website (ract.com.au) or request a copy by contacting us on:

Phone: 13 27 22 (toll free number in Tasmania) or 1800 005 677 (outside Tasmania)

Email: claimssupervisors@ract.com.au (for complaints related to claims) or ractcompliance@ract.com.au (for complaints relating to sales or other matters)

Mail: to the following postage-paid address:

RACT Insurance
Reply Paid 1292
HOBART TAS 7001

If you need to escalate the issue to an independent third party you can contact the Australian Financial Complaints Authority (AFCA) (AFCA is an independent external dispute scheme and their service is free to you), or for privacy related matters, complaints can also be lodged with the Office of the Australian Information Commissioner (OAIC). Contact details for both are provided below:

AFCA

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Write to the following address:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

OAIC

Online: www.oaic.gov.au

Email: enquiries@oaic.gov.au

Phone: 1300 363 992

Mail: Write to the following address:

Director of Compliance
Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS), which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer, to be paid certain amounts by APRA.

Information about the FCS can be obtained from www.fcs.gov.au

Privacy of personal information

The privacy of your personal information is important to us. We collect your personal information to ensure that we are able to provide you with the relevant products and services.

We are subject to the *Privacy Act 1988*. For further details, please refer to our Privacy Policy at www.ract.com.au or ask us for a copy. Our Group Privacy Statement, also on our website, includes information about how we collect, use and disclose your personal information.



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