



2022-2023 Certificate of Insurance Prime Cover Comprehensive Motor



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Ms E Komha
Unit 3
127 East Boundary Road
BENTLEIGH EAST VIC 3165

Dear Ms Ellina Komha,

Thank you for choosing RACV. You will find a summary of your policy opposite, and full details on the following pages.

Next steps:

1. Review the information on the following pages and if you need to make changes call 13 RACV (13 7228) or +61 3 8627 0122.
2. Please be prepared for your first instalment payment to be deducted on 23 May 2022.
3. On payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.

RACV member benefits

When you purchase insurance with RACV, you get more than just cover. We're a membership organisation and we're all about returning value to our members through quality services, great value products, as well as a wide range of member benefits and discounts. To find out more, visit racv.com.au

Your policy summary

Policy number:	MOT 729 662 092
First instalment:	\$526.39
Instalment due:	23 May 2022
Vehicle:	2011 Lexus IS250 Sedan
Registration:	1W6UY
The insured:	Ms Ellina Komha
Address where vehicle is kept:	Unit 3 127 East Boundary Road, Bentleigh East VIC 3165
Agreed value:	\$20,500
Basic excess:	\$700 See over for all excesses that apply.
Credit Provider	Grow Funding Pty Ltd - Secured Finance Company

Your premium (Includes government charges)

First instalment:	\$526.39
Ongoing instalments:	\$263.19
You have chosen to pay this way. Your monthly instalment will be deducted automatically. Refer to your payment schedule for further details. You pay an extra \$245.45 p.a. to pay this way.	
Or	
Pay annually:	\$2,910.36
To pay this way, please contact us before 23 May 2022 to change your payment option.	

Your discounts

These discounts have already been deducted from your premium.

Multi-Policy Discount	\$289.79
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Your options

The cost listed excludes applicable Discounts and Government charges and has been included in your premium.

Any Repairer option	\$326.56
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Enquiries 13 RACV
Payments 132 582

Claims 13 19 03
Visit racv.com.au

Your policy details

The following pages list your Policy details. Please keep this certificate, along with your Motor Insurance Product Disclosure Statement and Policy Booklet (PDS), and any applicable Supplementary PDS, in a safe place. On payment these documents will form your Motor Insurance Contract. Please review this document including the sum insured to ensure the level of cover is appropriate for you.

Policy number	MOT 729 662 092
Your contract	Valid from 11:55am, 2 May 2022 to 11:59pm, 2 May 2023
Premium	Refer to Payment Schedule
The insured	Ms Ellina Komha
Vehicle insured	2011 Lexus IS250 IMP Sedan, 2500cc fuel injection
Registration	1V6UJ
VIN/chassis number	
Non Standard Security devices	None
Agreed value	\$20,500 Your agreed value includes all modifications, options and accessories attached to your vehicle at the date of an incident. If you add or remove modifications, options or accessories, you should consider adjusting the agreed value. You can do this by contacting us.
Credit provider	Grow Funding Pty Ltd - Secured Finance Company

Please tell us if these details change as this may affect your premium.

Excesses

The following excesses apply to your policy. In some cases, an excess does not apply. Check the Premium Excess and Discounts Guide for details.

- A basic excess of \$700 for each claim
- Add an age excess of \$1,600 for drivers under 25 years of age

The vehicle is

- kept at Unit 3 127 East Boundary Road, Bentleigh East VIC 3165
- used for business but not courier, delivery, take-away food delivery or driver education purposes

Key policy features

- if you are involved in a collision with another vehicle, we are satisfied you are not at fault and we are provided with the other driver's details, we will arrange a hire car for you
- if your vehicle has been stolen or damaged as a result of theft or attempted theft, we will arrange a hire car for you up to \$60 a day for a maximum of 21 days
- cover for accidental damage, flood, storm, theft or attempted theft, fire, vandalism or malicious acts
- access to our extensive network of RACV Partner Repairers to ensure your car is repaired to the highest quality and safety standards
- \$20 million liability cover for damage caused to someone else's vehicle or property by your vehicle
- lifetime guarantee on the workmanship of repairs authorised by us

Input tax credit

You have told us that you are entitled to claim an input tax credit of 80.00% of the GST paid on this premium. Please tell us if this is incorrect.

Government charges

The following amounts are included in your premium.

GST	\$260.81
Stamp duty	\$286.89

- Add an age excess of \$400 for drivers 25 years of age or over with no more than 2 years driving experience
- Add a special excess of \$250 for any theft claim

You can reduce the under 25 age excess from \$1,600 to \$400 by telling us that a person under 25 might drive the vehicle. This may affect the premium you pay.

Options

Options you have chosen

Following are the options you have chosen. The cost listed for these policy options excludes applicable Discounts and Government charges and has been included in your premium.

- **Any Repairer option** **\$326.56**

Allows you to use any qualified repairer of your choice, including an RACV Partner Repairer, at the time of a claim.

Options you have not chosen, but you may add

You may be eligible to add these options to your policy. Contact us for an estimate or refer to the PDS, and any applicable Supplementary PDS for more information.

- **Hire car option**

Your policy provides hire car benefits following theft, attempted theft and not at fault collisions as set out in the PDS. By adding this option we will arrange a hire car for you up to \$60 a day for up to 14 days following any other incidents covered under your policy.

- **Windscreen option**

Allows you to make a claim if only your windscreen, sunroof or window glass is damaged, without paying any excess.

Discounts

Discounts you currently receive

These discounts have already been deducted from your premium. Please refer to the Premium Excess and Discounts guide for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV.

- **Multi-Policy Discount** **\$289.79**

Additional discounts

For details on how to qualify for the following discounts contact us, or refer to the Premium Excess and Discounts guide.

- **RACV Years of Membership Benefit**

How we work out your premium

Your insurance premium is based on the likelihood of a claim being made on your Policy in the future. There are a number of factors we take into account in determining your premium, including:

- Your vehicle
- Where your vehicle is kept
- The age of the owners and drivers
- The number and types of claims and incidents

For full details of how we work out your premium and the discounts you may be eligible for, please refer to our Premium, Excess and Discounts guide located at racv.com.au/motorped or contact RACV on 13 RACV (13 7228) or visit an RACV Shop.

Owner and driver history

Ms Ellina Komha, age 50, years driving 32

In the last 5 years

- had no insurance refused, cancelled, avoided or renewal not offered, no claim refused and no special conditions imposed
- collision while driving - other party at fault - recovery in 3/2021

- theft of subject of cover - recovered damaged in 12/2020
- collision while driving - insured at fault - no recovery in 3/2020

In the last 2 years

- has not had a licence cancelled or suspended due to a driving offence(s)



2022-2023 Certificate of Insurance Prime Cover Comprehensive Motor

Policy number: **MOT 729 662 092**

CONTACT US
Enquiries **13 RACV**
Payments **13 25 82**
Claims **13 19 03**
Visit **racv.com.au**

Payment schedule

Your monthly instalments will continue to be automatically deducted from your nominated account unless otherwise specified.

Make sure you have enough funds in your account every month to meet your payment. If we are unable to deduct your payment, we will send you a notice outlining the overdue amount and when it needs to be paid. If your premium remains unpaid after the time period specified in the notice, we may cancel your policy. If your instalment due date is not a business day we will deduct the relevant instalment on the next business day.

If we offer to renew your insurance policy at the end of the current period of insurance, we will continue to automatically debit your nominated account. Please note that you can opt-out of the automatic renewal at any time.

If you would like to change to an annual payment, contact us.

The table opposite outlines your monthly instalments.

Due date	Amount before GST	GST	Monthly instalment
23/5/2022	\$482.92	\$43.47	\$526.39
19/7/2022	\$241.44	\$21.75	\$263.19
19/8/2022	\$241.44	\$21.75	\$263.19
19/9/2022	\$241.15	\$21.73	\$262.88
19/10/2022	\$241.15	\$21.73	\$262.88
19/11/2022	\$241.15	\$21.73	\$262.88
19/12/2022	\$241.15	\$21.73	\$262.88
19/1/2023	\$241.15	\$21.73	\$262.88
19/2/2023	\$241.15	\$21.73	\$262.88
19/3/2023	\$241.15	\$21.73	\$262.88
19/4/2023	\$241.15	\$21.73	\$262.88
Totals	\$2,895.00	\$260.81	\$3,155.81

Additional information

Making a claim

If you need to make a claim, please call our dedicated Claims Team on 13 19 03. It's available 24 hours a day, 7 days a week, and it may help to have this document with you when you call.

Transaction confirmation

If you would like confirmation of any transaction made on your policy, please contact us.

Privacy of your information

Any personal information you provide to us will be collected, held, used and disclosed in accordance with our Privacy Policy. Please refer to racv.com.au to review the Privacy Policy. You can also ask us to send you a copy by calling 13 RACV (13 7228).

Employees and representatives of RACV

An employee or representative of RACV who arranges this insurance is authorised to do so by us, and in doing so acts on our behalf, not yours.

Distributor and Product Issuer information

Distributed by RACV Insurance Services Pty Ltd
ABN 74 004 131 800 AFS Licence No. 230039
Product Issuer:

Insurance Manufacturers of Australia Pty Limited (IMA)
ABN 93 004 208 084 AFS Licence No. 227678
GPO Box 244
Sydney
NSW 2001

You have chosen to pay your policy by direct debit. This agreement outlines the terms and conditions applicable to your direct debit request payment arrangement for your RACV Insurance product. You agree to these terms and conditions unless you notify us otherwise before the first debit day.

Definitions

account means the account or credit card held at your financial institution from which we are authorised to arrange funds to be debited.

agreement means this Direct Debit Request Service Agreement between us and you, including the direct debit request.

business day and **banking day** means a day other than a Saturday or a Sunday or a listed public holiday.

debit day means the day that payment is due, according to your direct debit request.

debit payment means a particular transaction where a debit is made, according to your direct debit request.

direct debit request means the direct debit request payment arrangement between us and you.

us and **we** and **our** means RACV Insurance Services Pty Ltd ABN 74 004 131 800 AFS Licence No. 230039, the company you have authorised to debit your account.

you means the customer(s) who provided consent to the direct debit request agreement.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

- 1.1 By providing consent to a direct debit request, you have authorised us to arrange for funds to be debited from your account according to the agreement we have with you.
- 1.2 We will only arrange for funds to be debited from your account:
 - as authorised in the direct debit request; and/or
 - according to any notice sent to you by us, specifying the amount payable for a product and the date the payment is due.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following or previous banking day. If you are unsure about which day your account has or will be debited, please check with your financial institution.

2. Changes by us

- 2.1 We will give you at least 14 days written notice should we seek to vary the details in this agreement or a direct debit request.

3. Changes by you

- 3.1 Subject to 3.2, 3.3, 4.2, 4.3, 4.5 and 5.1, you may change the arrangements under a direct debit request by contacting us on 13 RACV (13 7228) or visit one of our shops.
- 3.2 If you wish to stop or defer a debit payment you must contact us at least two business days before the next debit day.
- 3.3 You may also cancel your direct debit request at any time by contacting us at least two business days before the next debit day.

4. Your obligations

- 4.1 It is your responsibility to ensure that:
 - there are sufficient clear funds available in your account to allow a debit payment to be made; and
 - the account details you have provided to us are correct, current and valid - see 6.1.
- 4.2 If the debit payment is declined because there are insufficient clear funds available in your account to meet a debit payment:
 - you or your account may be charged a fee and/or interest by your financial institution;
 - you or your account may be charged a fee to reimburse us for charges we have incurred for the failed transaction;
 - we will notify you that we will make another attempt to debit your account fourteen days after the debit day. You must have sufficient clear funds in your account at this time, or another time we agree with you, so that we can process the debit payment or contact us to make payment by another method.

This does not apply if the debit payment is declined because the credit limit for your account has been exceeded, in which case 4.3 applies.
- 4.3 If the debit payment is declined for any reason other than because there are insufficient clear funds available in your account, for example because the account details you have provided to us are not valid or the credit limit for your account has been exceeded:

- we will notify you to contact us to arrange for the payment to be made using a valid account; and
 - you must contact us to provide valid account details within fourteen days of the failed debit day or another time we agree with you so that we can process the payment.
- 4.4 If your first debit payment in the first year of your policy is declined for any reason:
- we will not attempt to debit your account again;
 - we will notify you to contact us to make the payment; and
 - you must contact us to provide valid account details by the date nominated by us in the notice we send you so that we can process the payment.
- 4.5 Please check your account statement to verify that the amounts debited from your account are correct.
- 4.6 If we are liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the GST included in the consideration payable for the supply.
5. **Dispute**
- 5.1 If you believe that there has been an error in debiting your account you should contact us as soon as possible so that we can resolve your query quickly. We may request written confirmation of the transaction.
- 5.2 If our investigations show that your account has been incorrectly debited we will arrange for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you of the amount by which your account has been adjusted.
- 5.3 If our investigations show that your account has not been incorrectly debited we will respond to your query by providing you with reasons and copies of any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. **Accounts**

6.1 You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- your account details which you have provided to us are correct, current and valid by checking them against a recent account statement or with your financial institution;
- if there is any other reason your financial institution may decline a debit payment.

6.2 Warning: if the account number you have quoted is incorrect, you may be charged a fee to reimburse costs in correcting any deductions from:

- an account you do not have the authority to operate; or
- an account you do not own.

7. **Confidentiality**

7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you:

- to the extent specifically permitted by law; or
- for the purposes of this agreement (including disclosing information in connection with any query, dispute or claim).

8. **Notice**

8.1 If you wish to notify us in writing about anything relating to this agreement, you should contact us on 13 RACV (13 7228) for the correct mailing address.

8.2 We will notify you in accordance with your Product Disclosure Statement and Policy Booklet.

8.3 Any notice we send:

- to you by ordinary post, is considered to have been received four business days from when it is posted;
- to your email address, is considered to have been received 24 hours from when we send it.

Motor Insurance Supplementary Product Disclosure Statement

CONTACT US
Enquiries **13 RACV**
Payments **13 25 82**
Claims **13 19 03**
Visit **racv.com.au**

The Supplementary Product Disclosure Statement is an update to the Product Disclosure Statement and Policy Booklet (PDS).

Please read it carefully and keep it in a safe place with your PDS.

If you would like another copy of your PDS, please go to racv.com.au, call 13 RACV (13 7228) or visit an RACV Shop.

SPDS Edition 1

This Supplementary Product Disclosure Statement (SPDS) is dated 14 July 2021 and will apply to all **RACV Motor Insurance Product Disclosure Statement and Policy Booklets** version G018195 04/21 (PDS) taken out with a new business effective date on or after 15 July 2021, or with a renewal effective date on or after 16 August 2021.

The information in this SPDS updates the terms contained in the PDS and should be read together with the PDS and any other applicable SPDS.

If you would like another copy of your PDS, please go to racv.com.au.

Changes to your PDS

Your PDS is amended by the following:

Change 1 - Replacement of the 'General Insurance Code of Practice' section

Your PDS is amended by deleting all of the terms in the 'General Insurance Code of Practice' section on page 45, and replacing those deleted terms with the following new terms:

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice (Code). The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to commit us to high standards of service
- to promote better, more-informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry

- to provide fair and effective mechanisms for resolving complaints you make about us, and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

Our commitment to you:

We have adopted and support the Code and are committed to complying with it. If you would like more information about the Code or the Code Governance Committee you can visit www.codeofpractice.com.au.

This SPDS is issued by

Insurance Manufacturers of Australia Pty Limited
ABN 93 004 208 084 AFS Licence No. 227678

RACV Motor Insurance issued by

Insurance Manufacturers of Australia Pty Limited
ABN 93 004 208 084 AFS Licence No. 227678
1 Nexus Court Mulgrave VIC 3170

RACV Motor Insurance is distributed to members of Royal Automobile Club of Victoria (RACV) Ltd, by RACV Insurance Services Pty Ltd
ABN 74 004 131 800 AFS Licence No. 230039

What is this document?

This guide contains information to help you decide whether to use our services to purchase any of the products listed below.

It explains:

- Who provides these products and services
- What products and services can be arranged
- How you can get more information
- Who issues these products
- What we are paid for providing these products and services
- What to do if you have any concerns

Who provides these RACV products and services?

RACV Insurance Services Pty Ltd
 Level 7, 485 Bourke Street, Melbourne, VIC, 3000,
 ABN 74 004 131 800 AFS Licence No. 230039

We can arrange the following RACV Insurance products:

- Motor Insurance
- Home Insurance
- Landlord Insurance
- Boat Insurance
- Caravan or Trailer Insurance
- On-Site Caravan Insurance
- Veteran, Vintage and Classic Vehicle Insurance (VVC)

We can also provide you with information on our range of Farm and Business Insurance products.

How can you get more information about these products?

Just ask for a Product Disclosure Statement and Policy Booklet (PDS). A PDS includes useful information about a product to help you decide whether or not to purchase it. It outlines the key features and benefits of the cover offered (including some important exclusions) and explains that once you have taken out a policy, you have a 21 day cooling-off period. You will receive a PDS automatically when you buy a policy.

If you would like to know the cost of a policy, ask us for a premium estimate.

Who issues these products?

For Motor, Home, Landlord, Boat, Caravan or Trailer, On-Site Caravan and VVC Insurance the product issuer is:

Insurance Manufacturers of Australia Pty Limited (IMA)
 GPO Box 244
 Sydney
 NSW 2001
 ABN 93 004 208 084 AFS Licence No. 227678

What are we paid for arranging RACV Insurance cover?

We receive a commission from IMA for each Motor, Home and Landlord Insurance policy arranged. This amount is not an additional charge to you and represents 13-20% of the gross premium.

We receive a commission from IMA for each Boat, Caravan or Trailer, On-Site Caravan and VVC Insurance policy arranged. This amount is not an additional charge to you and represents 5-12% of the gross premium.

In the course of normal business, staff may be involved in promotional activities whereby they may receive incentives, vouchers and other prizes.

What to do if you have any concerns

Step 1

Call us on 13 RACV (13 7228) or come into your local RACV Shop and talk to one of our staff.

Step 2

If we can't help we will refer you to the RACV Insurance Member Relations Department.

Step 3

If the RACV Insurance - Member Relations Department can't resolve the issue they will advise you of the various external dispute resolution bodies available to help you.

You can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority,
 GPO Box 3, Melbourne VIC 3001