

## Motor Vehicle Certificate of Insurance

## New Policy Paid

TAX INVOICE. DATE ISSUED 26 SEP 2024

0042493035

MR BRETT THEBAULT  
19 PINE STREET  
BULIMBA QLD 4171



[racq.com/insurance](https://racq.com/insurance)



PO Box 4, Springwood Qld 4127

### POLICY EXPIRY DATE

1 Oct 2025 midnight

### POLICY NUMBER

56487524PD

### VEHICLE/S

353YWI



Thank you for choosing RACQ.

### What next?

1. Read your Certificate of Insurance, including the General conditions, your Motor Vehicle Insurance Product Disclosure Statement (PDS) and any applicable Supplementary Product Disclosure Statement (SPDS). These are the terms and conditions of your policy. It is important that your policy is suitable for your needs.
2. Review your selected cover, nominated sum/s insured and any Optional Benefits available to ensure this cover is right for you.
3. This document contains important information about your policy and is your Tax Invoice and Certificate of Insurance. Please keep it in a safe place.
4. To view your insurance details or update your personal information, please visit RACQ online at [racq.com/login](https://racq.com/login). If you have not accessed your My RACQ online account before, you will need your RACQ membership number to register.

## Policyholder and payment information

Policyholders **MR BRETT THEBAULT** *you are an RACQ Blue member*

Amount due **Paid in full**

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## General conditions

### What you should tell us and why

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

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

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

## Changes to your circumstances

### You must tell us as soon as possible if:

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

If any of these changes occur, we may need to change the premium or excesses that apply to your policy. We may also decide to cancel your policy, or decide that we will not offer renewal.

If you do not tell us about these changes, the law may allow us to refuse or reduce a claim, and/or cancel your policy.

### If you would like to know more

If you would like to know more about how this might affect you, please contact us by calling us 7 days a week on 13 1905 or visiting us at <https://www.racq.com.au/support/faqs>

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### Comprehensive Car Insurance

Registration number **353YWI**

#### Selected cover

Sum insured	You have selected a <b>market value</b> policy <b>This value includes any fitted accessories and listed modifications</b> <i>* Except custom paint</i>					
Period of insurance	<b>1 October 2024 to midnight 1 October 2025</b>					
Vehicle use	Private Your vehicle is not used for goods carrying					
Vehicle details	<b>2019 TESLA MODEL 3 PERFORMANCE MY19 Automatic SEDAN</b> Your vehicle meets Australian Standards and has Australian Compliance Plates Your vehicle does not have hail damage Your vehicle is not damaged in any way					
Accessories covered	<b>Manufacturer standard accessories plus:</b> <table><tr><th>Modifications</th><th>Fitted accessories</th></tr><tr><td>NIL</td><td>Paint Protection</td></tr></table>		Modifications	Fitted accessories	NIL	Paint Protection
Modifications	Fitted accessories					
NIL	Paint Protection					
Usual location	<b>BULIMBA 4171</b> You have told us the vehicle is kept in a garage					
Finance	You have told us there is no finance agreement or money owing on this vehicle					
Basic excess	<b>\$850</b> <b>Plus any other additional excesses that may apply such as age or driver excesses</b> <i>Additional excesses can be found on page 4</i>					

If any details on this Certificate of Insurance are incorrect, please call us on 13 19 05.

#### Listed drivers

Driver	Date of birth	Gender	Years licensed
BRETT THEBAULT	28/02/1984	Male	10
GEMMA THEBAULT	01/09/1981	Female	22

You have told us MR BRETT THEBAULT is the primary driver of the vehicle

You have told us there are no under 25 year old drivers

#### SUM INSURED

Please review the Sum insured to make sure it provides the right amount of cover for you.

Call 13 1905 to change the Sum insured amount at any time

#### RATING 1 FOR LIFE

Held Rating 1 for the past 12 months ☒

Rating protection from at-fault claims ☒

Held maximum No Claim Discount for life of this policy ☒

#### OPTIONAL BENEFITS APPLIED

Hire car ☐

Excess free windscreen ☐

Call 13 1905 if you would like to add the option

#### PREMIUM DISCOUNTS YOU RECEIVE

60% No Claim Discount ☒

Driver excellence bonus - Rating 1 for 10+ years ☒

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#### Driving history *of listed drivers*

##### At fault accidents in the past 3 years

Date	Driver name	Details
05/2023	MR BRETT THEBAULT	

##### Licence history in the past 3 years

You have told us that no person insured or covered by this policy has had any loss of licence, cancellation, disqualification or suspension of licence, altered or restricted licence conditions or Good Driver Behaviour period imposed in the past 3 years.

#### Insurance history *of listed drivers and policyholders*

##### Insurance history in the past 3 years

You have told us that no person insured or covered by this policy has had any insurance refused, cancelled or voided in the past 3 years.

#### No claim discount

##### No claim discount benefit value

The dollar value of your no claim discount benefit in reducing your overall premium is displayed below. This amount excludes government statutory charges. No claim discount does not apply to all components of your premium, such as the portion of your premium arising from a choice to pay premiums by monthly instalments.

Vehicle details	Amount
353YWI 2019 TESLA MODEL 3	\$2,206.08

#### Criminal history *of listed drivers and policyholders*

##### Criminal convictions in the past 5 years

You have told us that no person insured or covered by this policy has been convicted of a criminal offence in the past 5 years.

#### Additional excesses

##### The following excesses may apply and are added to your basic excess

##### Listed driver age excess

If you need to make a claim for a driver who is under 25 years of age and is a listed driver of the vehicle, an additional excess will be applied of \$600.

##### Unlisted driver age excess

If you need to make a claim for a driver who is under 25 years of age and is not a listed driver of the vehicle, an additional excess will be applied of \$1200.

##### Inexperienced driver excess

If you need to make a claim for a driver of the vehicle who is 25 years old or over and has not held a full or open Australian driver's licence for the preceding 2 consecutive years, an additional excess will be applied of \$400.



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Total amount paid

Premium breakdown	Total
Insurance premium	\$1,236.62
GST	\$123.66
Stamp duty	\$122.42
Total amount paid	\$1,482.70

The total amount paid includes any applicable discounts and credits.  
This Certificate of Insurance may be used as a Tax Invoice for GST purposes.

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## RACQ Insurance Financial Services Guide

### Licensed entity

RACQ Insurance Limited (RACQI), 2649 Logan Road, Eight Mile Plains, Queensland 4113, Telephone 13 1905, ABN 50 009 704 152, is the licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) 233082.

### About this Financial Services Guide (FSG)

This FSG is provided to you by an Authorised Representative of RACQI. The purpose of this FSG is to set out information designed to assist you to decide whether to use any of the financial services or purchase any of the financial products as set out in this FSG. It also sets out other information and details required by law to be included in an FSG.

### Other disclosure documentation

A Product Disclosure Statement (PDS) and any relevant Supplementary Product Disclosure Statement (SPDS) is available and will be provided to you. The PDS and any relevant SPDS includes important information on the terms of the insurance policy and you should read it carefully before purchasing a financial product issued by RACQI. Any communication from RACQI or its Authorised Representatives relating to insurance products may constitute either factual information and/or general product advice only and will not take into account your personal circumstances.

### Authorised financial products

RACQI deals in general insurance risk products. RACQI, or its Authorised Representatives, may provide you with either factual information and/or general product advice about our insurance products. This factual information and/or advice, is not based on, and does not take into account, your personal objectives, financial situation or needs. You should carefully consider your own financial circumstances and whether you require independent advice before deciding whether to purchase a financial product.

### Claims handling and settling services

RACQI are licensed, and its Authorised Representatives are authorised, under RACQI's AFSL to carry on a financial services business to provide a claims handling and settling service.

### Authorised financial service

The Corporate Authorised Representative or employee of a Related Body Corporate of RACQI or Agency acting on behalf of RACQI is authorised by agreement with RACQI to arrange for clients to enter in to, vary or cancel the general insurance risk products. This includes the collection of insurance premiums and other related payments.

### Corporate authorised representative acting on behalf of RACQ Insurance Limited

Name: RACQ Operations Pty Limited (RACQ) ABN 80 009 663 414

Address: 2649 Logan Road, Eight Mile Plains, 4113.

Phone: 13 1905

Representative Number: 234978

Store location: refer to the racq.com website or contact us on 13 1905.

### How can you provide instructions

You can provide instructions by contacting the Corporate Authorised Representative or Agency or RACQ Bank.

### Remuneration and associations

CORPORATE AUTHORISED REPRESENTATIVE (RACQ) acting on behalf of RACQI

RACQ is paid a fee by RACQI for the use of its distribution network, including staff, which is not solely attributable to any individual financial product or service. The fee includes access to telephones and for signage on their premises. The fee is in the order of 10% of the total premium received by RACQI per annum. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Employees of RACQ are paid a salary by RACQ. Any incentive bonuses paid are not anticipated to exceed an average of 7% of salaries per annum and are calculated having regard to the number and quality of services provided. **Importantly, these bonuses are not charged directly to you.**

### Authorised representative (agency) acting on behalf of RACQI

RACQI pays the Agency \$149 for motor comprehensive policies, \$87 for boat comprehensive policies, \$81 for home contents, \$68 for home building, \$62 for caravan/trailer, \$56 for grouped/individual items away from home, \$37 for pet insurance, \$31 for third party car liability, fire, theft and third party car liability, third party boat liability, bike/buggy policies and upgrade of cover to comprehensive. RACQI may also pay a portfolio development fee to the Agency as a service fee for increasing the size of the portfolio of RACQI financial products issued by the Agency. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Additional amounts are paid in relation to administration, clerical and receipting functions which are not attributable to any individual financial service provided. Agency staff are Authorised Representatives of RACQI, but are employed by and paid a salary by the Agency and **importantly this remuneration is not charged directly to you.** An entity who is not an Authorised Representative and has referred you to us will receive a maximum amount of \$55 per insurance policy.

### Related body corporate acting on behalf of RACQI

RACQI has an association with companies within the RACQ Group. RACQ Group means The Royal Automobile Club of Queensland Limited ABN 72 009 660 575 and each of its related entities. Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank is part of the RACQ Group and has a written agreement with RACQI to provide the financial services and products referred herein under RACQI's AFSL. The staff members of RACQ Bank are not Authorised Representatives of RACQI, but are employed by RACQ under a secondment agreement with RACQ Bank and are authorised by law to provide the financial services under RACQI's AFSL. RACQ Bank staff members do not receive any remuneration, commission or benefit from RACQI for the provision of the financial services and products referred herein. RACQ Bank may remunerate its staff members, but **importantly this remuneration is not charged directly to you.**

### Compensation arrangements

The RACQ Group has professional indemnity insurance arrangements in place that comply with the requirements of section 912B of the Corporations Act. You do not have a direct right to claim under this insurance.

### Complaint or dispute

If you have a complaint or dispute concerning our financial product or financial service described in this FSG please tell us. RACQI provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue. You can telephone us on 13 1905; write to us at PO Box 3004, Logan City, Qld 4114; email us at [racqidisputeresolution@racq.com.au](mailto:racqidisputeresolution@racq.com.au), visit us online at [www.racq.com.au/contact-us/feedback-and-complaints](http://www.racq.com.au/contact-us/feedback-and-complaints) or call into any RACQ, RACQ Bank or Agency store to let us know about your complaint. The matter will be managed and decided in line with our complaints management policy. You can find more information on our complaint management policy by visiting [www.racq.com.au/contact-us/feedback-and-complaints](http://www.racq.com.au/contact-us/feedback-and-complaints).

### External disputes resolution scheme membership

RACQI is a member of the ASIC approved Australian Financial Complaints Authority (AFCA).

You can contact them on 1800 931 678 or write to them at GPO Box 3, Melbourne, Victoria 3001 or [www.afca.org.au](http://www.afca.org.au).

*Document preparation date: 13 June 2024*





**RACQ Insurance Ltd** ABN 50 009 704 152 AFS  
Licence 233082

2649 Logan Road, Eight Mile Plains, Qld 4113

PO Box 4, Springwood, Qld 4127

13 1905

racq.com

Assistance Banking Insurance Lifestyle

# Motor Vehicle Insurance Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by RACQ Insurance Limited ABN 50 009 704 152 AFS Licence Number 233082 on 18 December 2023.

This SPDS must be read in conjunction with the Motor Vehicle Insurance Product Disclosure Statement (PDS) RCMV2.0921 with an effective date of 21 September 2021. These documents, together with your Certificate of Insurance, form the basis of your insurance cover. For customers who were provided with SPDS RCMV9.0322 issued on 8 March 2022, SPDS RCMV9.0822 issued on 15 August 2022, or SPDS RCMV9.0523 issued on 29 May 2023, this SPDS incorporates and replaces the information in those SPDSs for any renewals from 18 December 2023.

## Changes to the PDS which will apply to new policies and renewals from 18 December 2023

This SPDS makes the following important changes to the PDS for new policies and renewals from 18 December 2023:

### Premium and Discount Guide

1. On page 97 of the PDS, within the section titled **'How we calculate your premium'**, replace the second paragraph with the following:

Your premium also includes any discounts to which you may be entitled, as well as any applicable government statutory charges, levies, duties, GST and other taxes. Discounts are not applied to any additional premiums that arise from the choices you make that are listed in the table below under the heading 'Your policy choices', nor to any applicable government statutory charges, levies, duties, GST and other taxes. If you are entitled to more than one discount, the discounts will be applied consecutively (that is, after the first discount is applied, the next discount will be applied to the already discounted premium), with the discounts that are subject to a dollar cap being applied last. RACQ may apply rounding in calculating premiums.

2. On page 99 of the PDS, within the **'Premium Factors'** table, replace the description of **'Type of finance'** with the following:

Premium Factors	Motor Comprehensive Insurance	Fire, Theft and Third Party Liability Car Insurance	Third Party Liability Car Insurance	Caravan and Trailer Comprehensive Insurance
<b>Type of finance</b> Premiums may be higher based on the type of finance on your vehicle	✓	✗	✗	✗

3. On page 100 of the PDS, replace the section titled **'What discounts can be applied to your premium'**, with the following:

### What discounts can be applied to your premium

You may be entitled to premium discounts. The key premium discounts that are offered by RACQ are summarised in the table below. From time to time, we may also offer other discounts or incentives. RACQ may withdraw or vary any discounts or incentives at any time, including by changing eligibility rules or the amount of the discount. Information about the discounts we offer and who is entitled to the discounts is available at [racq.com/insurance](https://racq.com/insurance) on the Insurance discounts page or on request.

A discount will only apply to you if you are entitled to the discount based on your circumstances, and the discount continues to be offered by us at the time you take out your policy, or for any renewal of your policy, on the date the renewal is effective. For some discounts, you will only be able to access the discount if you ask us to apply the discounts and we confirm you are entitled to the discount. You may need to give us information for us to assess whether we will apply a discount to you.

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

We don't apply any premium discounts to additional premiums arising from your policy choices in relation to your excess amount or optional benefits, nor to the portion of your premium which relates to payment frequency, nor to any government statutory charges such as GST and Stamp Duty that are included in the cost of your insurance.

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

## Personal information

4. On page 102 of the PDS, within the section '**Personal information**', replace the first paragraph with:

The personal information you give us is used to set up and administer your policy. It is used to determine the extent of insurance risk that you have proposed and plays a role in determining premiums.

## References to caravan annexes

5. On pages 20, 57 and 106 of the PDS, the reference to a limit of cover for a caravan annex that is more than 5 years old is removed. Specifically, the new wording is:

Page 20 - In the '**Your caravan or trailer**' section, the 5th point after '**As part of your caravan or trailer, we also include:**'

✓ any annexe.

Page 57 - In the '**Loss or damage to your caravan or trailer**', the 6th point after '**You are not covered for:**'

✗ Loss or damage to external aerials or masts attached to your caravan or trailer.


Page 106 - In the '**Words with special meanings**' section, the 5th point in the definition of '**Your caravan or trailer**':

- any annexe.


## References to ridesharing

6. On pages 32, 33, 39, 71, 76 and 98 of the PDS, the reference to the limit of cover for ridesharing is being altered. Specifically, the new wording is:


Page 32 - In the '**Included benefits**' section, under '**Hire car after theft**', the 4th point after '**You are not covered for:**':

-  Ridesharing in a hire car organised by us.

Page 33 - In the '**Included benefits**' section, under '**Hire car where another driver is entirely responsible**', the 5th point after '**You are not covered for:**':

-  Ridesharing in a hire car organised by us.


Page 39 - In the '**Optional benefits**' section, under '**Hire car after an incident**', the 5th point after '**You are not covered for:**':

-  Ridesharing in a hire car organised by us.

Page 71 - In the '**General Exclusion**' section, under the '**Driving or using your vehicle**' title, the 1st bullet point of the 2nd cross:

-  Your vehicle or your caravan or trailer being:
  - used for any purpose other than private, social, domestic or pleasure purposes unless we have agreed to extend the cover for business use and this is shown on your Certificate of Insurance,





Page 71 - In the '**General Exclusion**' section, under the '**Driving or using your vehicle**' title, the 1st bullet point of the 4th cross:

-  Your vehicle being:
  - used to carry paying passengers unless we have agreed to extend the cover to include this and business use is shown on your Certificate of Insurance, or

Page 76 - In the '**General Conditions**' section, under the '**Changes to your circumstances**' title, the 4th bullet point and 3rd sub bullet point:

- You changed the way in which you use your vehicle, caravan, or trailer whether it is for private or business.

Page 98 - In the '**Premium and discount guide**' section, under the '**Purpose of use**' title:

<b>Purpose of use</b> Premiums may be higher for non-personal vehicle usages such as in connection with a business or trade where incidents can be more frequent due to vehicles being on the road more often.				
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## Other changes to the PDS

7. On page 5 of the PDS, within the section '**Snapshot of this PDS**', under the '**What you are responsible for**' title, the third sentence is deleted and replaced with the following:

If you don't comply with any condition or term of your policy, the law may allow us to refuse or reduce a claim and/or cancel your policy.

8. On page 75 of the PDS, within the section '**What you are responsible for**', the third sentence is deleted and replaced with the following:

If you don't comply with any condition or term of your policy, the law may allow us to refuse or reduce a claim and/or cancel your policy.

The law restricts us from refusing a claim because of something that was done (or not done) by you or some other person after you entered into the policy, unless it caused or contributed to the loss or damage covered. Applying that law we can only reduce the claim by an amount that fairly represents our prejudice as a result. This means that this law may impact a claim you make under this policy. If you think it does, ask us about this.

9. On page 76 of the PDS, within the section '**What you are responsible for**' under the '**Changes to your circumstances**' title, delete the sentence beginning with 'If any of these changes occur...' and replace it with the following:

If any of these changes occur, we may need to change the premium or excesses that apply to your policy. We may also decide to cancel your policy, or decide that we will not offer renewal.

If you do not tell us about these changes, the law may allow us to refuse or reduce a claim, and/or cancel your policy.

10. On page 83 of the PDS, within the section '**What you need to know about claiming**', add the following to the end of the section:

The law restricts us from refusing a claim because of something that was done (or not done) by you or some other person after you entered into the policy unless it caused or contributed to the loss or damage covered. Applying that law we can only reduce the claim by an amount that fairly represents our prejudice as a result. This means that this law may impact a claim you make under this policy. If you think it does, ask us about this.

11. On page 86 of the PDS, within the section '**What you need to know about claiming**', under the '**When an incident occurs**' title and '**What you must not do**', delete the 3rd bullet point and replace with:

- drive or tow your vehicle or caravan or trailer after it is damaged, shows signs of major mechanical problems or becomes unsafe or unroadworthy.