

MOTOR INSURANCE PREMIUM, EXCESS, DISCOUNTS & HELPLINE BENEFITS GUIDE



This NRMA Motor Insurance Premium, Excess, Discounts & Helpline Benefits Guide should be read with the NRMA Motor Insurance Product Disclosure Statement and Policy Booklet (PDS) Edition 1, dated 16 March 2014.

It applies to policies issued with a vehicle kept in New South Wales, the Australian Capital Territory, Tasmania or Queensland with a commencement date or renewal date on or after 30 May 2016.*

This guide provides further information about the cost of your insurance and excesses you may need to pay if you make a claim.

* Call us on 132 132 for information about policies issued with a vehicle kept outside New South Wales, the Australian Capital Territory, Tasmania or Queensland.

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 when determining your premium. We calculate your premium by combining the:

- Pricing factors
- No Claim Bonus
- Policy options
- Loyalty Discount
- Choice of excess, and
- Government charges.

PRICING FACTORS

The premium you pay for your insurance reflects the likelihood of you making a claim together with the potential value of any claim. So, if you have a lower chance of making a claim then you will generally pay a lower premium compared to someone who has a higher chance of making a claim.

Our experience shows there are a number of factors that are a good indicator of the possibility of a claim being made. We call these pricing factors.

For Motor Insurance policies the following table describes the pricing factors we may take into account to determine your premium.

PRICING FACTORS	COMPREHENSIVE PLUS MOTOR	COMPREHENSIVE MOTOR	THIRD PARTY FIRE & THEFT	THIRD PARTY PROPERTY DAMAGE
Your vehicle	✓	✓	✓	✓
The amount your vehicle is insured for as shown on your Certificate of Insurance	✓	✓	✓	✗
The age and gender of owners and drivers of your vehicle	✓	✓	✓	✓
The address where your vehicle is kept	✓	✓	✓	✓
Where your vehicle is usually parked overnight	✓	✓	✓	✓
The way you use your vehicle, for example, private or business use	✓	✓	✓	✓
The approximate number of kilometres you expect your vehicle to travel per year	✓	✓	✓	✓
If you have finance held against your vehicle, and the type of finance held	✓	✓	✗	✗
If you pay your premium by monthly instalments	✓	✓	✓	✓

NO CLAIM BONUS

We give you a No Claim Bonus which ranges from 0% to 65% to reward you for your good claims history. Once you reach 65% No Claim Bonus you will also receive associated privileges.

A different No Claim Bonus may apply to each policy that you hold with us. When you first take out each policy, we calculate your policy's No Claim Bonus level based on:

- claims history of you and any other policyholders, and
- number of years you and any other policyholders have been driving for.

If the policy is in a company name, the driving and claims history of each driver will be used to determine the policy's No Claim Bonus.

Your current Certificate of Insurance will show any No Claim Bonus and any benefits that have been applied to your policy. The way in which your policy's No Claim Bonus is applied to your premium is set out in the 'How we calculate your Motor premium' section of this guide on page 5.

THE NO CLAIM BONUS LEVELS ARE:

65%	<p>Claim Free Privilege Life status is achieved once you have held Claim Free Privilege Plus status for 3 claim free years. Claim Free Privilege Life gives you No Claim Bonus Protection For Life.</p> <p>Claim Free Privilege Plus status is achieved once you have held Claim Free Privilege status for 1 claim free year. Claim Free Privilege Plus gives you free No Claim Bonus Protection.</p> <p>Claim Free Privilege status is achieved once you have held a 60% No Claim Bonus for 1 claim free year. Claim Free Privilege rewards you with our highest level of 65% and the option to pay to add No Claim Bonus Protection.</p>
60%	When you first take out a policy you may qualify for either:
55%	<ul style="list-style-type: none"> • a 60% No Claim Bonus – our highest level available for new policies which also comes with the option to pay to add No Claim Bonus Protection, or • a 0–55% No Claim Bonus.
45%	
35%	You move up one discount level after each claim free year
25%	until you reach our maximum 65% No Claim Bonus.
0%	

HOW DOES NO CLAIM BONUS WORK?

No Claim Bonus is calculated on each policy, unless your claims history does not entitle you to a No Claim Bonus. Each year at renewal, your policy's No Claim Bonus is recalculated. For each claim free year, your No Claim Bonus will move up one level, until you achieve our maximum 65% No Claim Bonus.

For each non-recoverable claim made in a policy year, your No Claim Bonus will move down one level unless:

- you have chosen to pay to add No Claim Bonus Protection to your policy and it is the first non-recoverable claim in that policy year,
- you have achieved Claim Free Privilege Plus status and it is the first non-recoverable claim in that policy year, or
- you have achieved Claim Free Privilege Life status.

WHAT IS A CLAIM FREE YEAR?

A claim free year is a policy year in which no non-recoverable claims are made.

WHAT IS A NON-RECOVERABLE CLAIM?

A non-recoverable claim is a claim lodged as a result of:

- a collision where you are at-fault or we are otherwise unable to attempt recovery of our costs from another party, or
- a flood, fire, storm, theft or attempted theft or a malicious act.

A claim lodged only for windscreen, sunroof and window glass damage is not considered a non-recoverable claim.

WHAT HAPPENS IF I MAKE A CLAIM WITHOUT NO CLAIM BONUS PROTECTION?

For each non-recoverable claim made in a policy year without No Claim Bonus Protection, you move down one No Claim Bonus level. For example:

- if you have 55% No Claim Bonus and made one non-recoverable claim, you would move down to 45% No Claim Bonus, and if you made two non-recoverable claims, you would move down to 35% No Claim Bonus
- if you have 65% No Claim Bonus with Claim Free Privilege status and made one non-recoverable claim, you would move down to 60% No Claim Bonus and if you made two non-recoverable claims, you would move down to 55% No Claim Bonus.

WHAT IS THE NO CLAIM BONUS PROTECTION OPTION?

If you have 60% No Claim Bonus or 65% No Claim Bonus with Claim Free Privilege status, you are eligible to pay an additional premium to protect your policy's No Claim Bonus level. This means your No Claim Bonus will not move down a level where you make one non-recoverable claim in a policy year. However, you will move down a No Claim Bonus level for each additional non-recoverable claim you make.

WHAT IS FREE NO CLAIM BONUS PROTECTION?

If you have achieved Claim Free Privilege Plus status, you are rewarded with free No Claim Bonus Protection. This means you will retain your Claim Free Privilege Plus status and 65% No Claim Bonus where you make one non-recoverable claim in a policy year. However, if you make two non-recoverable claims you will move down to 60% No Claim Bonus and will continue moving down a further level for each additional non-recoverable claim.

WHAT IS FREE NO CLAIM BONUS PROTECTION FOR LIFE?

If you have achieved Claim Free Privilege Life status, your policy's 65% No Claim Bonus is locked in for the life of the policy. This means your 65% No Claim Bonus will not be affected regardless of how many claims you make and you retain your Claim Free Privilege Life status for the life of the policy.

POLICY OPTIONS

If you have Comprehensive Insurance you may add the following policy options to your policy by paying any additional premium that applies:

- Hire car
- Windscreen.

COMPREHENSIVE MOTOR VEHICLE

Hire car	\$55 (excl Discounts and Government charges)
Windscreen	\$55 (excl Discounts and Government charges)

COMPREHENSIVE MOTORCYCLE

Hire car	\$50 (excl Discounts and Government charges)
Windscreen	\$50 (excl Discounts and Government charges)

If you have Comprehensive Plus Insurance these policy options automatically apply to your policy.

COST OF CHOOSING TO PAY BY THE MONTH

If you choose to pay your premium by monthly instalments you pay more than if you pay annually. The extra premium you pay will be shown on your current Certificate of Insurance.

LOYALTY DISCOUNT

Your Loyalty Discount is based on how long you have had a relationship with us and how many eligible policies you have. The longer you maintain your continuous relationship with us and the more policies you hold, the higher the discount you could receive. This discount is determined for each individual customer and applied across all your eligible policies.

The way in which your Loyalty Discount is applied to your premium is set out in the 'How we calculate your Motor premium' section of this guide on page 5.

Refer to the following Loyalty Discount table to see what discount you will be entitled to.

YEARS OF RELATIONSHIP	POLICY COUNT					
	1	2	3-4	5-7	8-9	10+
25+	12.5%	15%	17.5%	20%	22.5%	25%
10-24	10%	12.5%	15%	17.5%	20%	22.5%
5-9	7.5%	10%	12.5%	15%	17.5%	20%
3-4	5%	7.5%	10%	12.5%	15%	17.5%
0-2	0%	5%	7.5%	10%	12.5%	15%

If you have held a continuous relationship with us for 25+ years your Loyalty Discount will not decrease, even if you reduce the number of eligible policies you hold with us.

To receive a Loyalty Discount, the eligible policies must:

- be current; and
- have at least one common insured named on each policy.

On existing policies the discount applies from the date of the next renewal after you qualify.

On renewal your Certificate of Insurance will show a list of what policies contributed to your Loyalty Discount.

The following is a list of the policies that:

- contribute to your policy count
- are eligible to receive the Loyalty Discount.

POLICIES	POLICY COUNT	DISCOUNT APPLIED
Motor		
Comprehensive Plus	✓	✓
Comprehensive	✓	✓
Third Party Fire & Theft	✓	✓
Third Party Property Damage	✓	✓
Veteran, Vintage & Classic Vehicle	✓	✓
Home		
Buildings	✓	✓
Contents	✓	✓
Buildings and Contents [#]	✓	✓
Landlord		
Buildings	✓	✓
Contents	✓	✓
Buildings and Contents [#]	✓	✓
On-site Caravan	✓	✓
Touring Caravan	✓	✓
Boat	✓	✓
Trailer	✓	✓
Retail Business Insurance	✓	✗
Transport Accident Insurance	✓	✓
Compulsory Third Party (CTP)**	✓	✗
Life Insurance	✓	✗
Income Protection	✓	✗
Funeral Insurance	✓	✗
NRMA Motoring & Services Membership***	✓	✗

[#] Policy Count equals 2.

** Applies to CTP policies taken out in NSW and the ACT.

***Excludes BusinessWise Memberships. NRMA Membership is provided by National Roads and Motorist Association Limited ABN 77 000 010 506, trading as NRMA Motoring & Services and is separate and independent from NRMA Insurance.

EXCESS

An excess is an amount you pay when you lodge a claim. The amount and types of excess payable are shown on your current Certificate of Insurance. You may have to pay more than one type of excess depending on your circumstances.

There are three types of excess :

- basic
- age
- special.

BASIC EXCESS

If you make any type of claim you must pay any basic excess that applies. We determine the basic excess that will apply at the time a policy is taken out based upon the type of insurance you have chosen and whether you are insuring a motor vehicle or motorcycle.

INSURANCE TYPE	NSW/ACT	TAS	QLD
Motor Vehicle Comprehensive Plus	\$695	\$450	\$600
Motor Vehicle Comprehensive	\$695	\$450	\$600
Motor Vehicle Third Party Fire & Theft	\$695	\$450	\$600
Motor Vehicle Third Party Property Damage	\$695	\$450	\$600
Motorcycle Comprehensive	\$695	\$450	\$600
Motorcycle Third Party Property Damage	\$695	\$450	\$600

In some circumstances, factors such as:

- the value of the vehicle you are insuring, and
- the age of the drivers of your vehicle

will result in a higher basic excess amount than shown above.

In these circumstances you will not be able to choose any other basic excess amount.

Your basic excess amount will be shown on your current Certificate of Insurance.

Changing your basic excess

You may be able to change your basic excess, if you have:

- Comprehensive Plus Insurance
- Comprehensive Insurance (for any vehicle except a motorcycle).

You reduce your premium if you choose a higher basic excess. You increase your premium if you choose a lower or \$0 basic excess.

You may choose one of these amounts as your basic excess:

NSW/ACT	\$0	\$300	\$695	\$850	\$1,000	\$1,500	\$2,000
TAS	\$0	\$450	\$800	\$1,000	\$1,500	\$2,000	
QLD	\$0	\$300	\$600	\$800	\$1,000	\$1,500	\$2,000

AGE EXCESS

This excess is paid in addition to any basic excess and applies to:

- any driver under 25 years of age, or
- any driver 25 years of age or over with no more than 2 years driving experience after obtaining a provisional or probationary licence

but does not apply to:

- a learner driver who was accompanied by a fully licensed driver aged 25 years of age or more.

The following three tables explain what age excess may apply at the time of a claim:

If the driver of your motor vehicle or motorcycle is under 25 years of age and you have not named an under 25 year old driver on your policy:

INSURANCE TYPE	AGE EXCESS		
	NSW/ACT	TAS	QLD
Motor Vehicle Comprehensive Plus	\$1,600	\$1,200	\$1,600
Motor Vehicle Comprehensive	\$1,600	\$1,200	\$1,600
Motor Vehicle Third Party Fire & Theft	\$1,600	\$1,200	\$1,600
Motor Vehicle Third Party Property Damage	\$1,200	\$1,200	\$1,600
Motorcycle Comprehensive	\$1,600	\$1,200	\$1,600
Motorcycle Third Party Property Damage	\$1,200	\$1,200	\$1,600

If you named an under 25 year old as a driver on your policy:

DISCLOSED EXCESS AMOUNTS	NSW/ACT	AGE EXCESS		
		TAS 16-20 YEARS	TAS 21-24 YEARS	QLD
Motor Vehicle Comprehensive Plus	\$400	\$400	\$300	\$400
Motor Vehicle Comprehensive	\$400	\$400	\$300	\$400
Motor Vehicle Third Party Fire & Theft	\$400	\$400	\$300	\$400
Motor Vehicle Third Party Property Damage	\$400	\$400	\$300	\$400
Motorcycle Comprehensive	\$400	\$400	\$300	\$300
Motorcycle Third Party Property Damage	\$400	\$400	\$300	\$300

If the driver of your vehicle is 25 years of age or over with no more than 2 years driving experience after obtaining a provisional or probationary licence:

INSURANCE TYPE	NSW/ACT	QLD/TAS
Motor Insurance	\$400	\$300

SPECIAL EXCESS

We may decide to apply a special excess to an individual owner or driver, or in relation to a specific incident, taking into account such factors as:

- the type of vehicle
- owner or driver incident, claims history
- If you or any driver has had a licence cancelled or suspended.

The amount of the special excess will be shown on your current Certificate of Insurance and generally ranges from \$200 to \$2,500.

A special excess is payable in addition to your basic or age excess.

You cannot pay an additional premium to remove a special excess.

WHEN AN EXCESS DOES NOT APPLY

There are a number of instances in which you will not be required to pay an excess when we pay your claim:

INSURANCE TYPE	IF YOU MAKE A CLAIM FOR	THEN YOU WILL NOT HAVE TO PAY AN
Comprehensive Plus and Comprehensive Motor	Theft or attempted theft	Age excess
Comprehensive Plus and Comprehensive Motor	Storm, flood or fire damage	Age or special excess
Comprehensive Plus and Comprehensive Motor	Vandalism or a malicious act	Age or special excess
Comprehensive Plus and Comprehensive Motor	Damage to the vehicle while it is parked	Age or special excess
Comprehensive Plus and Comprehensive Motor	An incident that we agree was not in any way the fault of you, the driver of, or a passenger in your vehicle and <ul style="list-style-type: none"> you can provide the name and residential address of a person(s) we agree is at fault the amount of the claim is more than any basic excess 	Basic, age or special excess
Comprehensive Plus Motor	Windscreen, sunroof or window glass damage only	Basic, age or special excess
Comprehensive Motor	Windscreen, sunroof or window glass damage only	Basic (only when you have chosen the Windscreen option), age or special excess
Third Party Fire & Theft	Fire	Age or special excess
Third Party Fire & Theft	Theft	Age excess
Third Party Fire & Theft	Crash with an at-fault driver	Age, basic or special excess
Third Party Property Damage	Crash with an uninsured at-fault driver	Age, basic or special excess

GOVERNMENT CHARGES

Motor insurance policies are subject to stamp duty imposed by state and territory governments in addition to GST.

GOVERNMENT CHARGES	NSW	ACT	TAS	QLD
GST	10%	10%	10%	10%
Stamp Duty	5%	2%	10%	9%

HOW WE CALCULATE YOUR MOTOR PREMIUM

Step 1

First, we combine the pricing factors.

Step 2

Once this amount is calculated we work out any No Claim Bonus you may be eligible for and apply this to the amount from Step 1.

Step 3

Then, we add the cost of any No Claim Bonus protection you have chosen.

Step 4

If you have chosen a higher basic excess to reduce your premium this is then applied. If you have chosen to lower or remove your basic excess we will add the additional premium.

Step 5

Then, we add the cost of any optional covers you may have chosen.

Step 6

We then work out any Loyalty Discount that you may be eligible for and apply that to the amount from Step 5.

Step 7

To the amount in Step 6, we add applicable government charges to work out the premium you need to pay.

HELPLINE BENEFITS 132 900

Helpline is a telephone service that provides assistance and advice 24 hours a day, seven days a week. The level of assistance and the range of benefits available to you varies according to the type of insurance you choose.

All dollar values described in this Helpline Benefits section include GST.

Helpline provides assistance:

- over the phone while travelling
- with accidents
- with illness or injuries
- with illness or injuries that need hospitalisation
- with illness or injuries that interrupt a driving trip
- if someone travelling with you dies
- if someone not travelling with you dies
- if your vehicle is stolen.

You need to contact us before using any of the services or benefits that Helpline offers. We will not cover any expenses you have incurred, unless you have contacted us beforehand and we have agreed to pay for them.

Please refer to 'General exclusions and responsibilities' in section 7 for certain things we do not cover.

In this section 'family member' means your spouse (legal or de facto), your children or spouse's children or any member of your or your spouse's family, who normally live with you.

IF YOU HOLD COMPREHENSIVE PLUS INSURANCE OR COMPREHENSIVE INSURANCE HELPLINE CAN PROVIDE YOU WITH:

assistance over the phone while travelling

If you or family members are travelling away from your home anywhere in Australia, you can use our telephone service to receive assistance:

- with travel advice and directions
- with booking accommodation or changing travel arrangements
- to contact your financial institution to allow you to:
 - transfer funds
 - cancel or reissue your credit or debit cards.

assistance with accidents

If you or a family member are 100km or more from your home on a driving trip in Australia, and your vehicle is involved in an accident, we will arrange and pay for:

- ground transportation home for you and any family members on the trip
- up to five days accommodation for you and any family members on the trip, covering the room rate only and not exceeding \$150 per day, or up to five days of car hire, or a combination of both not exceeding five days in total
- the reasonable costs of a house cleaner, child care or home help for up to two weeks after the accident if you or a family member are injured as a result of the accident.

The most we will pay in total is \$1,000.

We are not responsible for ensuring a hire car is available and do not cover additional hire car costs, or running costs, loss or damage to or liability arising out of the use of the hire car; or any insurance excess or other costs which you may be liable for under the hire agreement.

assistance with illness or injuries

If you or a family member are away from your home in Australia and suffer an illness or are injured, we will:

- direct you to a local doctor or medical facility
- communicate with relatives or friends on your behalf
- arrange and pay for trauma counselling.

The most we will pay for trauma counselling is \$1,000 in total.

assistance with illness or injuries that need hospitalisation

If you or a family member suffer an illness or injury 100km or more from your home on a driving trip in Australia, and are hospitalised for seven days or more, we will arrange and pay for certain transportation costs for:

- the hospitalised person to reach the city or town nearest your home where ongoing medical care can be obtained, only with the treating doctor's approval
- you or any family members who were travelling with the hospitalised person to return home
- a relative or friend to join the hospitalised person, if they are travelling alone.

assistance with illness or injuries that interrupt a driving trip

If you or a family member are 100km or more from your home on a driving trip in Australia and one of you suffers an injury or an illness and no-one is able to drive your vehicle as a result, we will arrange and pay for:

- accommodation for up to two nights for you and any family members on the trip, covering the room rate only and not exceeding \$150 per day
- transportation for you and any family members on the trip to your home, or to the trip's destination, whichever is closer
- transportation of your vehicle home by land, or to the trip's destination if it is closer.

assistance if someone travelling with you dies

If you or a family member die 100km or more from your home on a driving trip in Australia, we will arrange and pay for:

- transportation of the body of the deceased to a location within Australia nominated by the deceased's next of kin
- transportation home for you and any family members travelling with the deceased at the time of the death
- transportation home by land of the vehicle in which you or a family member were travelling with the deceased, if no-one is able to drive the vehicle.

assistance if someone not travelling with you dies

If you or a family member are 100km or more from your home in Australia, and an immediate relative who is not travelling with you dies as a result of an accident or an unexpected illness, we will arrange and pay for:

- transportation for you and any family members to return home
- transportation home by land of the vehicle in which you or a family member were travelling, if no-one is able to drive the vehicle.

assistance if your vehicle is stolen

If you or a family member are more than 100km from your home on a driving trip in your vehicle in Australia, and it is stolen, we will arrange and pay for:

- transportation for you and any family members on the trip to return home, or to the trip's destination, whichever is closer
- accommodation for up to two nights for you and any family members on the trip if transportation is not immediately available. This covers the room rate only and does not exceed \$150 per day
- transportation of your vehicle to your home by land if it is found with no damage.

The most we will pay in total is \$1,000.

IF YOU HOLD THIRD PARTY FIRE & THEFT INSURANCE, HELPLINE CAN PROVIDE YOU WITH:

assistance with illness or injuries

If you or a family member are away from your home in Australia and suffer an illness or are injured, we will:

- direct you to a local doctor or medical facility
- communicate with relatives or friends on your behalf
- arrange and pay for trauma counselling.

The most we will pay for trauma counselling is \$1,000 in total.

assistance if your vehicle is stolen

If you or a family member are more than 100km from your home on a driving trip in your vehicle in Australia, and it is stolen, we will arrange and pay for:

- transportation for you and any family members on the trip to return home, or to the trip's destination, whichever is closer
- accommodation for up to two nights for you and any family members on the trip if transportation is not immediately available. This covers the room rate only and does not exceed \$150 per day
- transportation of your vehicle to your home by land if it is found with no damage.

The most we will pay in total is \$1,000.

IF YOU HOLD THIRD PARTY PROPERTY DAMAGE INSURANCE, HELPLINE CAN PROVIDE YOU WITH:

assistance with illness or injuries

If you or a family member are away from your home in Australia on a driving trip and suffer an illness or are injured, we will:

- direct you to a local doctor or medical facility
- communicate with relatives or friends on your behalf
- arrange and pay for trauma counselling.

The most we will pay for trauma counselling is \$1,000 in total.

THINGS YOU ARE NOT COVERED FOR

These exclusions are in addition to the General exclusions on pages 60 to 62 of the NRMA Motor Insurance Product Disclosure Statement and Policy Booklet.

We will NOT cover:

- any expenses that are payable by either Medicare or any registered health benefits organisation
- any fee or charge related to medical treatment including:
 - hospital treatment
 - medical expenses
 - health benefits as they are described in the National Health Act 1953 or replacement legislation
- transportation by ambulance
- any flights not deemed necessary by a doctor
- any cancellation fees relating to any event
- accommodation, meals or incidental expenses, unless specifically stated
- any expenses you have incurred in the process of repairing your vehicle or moving your vehicle if it is damaged
- costs associated with any water crossings, unless the water crossing is to or from Tasmania
- transport equipment such as coffins, any embalming costs, administrative costs, funeral costs and secondary transfer fees associated with transporting the deceased
- any expenses relating to pets - except if you hold Comprehensive Plus Insurance.

If there is anything you don't understand about this NRMA Motor Insurance Premium, Excess, Discounts & Helpline Benefits Guide, please call us on 132 132 or visit a local branch.