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PRODUCT DISCLOSURE STATEMENT

MEMBERSHIP RULES & REGULATIONS

The agreement between the member and Ridecover Australia is contained in this policy document. It provides you with information about us, your membership, and the protections that you can take advantage of as a member. Before you apply to become a member, you must carefully read this paper. Please ask us to explain any points in this policy document if you have any questions. Before submitting an application to become a member, you should read the Membership Rules, which are outlined in this Policy Document.

PART 1: What is Ridecover Australia?

It is an organization founded to serve its member's requirements and is owned and operated by its members.

OUR AIM: We aim to distribute the cost of risk among its members, who are all involved in the point-to-point transportation, delivery, ride-sharing, and rental car industries, by leveraging the combined strength of each member.

We are aware of the challenges faced by those working in the point-to-point transportation sector as well as in the taxi, hire car, van, delivery, and ride-sharing industries. We want to combine financial resources to cover specific risks for each member to protect against some of the dangers inherent in the point-to-point transportation industry.

Protection claim will be considered on its merit and situation. The committee has a choice to refuse a claim. In special circumstance, committee can admit a claim that would ordinarily be excluded under this Policy Document.

Financial period: Our financial period is of 12 months ending on 30th June.

PART 2: Membership of Ridecover Australia

The Committee has the last say on who gets the membership. A Certificate of Membership with your membership number will be sent to you after you have been approved as our member and paid your membership dues.

Your monthly or yearly contribution includes the \$20 annual membership cost. To be eligible to seek for protection through the Club, you must be our member. All vehicles may be inspected by us prior to Membership approval.

Membership eligibility:

Any person who supports the purposes of the Club and is a part of Taxi, Rideshare, hire car or Commercial Courier Service Industry is eligible for membership. To apply to become a member of the Club, a person must submit a written application to the committee.

To become a member, an Applicant must:

- Be a natural person;
- Be a taxi, van, rideshare or car owner
- Be a company, organization, partnership;
- Fill out the required form
- Accept to abide by the rules of the club;
- Make any contribution so required by the club

Consideration of application

- Upon receipt of an application for membership, the Committee promptly determines through resolution whether to approve or disapprove the application.
- As soon as it is practical, the Committee sends a written notification to the applicant outlining its decision.
- Should the Committee decide not to accept the application, the applicant will get a refund of all associated fees.
- Any application that is rejected does not require an explanation.

PART 3: Your Obligations

Member disclosure obligations

When you apply for membership, you promise to inform us everything that is important to our choice to approve your Membership and offer discretionary risk protection—i.e., anything that you know or may fairly be expected to know.

This covers the questions we ask you directly when you apply for membership as well as any other questions that may have an impact on whether and how we cover you. The details you provide to us may impact:

- (a) Your contribution amount;
- (b) Our decision to cover You; and
- (c) whether Your Membership will be subject to special conditions.

Anything that lessens your likelihood of submitting a claim for benefits under the discretionary cover does not need to be disclosed to us. It is preferable to advise us if you are not sure whether to provide information to us.

The Committee may choose to:

- (a) reduce a claim for benefits
- (b) refuse to pay a claim for benefits
- (c) cancel the protection; and/or
- (d) use their constitutional rights to your Mutual Membership if you fail to provide us with information that you know or should know is relevant.

Your responsibilities

You are required to take every conceivable safety measure to guard against damaging your car. This entails:

- Keeping your car in good working order and roadworthy condition (by, for example, replacing worn-out tires, brakes, and lights, fixing paint issues, fixing major rust, fixing worn upholstery, and fixing major dents or scratches);
- servicing your car and keeping records of it in case you need to file a claim for benefits for mechanical damage brought on by an incident;
- moving your car away from rising flood waters;
- taking out the keys when no one is in the vehicle;
- locking all doors and windows when your car is parked and unattended; and
- provide honest and complete information for any claim for discretionary cover benefits, statement or document supplied to us.
- follow all the terms, conditions and responsibilities set out in the Membership Rules.

This isn't a comprehensive list. If you have any questions, please speak with the manager. The Committee has complete discretion over whether to pay any benefits claim, contingent on the situation.

What if you don't fulfill your responsibilities?

If you fail to fulfill your obligations, the Committee may take one or more of the following actions:

- (a) reduce or deny your request for benefits from discretionary cover; and/or
- (b) cancel your protection and/or exercise constitutional rights regarding your Mutual membership.

Special conditions

We have the right to apply unique terms to your membership, which may limit, eliminate, or increase coverage for a specific individual or issue. We might not be able to cover particular drivers, for instance. Any unique requirements will be explained to you before your membership starts.

PART 4: Membership protections

In accordance with the conditions outlined in this Policy Document, we provide you with specific protections against risks and the expenses related to such risks. In order to distinguish this from insurance, the benefits listed in this policy document are referred to as protections.

The underwriter offers the club self-protection for third party property damage coverage, and subject to the terms and circumstances of the attached policy, they will protect you for up to \$20 million against public liability. Please be aware that all owners are entirely responsible for the information they and their drivers provide on the policy, claim form, excess, and application from a third party.

Owners are responsible for making sure that all information provided by them and drivers is accurate, true, and correct; third-party coverage does not begin until all queries are addressed and signed documentation is received.

For us to update both of us and the third-party provider, you must notify us whenever you add a new car or make any other modifications. The Committee may decide whether to approve your request for protection and how much each member must contribute to receive the protection that is being provided.

Depending on the type of protection you have requested, you may be required to make a monthly or annual payment if your application is approved. The contribution will be evaluated based on your needs and circumstances. The quantities of the contributions are listed in the "Contribution amounts" section below.

You will receive a Schedule of Protection that details your coverage, the yearly or monthly payment required, and the excess that applies in the event that you file a claim for protection. To make sure the Schedule of Protection satisfies your needs, please make sure you properly read it.

PART 5: Contribution Amounts

The amount of your payment will vary according on the kind of rideshare, van, or taxi you want to be protected from. The Club sets the timeline for contributions to be made. You must pay your payment on the day that you want to use the protection. When a contribution is not made, no claim for protection will be taken into consideration.

The following is how Ridecover Australia uses the money that members contribute:

To cover the cost of roadside assistance and insurance policies held in members' names for their benefit.

With rare exceptions, your contributions are not refundable. If you stop being a member at any point during the month, you won't get your money back, unless you paid for contributions more than a month in advance. In that case, your money back will come from Ridecover Australia once they receive a formal withdrawal request that has been approved in line with the constitution.

PART 6: Information provided by you

You will be prompted with a number of questions pertaining to your eligibility for membership when you seek to become a member of the Club. Your application for membership will be evaluated based on the responses you submit. It is crucial that the data you submit is accurate and sincere.

The Committee may, at any time, decide to terminate your membership if it is not true or accurate.

Additionally, if the Committee knows that the information you provided would have prevented them from offering you membership in the Club or the protections outlined in this Policy Document, they have the right to reject your claim for protection if one has been made based on inaccurate or false information provided at the time of your membership application.

PART 7: When you make a claim for protection

You will have the opportunity to request that the Club Committee take into consideration your claim for protection as a member of the Club. This Policy Document contains the benefit that the protection offers.

The Committee will only use its discretion to reject or lessen a benefit under a claim if it thinks that the Club's members would expect it to. In addition, the Committee has the authority to accept claims that the protections would otherwise bar.

PART 8: Excess payable when you make a claim for protection

Depending on the specifics of the claim, you could have to pay an excess when you apply to have the Committee evaluate a claim for protection. You can see the excess that applies to each of the available protection advantages on your Schedule of Protection. Claim will be considered when the excess has been paid and incident is reported within 48 hours else the club has right to reject the claim

Before we may examine your claim for benefits or grant you any under this Membership, you must pay the excess in full. We will reimburse you for any excess you have paid if we are unable to pay for your claim.

The specifics of your benefits claim will dictate how much excess you must pay in total. When you file a benefit claim, you may be required to pay more than one kind of excess.

The standard excess and the remaining premium are required for Total Loss in which the member is at fault. For instance, if the member's car was written off on March 31st (because of the member's fault), the member must pay the relative excess and the remaining nine months of premium before the club determines which protection advantages apply.

Unless the following holds true, you are responsible for paying the excess.

Since neither you nor the other driver had any involvement in the collision, the other driver bears full responsibility. A police report, expert reports, a witness statement, or pictures might be able to demonstrate this.

You provide the name, address, and vehicle registration number of the at-fault driver.

PART 9: Insurance, driving & criminal history

You informed us that for the previous three years:

- No insurer has ever refused a claim, cancelled a policy, placed special restrictions on a policy, or declined to protect you or anyone else covered by this membership.
- You have not engaged in any criminal activity related to fraud, theft, burglary, narcotics, arson, or intentional or criminal damage, nor have any others covered by this membership.
- No one covered by this membership, including you, has ever been declared bankrupt or fallen behind on a loan or credit card.
- No drivers covered by this membership have had their licences revoked, suspended, or otherwise restricted.

If you don't inform us of anything:

We reserve the right to cancel your membership, lower the amount we will pay you should you file a claim, or both if you fail to provide us with information that is requested of you. We may refuse to pay a claim and treat the membership as if it never happened if your refusal to notify us is fraudulent.

Your duty of disclosure

If under what conditions we decide to cover you based on the questions we ask you, you are required to answer all of the questions with information that you are aware of and that a reasonable person in the same situation would provide. Until we agree to protect you, you are under this duty.

You have an obligation to inform us of anything that you know, or may reasonably be expected to know, may influence our decision to protect you, including the terms under which we would do so, before you extend, modify, or restart this membership contract.

PART 10: What to do if any incident happens?

Step 1: Verify everyone's safety first. Dial 000 in case of emergency.

Step 2: Make an effort to stop more damage or loss.

It is your responsibility to take all reasonable steps to minimize and stop more loss or damage (such as pulling your car off the road and turning on your hazard lights).

Step 3: Notify the authorities of the incident.

Inform the police right away if someone has damaged, stolen, or attempted to steal your car. Don't forget to note the date, time, report number, and reporting officer's name.

Step 4: Never acknowledge responsibility or duty to anyone.

Step 5: Gather information about all drivers, passengers, and observers.

These are necessary for filling out your claim form. Verify that you possess their complete names, addresses, and phone numbers. The other driver's license number and expiration date are required. It is necessary that you show the other party your license and that you see their driver's license as well. If another car is involved, note that car's registration number as well as its make, model, color, and year. Get the insurance coverage information (insurance company and policy number, if available) from the driver of the other car. Don't give anyone credit for you.

Step 6: Make a note of every harm the incident has made to your car as well as the other car.

If at all feasible, take pictures of the damage and document any previous harm done to the other vehicle or vehicles.

If towing is required, we will help arrange the towing of your car. When you contact us, describe details of the incident to assist with lodging your claim. If the damage was caused by another person, provide us their name and address and the vehicle's registration number.

Under no circumstances will the following be covered:

- 1- Unlicensed drivers or cars that are not registered;
- 2- If a vehicle is being driven with a caravan attached and the accident is caused by the caravan, no protection will be provided; and
- 3- Transport costs for damages from at-fault accidents, including carjacking or attempted carjacking, will not be covered. A replacement vehicle will also not be provided.
- 4- Hail damage is not covered unless clearly stated on the Policy Certificate.

Schedule for excess payment

Standard excess for owners and drivers	\$1200.00
Excess in case of No Liability/Road Rage/Hit n Run	\$1700.00
For Taxis/Hire Car/Van under 25 yrs	\$500.00 + standard excess
Standard excess for total loss, fire, and theft/Negligence driving	\$2,500.00
The second accident during a short time goes up (Short Period of 6 months)	\$500.00 + standard excess
Additional excess for drivers below the age of 25 years goes up	\$500.00 + standard excess
International license holders	\$600 + standard excess
If you or someone you have authorized, hands over your vehicle for Rental purposes, as a Courtesy or for any other reasons to an individual or an organization and the vehicle is not returned, the club will not treat the vehicle as stolen vehicle and will not accept any claim related to that vehicle.	
Theft or damage to your Vehicle if the Vehicle is left unattended, unlocked and with the keys left the car is not covered under any circumstances.	

Replacement vehicle or Loss of Income

- For not at-fault claims, the club will only provide a replacement vehicle for a maximum of 14 days.
- The club will pay for commercial drivers' loss of income for the number of days the vehicle is being repaired. The client is responsible for scheduling a pick-up once the repair work is finished.
- The club will use aftermarket parts for repairs that comply with Australian Design rules, such as windscreens and window glass (including sunroofs).
- Where available we will use aftermarket parts for radiators and air conditioning.

If parts are not available

- We shall give you the last known market value of any damaged part in the event that it is no longer accessible.
- Any costs incurred as a result of parts delivery delays are not covered by the Club.
- The club will cover the cost of surface freight—not air freight—from the closest practical source of supply if a part is not available in Australia. The club will not cover any additional rental car expenses (for a maximum of 14 days only) as a result of the component delivery delays.

For total Loss of claims where the vehicle has finance

If a creditor has a stake in your car and has a total loss claim, we will pay them what they are entitled to (up to the claim value) and settle any remaining amount owed to you.

We will pay the credit provider less the salvage value if they ask to keep the salvage.

MEMBER APPLICATION FORM

Date	
Full Name	
Address	
Postcode	
A/H Phone No.	
Mobile No.	
A.B.N	
Depot	
Registration Number	
Policy Number	
Type of cover comprehensive	
Finance	
Period of Cover	
Date of insurance	
Valid till	
Premium	
GST	

PART 11.1: Protection offered by the club

In the event of unintentional motor vehicle crashes involving members' taxis, rental cars or vans, or any other ride-sharing vehicle, the Club provides several protections.

Members who choose to manage their own cases after an accident, whether they were at fault or not, run the danger of having their claims denied. Due to the breach of contract, we will immediately cancel the membership agreement and may refuse to pay the opposing party for any already filed claims. Regardless of culpability, all accidents need to be reported to us within 24 hours. We reserve the right to reject a claim if notification is not received within predetermined timeframes.

Subject to payment of the contribution and the Club rules and the applicable excess and subject to acceptance of the claim by the Committee, the Club offers the member the following benefits under the protection.

PART 11.2: Vehicle damage solutions

1. Accidental Motor Vehicle Collision (Members Vehicle)

If the claim is accepted we will:

- Make arrangements for the member's vehicle damage to be fixed by our approved repairer; the member is not given a choice in repairer.
- We will reimburse the member the pre-accident value of their car if the cost of repairs makes it unfeasible to fix the vehicle (see above for details on what pre-accident value entails).
- Arrange for an Uber-ready replacement car till the time your car is being repaired depending on the level of your cover and the contribution the amount being paid. We will also give the Uber-ready replacement car in case of an at-fault accident depending on the level of contribution amount being paid. In case we are not able to give the car, the club will pay for the rental car/van to a maximum amount of \$250 per week for 3 weeks.

2. Accidental Motor Vehicle Collision (Third Party Claim)

If the claim is accepted we will:

- Up to \$10,000 in maximum damages, the member will be indemnified against any claim or demand made by a third party for loss or damage resulting from an accident involving their vehicle.
- Make arrangements for insurance to hold the member harmless against any third-party claims that total more than \$10,000.
- Arrange for an Uber-ready replacement car till the time your car is being repaired depending on the level of your cover and the contribution amount being paid. We will also give the Uber-ready replacement car in case of an at-fault accident depending on the level of contribution amount being paid. In case we are not able to give the car/van, we will pay for the rental car to a maximum amount of \$250 per week.

3. Damage to Members Vehicle by fire

If the member's vehicle is damaged by fire and the claim is accepted, we will:

- Make arrangements for our approved repairer to fix the damage to the Members' car;
- We will reimburse the member the pre-accident worth of their vehicle if the cost of repairs makes it unfeasible to fix (see below for details on what pre-accident value entails).
- No Hire or replacement is issued in this scenario.

4. Member's vehicle stolen

If the member's vehicle is stolen and the claim is accepted, we will:

- We will make arrangements for the Members' Vehicle to be repaired at our approved repairer in the event that the vehicle is retrieved and found to be damaged.
- Club will pay the member pre accident value (see to the below section for more detail) of vehicle in case where the vehicle is recovered but damaged and is uneconomical to repair.
- If the vehicle is not found, the member will get payment for the car's pre-accident worth (see to the previous section for more detail) and "good" condition alone.
- If the vehicle is not recovered the Club will take 90 days to pay pre-accident value of the member's vehicle (see to the below section for details) after Police complaint. However, if the Club requires more time to investigate the matter the same will be notified to the member.
- No Hire or replacement is issued in this scenario.

Those are the only protection offered by the Club. The protections are subject to the exclusions contained below. Please read these to ensure you are familiar with them.

Definition of pre-accident value

We will pay the value of the member's vehicle, excluding extras and fit-out items, if it agrees to compensate the member for the pre-accident value of the vehicle under protection. The car's initial worth, which excludes the cost of any further additions, is known as the pre-accident value. In order to eliminate any doubt, let's use a 2017 Ford Sedan as an example. In this case, the pre-accident value would be the car's value for private use (i.e., the market value of a 2017 Ford Sedan basic model in the same or comparable condition as the member's vehicle).

The Club will deduct from the pre-accident value any money that is owed to it for excess or outstanding contributions. If the value of the vehicle is paid to a member then the member agrees that the Club becomes the owner of the salvage and will do all things necessary to transfer the title of the vehicle to the Club.

PART 12: Exclusions

Exclusions to protection

In order to maintain our sustainability, certain exclusions apply to claims for protection; if any of the exclusions listed below apply to your claim, the Committee will not accept it.

A. In the event that an accident involves your vehicle, you must report the details of the collision to us within 48 to 72 hours of the accident happening. This is necessary so that we can optimise the likelihood of a commercial settlement for your claim and any demands made by other parties involved in the collision. If we are not notified of the collision within 24 hours of it happening, protection won't be provided. Please refer to the numbers above for our address.

If the member so chooses, they can alert by sending an SMS message to the mobile number.

The member cannot cancel insurance with Ridecover Australia before 12 months if he is at fault and has charged a claim from us. He will still be responsible for the full year's premium even if he decides to cancel.

B. We will not provide you with collision protection if your car was involved in an accident and it was not roadworthy at the time of the incident.

C. We will not provide you with protection if the driver of the vehicle involved in the collision was not one of the authorized drivers you nominated when you submitted your application for protection. Only the drivers you identified in your application will be covered by our protection policy.

D. We will not offer you protection if the driver of the vehicle involved in the incident has any alcohol or drugs in his system at the time of the collision. The obligation of taxi and rideshare drivers to drive is acknowledged by this exclusion.

E. Protection will not be provided if the driver of the vehicle at the time of the collision was transporting any load or more people than was legally permitted.

F. No protection will be provided if the collision happened outside of Victoria.

G. There will be no protection provided if the driver's careless or unsafe operation of the vehicle caused the collision.

H. Protection will not be provided if the loss or damage was brought on by the member or the member's driver leaving the car unattended, unprotected, or in a hazardous situation.

I. To reduce the possibility of loss or damage, the vehicle must be kept in a secure location when it is not in use, such as a locked garage.

J. We will not provide you with protection if the driver of the vehicle was not authorised to operate the vehicle at the time of the collision, either by not having the proper taxi licence or accreditation or by having a suspended, revoked or cancelled licence.

K. Protection will not be extended to you by us if, in demanding the protection, you are dishonest, fraudulent, or purposely lie to us.

L. The windscreen is not covered by the protection claim, but we can arrange for its members to have the windscreen at a trade price.

M. We provide free roadside help once a month to handle all kinds of issues. Should the same issue recur over the course of a month, you will incur additional costs.

We will not pay for:

- Any harm done to any belongings you or the driver possess or control, or to anybody who typically resides with you or the driver.
- Any claim pertaining to or involving a death or physical harm.
- Any harm or loss to a replacement vehicle.
- Any penalties, exemplary, punitive, or aggravating damages that are assessed against you or the driver.
- Any obligation resulting from your neglect to inform us of any demand made by a third party.
- Any responsibility resulting from using a replacement vehicle that is protected by a different policy.
- Any responsibility, regardless of the amount recoverable under a mandatory statutory framework, that is protected.
- Any liability resulting from a contract or agreement you sign, unless the legal obligation would have existed even in the absence of the contract or agreement.

General Exclusions

We will not consider claims under your Membership for damage, loss, cost or legal liability that is caused by or arises from or involves:

(a) Unlicensed Drivers

We will not consider claims where the driver of the vehicle did not hold an open, full, current state or territory driver's license. For the sake of clarity, a suspended license is not current. We will also not consider claims where the driver of the vehicle holds an international license.

(b) Overdue Contribution

If a contribution payment is overdue, we can refuse to consider a claim for discretionary cover benefits.

(c) Agreements you enter into

Any agreement or contract you, or someone you authorized to drive or be in charge of your vehicle, enter into accepting liability.

(d) Alcohol or drugs

An incident occurring when your vehicle is being driven by, or is in the charge of, anyone who:

- (i) was under the influence of, or had their judgement affected by any alcohol, drug, or medication;
- (ii) had more than the legal limit for alcohol or drugs in their breath, blood, saliva, or urine as shown by analysis; or
- (iii) refrain from taking a test for alcohol, drugs or medication.

(e) Asbestos

Asbestos, asbestos fibres or derivatives of asbestos of any kind.

(f) Biological, chemical, other pollutant or contaminant

- (i) Any biological, bacterial, viral, germ, chemical, or toxic material, pollutant, or contaminant, whether present or posed a threat.
- (ii) Any rioting or plundering that occurs after a biological, bacterial, viral, or chemical agent, pollutant, or contaminant has been released—actually or through threat of release.
- (iii) Any measure implemented by a public authority to stop, restrict, or address the actual or anticipated discharge of any chemical, hazardous, bacterial, viral, or biological material, pollutant, or contaminant.

(g) Confiscation or repossession

Legal confiscation or repossession of your vehicle or its contents.

(h) Condition of Vehicle

- (i) Any malfunction or breakdown of any kind, whether structural, mechanical, electrical, or electronic.
- (ii) Any mildew, mold, deterioration, rust, corrosion, or aging.
- (iii) Your car, if it was unsafe, damaged, or not fit for use on the road at the time of the occurrence.

(i) Consequential losses or other extra costs

Financial and non-financial consequential losses, or additional expenses incurred after an incident covered by your membership, including:

- (i) loss of earnings, income, or profits;
- (ii) medical costs;
- (iii) the cost of your time (e.g., inconvenience);
- (iv) professional, expert, legal consulting, or valuation costs;
- (v) any costs associated with stress or anxiety;
- (vi) a decrease in the value of your vehicle (including its trade-in or resale value) following repairs;
- (vii) costs, including the cost of your time, to prove your loss or to assist us with your claim for discretionary cover benefits (e.g., phone calls, postage);
- (viii) travel expenses;
- (ix) cleaning costs; or
- (x) any costs not covered by your membership.

(j) Dangerous goods

Your Vehicle being used to illegally store or transport:

- (i) substances that pollute or contaminate;
- (ii) dangerous goods.

(k) Drivers under 21 years

Your vehicle when being driven by a person under 21 years of age.

(l) Driving a damaged vehicle

(m) Exceeding loading or passenger limits

Your vehicle when it is:

- (i) transporting any weight that is not legally secured, excessive, or greater than what your vehicles was built to tow; or
- (ii) transporting more passengers than the car was built to hold or more than the law allows the driver to carry.

(n) Failure to take reasonable precautions

Your failure to take reasonable care to avoid loss, damage, or legal liability, or the action of someone acting on your behalf, whether expressly or indirectly. As an illustration:

- (i) If the keys to your car were left inside an unattended vehicle by you or someone acting on your behalf, expressly or tacitly, and your car was taken.
- (ii) If your car is stolen because you left the keys unattended (in a letterbox, for example), or if someone else did so with your express or tacit permission.

(o) Theft

Your vehicle is stolen by a person:

- (i) known to you;
- (ii) to whom the vehicle is loaned, hired, or leased; and/or
- (iii) who has a financial interest in the vehicle.

(p) Intentional loss or damage

Intentional loss or damage caused by you, or a person acting with your express or implied consent.

(q) Motorsports or similar activities

Your vehicle being used:

- (i) participating in, or undergoing testing in advance of, motorsport, race, contest, trial, test, or hill climb; or
- (ii) on a racecourse, circuit, course, or arena used for competitive events.

(r) Non-standard items

Any non-standard enhancements to the car, such as window tinting, towbars, bumper bars, headlamp and bonnet guards, and non-standard wheels or rims.

(s) Personal property

Tools, sporting items, cash, cars, mobile phones, and personal belongings are examples of personal property.

(t) Radioactivity/nuclear materials

The following events include radioactivity, the usage, existence, or escape of nuclear fuel, nuclear material, or waste, nuclear fission, including the detonation of any nuclear weapon or device, and any looting or rioting that occurs after these events.

(u) Reckless acts

Any deliberate or careless behaviour (like street racing, exhaustion or donuts) carried out by you, the vehicle's driver, or by someone acting on your behalf expressly or implicitly.

(v) Revolution, war

Revolution, hostilities, war or war-like activities or other acts of foreign enemy, military coup; or any looting or rioting following these incidents.

(w) Unlawful purposes

Your vehicle is being used for unlawful purposes.

(x) Incorrect fuel usage

Loss or damage to your vehicle (including damage to your vehicle's engine or fuel system) caused by the incorrect type of fuel being used.

(y) Replacement of non-damaged parts

The replacement of non-damaged parts which includes items that are part of a whole set when the loss or damage occurred to only part of that set (such as alloy wheels).

(z) Tyres

Damage to your vehicle's tyres caused by braking, punctures, road cuts, or bursting.

(aa) Intentional damage

We will not consider claims relating to loss or damage that is actually or suspected to be caused intentionally, wilfully, or deliberately to your vehicle.

(bb) Water damage

Any loss or damage to your vehicle caused by water:

- (i) in a known watercourse or floodway; or
- (ii) in areas where the tidal movement of water occurs when you or the driver drive your vehicle into one of these areas, and your vehicle becomes stranded, and such an event could have been foreseen; and/or
- (iii) when you or the driver drive your vehicle into water of unknown depth.

However, this exclusion shall not apply if you and the driver demonstrate that all reasonable actions and considerations were taken and implemented to protect your vehicle from loss or damage caused by water.

(cc) Overdue or unpaid Contributions

If a Contribution is overdue, we can refuse to consider a claim for benefits until all notices for payment are complied with.

PART 13: Your responsibilities when you claim protection

If your vehicle is involved in a collision it is important you follow the steps set out below, if you do not we may refuse your Claim:

- Refrain from assuming blame for the collision. Your Club will decide who was at fault for the collision with legal counsel; if we accept responsibility, it could hurt our chances of settling other parties' claims.
- You have 48 to 72 hours after it occurs to file the claim. Refer to the exception above. In order to optimise the likelihood of the most profitable resolution, this is crucial.
- When submitting the claim, you have to pay the relevant excess. Any claim for protection is not taken into consideration until the excess has been paid.
- You must give us every detail related to the claim. This will contain a thorough account of the incident, information on the other party(s)—such as name, address, phone number, driver's licence, and insurance—as well as information about the other party(s)' car and any witnesses to the collision. We won't be able to evaluate your request for protection without all of this information.
- All of the information you provide to us in support of the claim must be accurate. This information is what we use to decide whether to file a lawsuit or defend oneself. Inaccurate or false information could mean that we have to cover the costs of the legal defence. In this circumstance, we have a right to seek these expenses from you where you have been untruthful in making a claim.
- Be sure to snap pictures of the damaged vehicles, the accident scene, and any witness information. Please give us the police officer's details if the police are called.
- To facilitate repairs in the event of an accident, the claim form must be completed. After completing the form, you will receive an appointment date within 14 days. You are welcome to leave your automobile at our location on that date. We will notify you when the repair is complete so you may pick up your vehicle.
- You may send an SMS with the accident details.
- After an accident, please call VicRoads at 131176 to arrange for a tow to our address if you need a tow truck.

You can reach out to us via email or call on the details given below:

CONTACT DETAILS OF RIDECOVER AUSTRALIA

ABN: [68676985667](https://abn.gov.au/abn/68676985667)

Website: www.ridecoveraustralia.com.au

Call: 1300 676 129

Email:

For accounts: accounts@ridecoveraustralia.com.au

For claims: claims@ridecoveraustralia.com.au

General: queries@ridecoveraustralia.com.au

PART 14: Legal proceedings and your assistance

Give us permission to represent you in court if we accept your request for protection. This could entail filing a lawsuit to have the at-fault party to pay for your losses, or it could entail defending yourself or your driver in a lawsuit alleging harm to another person.

We need your help in order to carry out the legal processes even though we will hire solicitors and cover their fees.

As a result, if legal action is taken, it is a requirement of this policy document that you assist us and their attorneys. Typically, this would entail, among things:

- in the event you have further losses which we do not cover and you want recovered from the other party (for example, your lost income for the period the Taxi was off the road) you need to provide us or its lawyers with documentary proof to establish your claim for these losses;
- It could be necessary for you to appear in court to testify about what happened.
- Providing more information about the claim at our request or that of its lawyers.
- You must be sincere and truthful in your claim for these additional losses.
- Once the money is obtained from the other party, we will reimburse the member for any lost income that we are able to collect.
- You must provide us or our lawyers with documentation proof to support your claim for any additional losses you may have that we do not cover and that you wish to collect from the other party (for instance, your lost income during the time the taxi was not operating).
- Anything else our lawyers or we reasonably seek to help us maximise our chances of recovering any damages or losses.

PART 15: Cooling off

A membership application is not subject to any cooling-off rights.

PART 16: Storage

We will only be liable for storage costs up to \$500. The member will be responsible for additional costs if the protect vehicle is located outside of Victoria.

PART 17: Change of details

It is mandatory for you to keep your contact details up to date, which includes your Australian cell phone number, email address, and postal address. If your contact information is outdated, your insurance documents might not be forwarded to you, which might potentially impact your eligibility to get coverage.

Each year's protection period is complete. The Club will offer protection based on the details you supply when submitting your application. Suppose any of these elements change during the protection period. In that case, you must promptly notify the Club so that it can make the necessary adjustments and decide if it is still prepared to offer protection. You will be refunded the remaining amount of your annual subscription on a pro-rata basis in the event that the alterations cause the Club to stop offering protection. For instance, if your cover is cancelled after six months, you will be reimbursed for half of your annual contribution.

If you have any queries in relation to anything in this document, please email us at queries@ridecoveraustralia.com.au. and one of our team members will assist you.