RIDECOVER
AUSTRALIA

RIDECOVER AUSTRALIA

RIDECOVER AUSTRALIA INC
STATEMENT OF COVER

This Statement of Cover is made by RideCover Australia Inc registered no A0128716Z ("RideCover Australia") as rules made by RideCover Australia pursuant to the Associations Incorporation Reform Act 2012 ("these Rules").



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WHAT IS RIDECOVER AUSTRALIA?

RideCover Australia is an incorporated association established pursuant to the Associations Incorporation Reform Act 2012 which provides coverage for loss and damage arising from collisions or other incidents involving vehicles owned or operated by its members, by way of an indemnity to members as set out in the Rules and this Statement of Cover ("the Indemnity"). RideCover Australia may offer the Indemnity in different levels.



RideCover Australia provides cover to its members on a discretionary basis in accordance with these Rules and this Statement of Cover. RideCover Australia may arrange for a third-party provider to provide cover for all or part of the indemnity provided by RideCover Australia to its members. The level of any such supporting cover will change from time to time, and members are advised to make enquiries of RideCover Australia as to the make-up of the cover provided by RideCover Australia and that provided by any supporting arrangements.

RIDECOVER AUSTRALIA WILL HANDLE ALL ASPECTS OF ANY CLAIM ON BEHALF OF THE MEMBER, INCLUDING

A. arranging repairs;
B. claiming for any loss of use of the member's vehicle;
C. claiming on any applicable insurance policy;
D. dealing with not-at-fault third parties.

MEMBERSHIP

4. To be eligible to become a member, an intended member must be an individual

A. who owns one or more vehicles (including cars, vans or similar vehicles) used for taxi, rideshare, hire car, courier or other commercial transport purposes; or
B. who is the majority shareholder in a company that owns one or more vehicles (including cars, vans or similar vehicles) used for taxi, rideshare, hire car, courier or other commercial transport purposes.

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5. To join RideCover Australia, the intended member must:

A. submit a written application to RideCover Australia in the form required by RideCover Australia
B. Inform RideCover Australia in writing of any past insurance claims (including refused claims, cancelled claims and special restrictions), driving history, criminal history, bankruptcy, loans, debts, and licence suspension or restrictions.

6. Members must notify RideCover Australia of any changes to the member's details within 7 days of such change occurring.

7. The annual membership fees are set out in the table attached to this Statement of Cover. The membership application is not subject to any cooling-off rights and the fee is non-refundable.

   To be eligible to seek indemnity from RideCover Australia, the member must have paid the annual membership fee and remain a member for at least 12 months after the claim has finalised.

9. RideCover Australia may inspect a member's vehicle prior to any membership approval.

10. The member must provide one calendar month's written notice to RideCover Australia of the member's intention not to renew their membership. Failure to provide such notice will require the member to pay RideCover Australia the next annual membership fee.

11. The annual membership fee:

A. may be paid by instalments, noting that members are required to pay all instalments;
B. unless notice of intention not to renew membership is provided as set out in clause 10 above, will be renewed automatically every 12 months.

12. If there is any default in payments owing to RideCover Australia, RideCover Australia may engage a third party, debt collection agency or legal representatives to recover all and any monies due and payable by the member to RideCover Australia. Any fees associated with the recovery process, including recovery agent fees, debt collection fees, solicitor/client fees and interest, will be added to the outstanding amount payable by the member.

13. RideCover Australia may cancel the member's membership without further notice to the member if the member breaches any of the Rules or the terms or conditions contained in this Statement of Cover.

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MEMBERS' OBLIGATIONS

14. Members must advise RideCover Australia in writing of:

A. the make, model, year, registration number and any other details required by RideCover Australia of every vehicle which is to be covered by the Indemnity;

B. the name, address, email address, mobile telephone number and any other details required by RideCover Australia of all drivers of every vehicle which is to be covered by the Indemnity, noting that RideCover Australia may increase the amount of contribution depending on the number of drivers of specific vehicles. RideCover Australia may refuse to indemnify a member if the driver involved in the collision or incident has not been nominated to RideCover Australia beforehand;

C. any changes to the above information within 7 days of any change occurring.

15. Members must provide complete and truthful information to RideCover Australia.

16. RideCover Australia may immediately deny or refuse any request for indemnity made at any time, refuse to pay any benefits, or cancel membership if the member fails to provide full genuine disclosure with respect to all particulars of the collision or incident, including damage to the vehicle, ownership, change of details, registration, and any misleading or fraudulent information.

17. If the recovery process cannot proceed or is hindered in any way due to the member not providing full and genuine disclosure, or providing false and misleading information, the member is liable for all expenses incurred by RideCover Australia in relation to the member's request for indemnity.

18. Members must ensure that all membership fees and other amounts due to RideCover Australia are paid when due.

19. Members must ensure that the member's vehicle(s) are:

A. maintained in good working order and roadworthy condition;

B. serviced as recommended by the manufacturer, with written records of servicing kept in electronic format and able to be provided to RideCover Australia within 24 hours of a request by RideCover Australia;

C. kept in a safe and secure location when not in use;

D. locked, with no access to keys (other than for authorised users) when not in use;

E. used only by drivers whose details have been provided to RideCover Australia.

UNAUTHORISED DRIVERS – STRICT PROHIBITION

20. Members must ensure that no unauthorised person drives a member's vehicle at any time. An authorised driver is any person whose full details (name, address, date of birth, licence number and licence type) have been provided in writing to RideCover Australia prior to driving the vehicle. RideCover Australia will not provide any indemnity in relation to any collision or incident where the vehicle was driven by a person who was not an authorised driver, regardless of the circumstances. It is the member's sole responsibility to ensure all drivers of their vehicle are registered with RideCover Australia before they drive.



SPECIAL CONDITIONS

21. RideCover Australia may apply special terms to a member's membership, which may limit, remove, or increase cover for a specific person or risk. Certain drivers may not be eligible for cover. Any special conditions will be communicated to the member before membership commences.

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PRINCIPLES OF INDEMNITY

22. RideCover Australia is an incorporated association and is not an insurance company. RideCover Australia is committed to supporting its members and will consider every Request for
A. Cover fairly, promptly and in good faith. Where RideCover Australia accepts a Request for Cover, it will provide the cover and benefits set out in these Rules. Despite any other provision of
B. these Rules, all cover and benefits are subject to RideCover Australia first accepting the relevant Request for Cover, and RideCover Australia retains the discretion to decide whether to accept a Request for Cover and the benefit (if any) payable in respect of it. A member's entitlement is to have their Request for Cover considered in accordance with these Rules.

23. RideCover Australia may set different levels of indemnity for members in relation to any collision or incident. Each different level of indemnity will attract a different membership fee and a different financial contribution.

24. Requests for indemnity in the following circumstances will be deemed as being entirely caused by the driver of the member's vehicle:

A. any collision or incident with any object not under the control of another party will be regarded as an at-fault event, e.g. where the vehicle has been damaged by impact with an animal or inanimate object;

B. the absence of, or failure to identify, a responsible person.

25. The indemnity provided by RideCover Australia in relation to any collision or incident is limited to the reasonable cost of repairing the member's vehicle or, where the vehicle is a total loss, the pre-accident market value of the member's vehicle as determined by RideCover Australia. RideCover Australia will meet reasonable costs only and will not be liable for any amount it considers to be excessive or unreasonable.

26. A claim is a total loss claim if it is determined by an independent assessor that the vehicle is non-repairable, unsafe to repair, or the cost to repair exceeds the value of the vehicle.

27. Any member's vehicle involved in a collision or incident that has caused the member's vehicle to be assessed as a total loss will, in relation to that vehicle:

A. have the effect of rendering the member's cover for that vehicle suspended. New cover must be arranged and payment made for any replacement or other vehicle;

B. have the replacement value determined as the market value of the member's vehicle prior to the collision or incident, based on the depreciated value of the base model of the same make, model and year of manufacture as the member's vehicle, with an allowance for the member's vehicle being used predominantly for carrying passengers and the number of kilometres on the odometer.

28. Members authorise RideCover Australia to engage any third-party agents, recovery agents and/or legal representatives to assist with the recovery of all or any monies due in relation to the collision and/or incident, including for repairs, replacement vehicle, assessing, towing, storage, loss of income, personal items, and any other amounts. Following the making of an Application for Indemnity to RideCover Australia, members shall:

A. immediately, on request by any person engaged by RideCover Australia as set out above, provide authority for that person to act on behalf of the member for the Association's benefit and do any act reasonably required to evidence that authority;

B. ensure that the driver and any other person are available in Australia for the duration of any recovery action, including court proceedings (if any), and that the member and driver are available to confer and co-operate with legal representatives and provide evidence if required for any court proceedings. Failure to do so may result in indemnity by RideCover Australia being withdrawn and the possibility of the driver and the member being responsible jointly and severally for any claim and costs payable;

C. maintain membership of RideCover Australia, failing which the member will become liable for all expenses incurred by RideCover Australia in relation to the member's claim;

D. pay any Member Contribution to RideCover Australia;

E. authorise RideCover Australia to make any decisions on their behalf in any claim or legal proceedings. This may include filing a lawsuit against an at-fault party or defending the member or their driver in proceedings alleging harm to another person.

EXCLUSIONS

29. No indemnity shall be provided for a member's vehicle where the member's vehicle was:

A. being driven by, or under the charge of, any person under the influence of intoxicating liquor or any drug;

B. conveying any load or carrying passengers more than that for which the vehicle is constructed and/or licensed to carry, contrary to the provisions of the law in force in the relevant state or territory in Australia relating to taxicabs;

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C. being used in an unsafe or unroadworthy condition, or being used for reward, hire or fare other than as a registered rideshare vehicle, taxi, hire car, courier or other commercial transport vehicle;

D. damaged by fire, unless the fire was accidental and the claim is accepted.

E. damaged by floods or water-logging;

F. involved in a collision/incident while not being driven by one of the authorised drivers the member nominated in their application for protection;

G. not roadworthy at the time of the collision/incident;

H. being driven with a caravan attached, where the collision or incident was caused by or involved the caravan;

I. damaged as a result of the driver's careless and unsafe operation of the vehicle;



J. j. left unattended, unprotected, or in a hazardous situation which caused the loss and damage to the vehicle;

K. k. damaged only to windscreens, tyres, wheels or interior;

L. being driven by a person under 21 years of age; no cover will be provided for any collision or incident where the driver of the vehicle was under 21 years of age at the time of the incident, regardless of fault;

M. being driven by a person who was, or could reasonably have been expected to be, affected by fatigue at the time of the collision or incident. Members and their drivers must not operate the vehicle whilst fatigued. Where fatigue is identified as a contributing factor to a collision or incident, RideCover Australia may refuse indemnity in relation to that collision or incident;

N. damaged due to asbestos of any kind, biological, chemical or other pollutant or contaminant, or illegal and dangerous substances.

30. No indemnity shall be provided for any claim for:

A. personal property of a member other than the member's vehicle. In the event that the member is not at fault in a collision or incident, RideCover Australia may attempt to recover the member's losses from the at-fault party and will pay any monies recovered to the member. The member must provide sufficient evidence if they wish to claim for the loss of personal property damaged or stolen during the collision or incident. Evidence will need to include the original receipt or quotation of the same or a like item, photos, and proof the belongings were in the vehicle at the time of the collision or incident;

B. loss or damage to a vehicle for which notice has not been provided to RideCover Australia;

C. any fines;

D. any liability arising from failure to notify RideCover Australia of any demand on a member;

E. any claim for storage of any vehicle, except a claim for $500 or less for storage of a vehicle in Victoria;

F. any claim where complete and truthful information has not been provided by the member;

G. any other circumstance where RideCover Australia may reasonably deny liability to a member.

31. In addition to the exclusions set out above, no indemnity will be provided for any loss, damage, cost or liability caused by, arising from, or involving:

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A. any towing charges for a vehicle towed from a location outside the State of Victoria. A collision or incident occurring outside Victoria may still be considered for cover, but RideCover Australia's liability for towing is limited to towing within the State of Victoria;

B. war, invasion, revolution, hostilities or war-like activities, or any looting or rioting following such events;

C. radioactivity, or the use, existence or escape of nuclear fuel, nuclear material or nuclear waste, including the detonation of any nuclear weapon or device;

D. the use of the member's vehicle in, or in testing or practice for, any motorsport, race, contest, trial, test or hill climb, or its use on any racecourse, circuit or arena used for competitive events;

E. mechanical or electrical breakdown or malfunction of any kind, or any mildew, mould, rust, corrosion, wear and tear, or aging of the member's vehicle;

F. any consequential or financial loss (other than any benefit expressly provided under this Statement of Cover, including the loss of income benefit), including loss of earnings,income or profits, medical costs, the cost of the member's time, professional, legal, expert or valuation costs, costs associated with stress or anxiety, any reduction in the value of the vehicle following repairs, travel expenses, or cleaning costs;

G. death of, or bodily injury to, any person;

H. any exemplary, punitive or aggravated damages awarded against the member or the driver;

I. any liability assumed by the member or the driver under any contract or agreement, unless that liability would have existed in the absence of the contract or agreement;

J. the use of the member's vehicle to unlawfully store or transport any substance that pollutes or contaminates, or any dangerous goods;

K. the use of the member's vehicle for any unlawful purpose;

L. loss or damage to the member's vehicle (including its engine or fuel system) caused by the use of incorrect fuel;

M. loss or damage that is, or is suspected to be, caused intentionally, wilfully or deliberately by the member or by any person acting with the member's express or implied consent;

N. theft of the member's vehicle by a person known to the member, a person to whom the vehicle was loaned, hired or leased, or a person who has a financial interest in the vehicle.

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IF YOU HAVE AN ACCIDENT – WHAT TO DO

32. In the event of any collision or incident involving a member's vehicle, the member must ensure that the following steps are taken by the member or the member's driver. Failure to follow these steps may result in the amount of indemnity being reduced, placed on hold, or refused entirely.

A. STEP 1: STAY CALM AND STOP THE VEHICLE – Stop the vehicle immediately at or near the scene. Do not leave the scene of the accident. Turn on your hazard lights. If it is safe to do so, move the vehicle to the side of the road to avoid further danger. Do not move the vehicle beyond what is necessary for safety.

B. STEP 2: CHECK FOR INJURIES AND CALL 000 – Check whether anyone is injured – yourself, your passenger, the other driver, or any pedestrians. If anyone is injured, call 000 immediately for police and ambulance. Do not attempt to move an injured person unless there is immediate danger.

C. STEP 3: DO NOT ADMIT FAULT OR DISCUSS THE ACCIDENT – Do not say sorry, admit fault, or discuss who was responsible. Do not discuss the circumstances of the accident with anyone except RideCover Australia. Even a casual apology can be treated as an admission of liability and may cost you your claim. If the other party, their insurer, their lawyer, or any representative contacts the member directly following a collision or incident regarding repairs, liability, settlement, or any other matter, the member must not engage with them, make any agreement, or accept any offer. The member must immediately refer any such contact to RideCover Australia. If a member engages with the other party or their representatives without RideCover Australia's authorisation, and this prejudices RideCover Australia's ability to recover losses or defend the claim, RideCover Australia may reduce or refuse indemnity for that claim.

D. STEP 4: DO NOT SIGN ANYTHING – Do not sign any document, form, or agreement presented by the other party, their insurer, or any third party at the scene or afterwards. If any party contacts you and asks you to sign something, refer them to RideCover Australia immediately.

E. STEP 5: COLLECT THE OTHER PARTY'S DETAILS – Do not let the other party leave without collecting: full name, home address, mobile phone number, driver's licence number and expiry date, vehicle registration number, vehicle make, model, colour and year, and their insurer name and policy number (if available). If they refuse to provide details, note their registration number and call the police.

F. STEP 6: TAKE PHOTOS AT THE SCENE – Take clear photographs immediately at the scene. Photographs must include: all damage to your vehicle, all damage to the other vehicle(s), the position of all vehicles before they are moved, the surrounding area including road markings and any relevant signage, the other party's licence plate and licence, and any injuries or property damage. Do not rely on memory – photos are required to support your claim.

G. STEP 7: COLLECT WITNESS DETAILS – If there are any witnesses to the accident, collect their full name and contact phone number before they leave. Witness statements can be critical to supporting a not-at-fault claim.

H. STEP 8: NOTIFY POLICE IF REQUIRED – Call the police immediately if: anyone is injured; the other driver is aggressive, uncooperative, or refuses to provide details; you suspect the other driver is under the influence of alcohol or drugs; the other driver leaves the scene without stopping (hit and run); or significant property damage has occurred. Note the police officer's name, badge number, and report number.

I. STEP 9: IF TOWING IS REQUIRED, CONTACT RIDECOVER AUSTRALIA FIRST – If your vehicle cannot be driven, contact RideCover Australia before arranging any towing. Do not call a random tow truck or take the vehicle to any panel shop. Do not allow the other party or their insurer to arrange towing for your vehicle. RideCover Australia will organise towing to an authorised towing authority only. The vehicle must not be taken directly to any repairer or panel shop without RideCover Australia's prior written instruction.

J. STEP 10: NOTIFY RIDECOVER AUSTRALIA WITHIN 48 HOURS – You must notify RideCover Australia of the accident within 48 hours, even if you are unsure whether you will make a claim. Contact us by phone, email, or SMS. Provide the accident date, time, location, and a brief description of what happened. You will then be guided through lodging your Request for Cover. Phone: 1300 676 129 | Email: claims@ridecoveraustralia.com.au

K. STEP 11: DO NOT ARRANGE YOUR OWN REPAIRS – Do not take your vehicle to any repairer, panel shop, or mechanic without authorisation from RideCover Australia. Do not accept a repair referral from the other party's insurer. All repairs must go through RideCover Australia's authorised repairer. Taking your vehicle to an unauthorised repairer may result in your claim being refused.

33. Members whose vehicles have had a collision or incident and who wish to obtain indemnity from RideCover Australia must allow RideCover Australia to manage all aspects of the repair process and any recovery from an at-fault party or the insurer of the at-fault party. Any member who takes action in relation to the repair process or recovery from any person without the written authority of RideCover Australia may have their membership cancelled immediately, with no indemnity provided.

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NOTIFYING RIDECOVER AND LODGING A CLAIM

34. Members must notify RideCover Australia of any collision or incident within 48 hours of it occurring, regardless of whether the member intends to make a claim. Notification must be made using the forms and processes required by RideCover Australia. A member may notify by sending an SMS to the RideCover Australia contact number if they wish. Failure to notify within 48 hours gives RideCover Australia the right to refuse the claim entirely. Notification after 48 hours but within 30 days may still be accepted at RideCover Australia's discretion, subject to the member contribution escalation penalties set out in this Statement of Cover.

35. A Request for Cover must be made to RideCover Australia by a member in the event of that member's vehicle being involved in any collision or incident where:

A. any person or vehicle other than the member's vehicle is involved (whether or not the member intends to seek indemnity from RideCover Australia); and/or

B. the member seeks indemnity from RideCover Australia.

36. A Request for Cover made to RideCover Australia must:

A be made as soon as practicable and, in all circumstances, no more than three days after the event giving rise to the Request for Cover;

B. be in writing using the forms and processes required by RideCover Australia;

C. include reference to all available facts;

D. be accompanied by any relevant documents.

37. Upon making a Request for Cover following any collision or incident, the member shall be required to make the Member Contribution as set out in the table at the end of this Statement of Cover.

38. RideCover Australia shall assess any Request for Cover and may not take any action in relation to a Request for Cover until the Member Contribution has been paid.

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LATE REPORTING PENALTIES

39. The member must report any collision or incident within 48 hours. In the event that RideCover Australia accepts a Request for Cover made more than 48 hours after a collision or incident occurs, the applicable member contribution will be increased as set out below:

A. if a collision or incident is reported more than 48 hours but within 30 days after it occurs, the applicable member contribution will be multiplied by two (2x);

B. if a collision or incident is reported more than 30 days after it occurs, the applicable member contribution will be multiplied by five (5x);

C. if a collision or incident is reported more than three months after it occurs, the applicable member contribution will be multiplied by ten (10x);

D. if a collision or incident is reported more than twelve months after it occurs, the applicable member contribution will be multiplied by twenty (20x).

40. The obligation to pay the member contribution rests solely with the member, not the driver. It is the member's responsibility to recover any member contribution costs from the driver. RideCover Australia will not pursue the driver for payment of the member contribution amount.

COLLISIONS

MEMBER NOT AT FAULT

41. If the Request for Cover is accepted, RideCover Australia will make arrangements for the member's vehicle damage to be repaired at a repairer of RideCover Australia's choice. The member does not have a choice of repairer. Members must not arrange, authorise, or permit repairs to be carried out by any other repairer, including the other party's insurer's repairer or any repairer nominated by a third party. If a member proceeds with repairs through any unauthorised repairer, or through the other party's insurer, without RideCover Australia's prior written consent, RideCover Australia may refuse to provide indemnity and cancel the member's membership immediately.

42. RideCover Australia will reimburse the member the pre-accident value of their vehicle if the cost of repairs makes it unfeasible or uneconomical to repair the member's vehicle (see below for details on what pre-accident value entails).

43. RideCover Australia will arrange a replacement vehicle for the duration of repairs.

44. The member is only entitled to loss of income or a replacement vehicle – not both.

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THIRD PARTY CLAIMS

45. If a member's Request for Cover is accepted, RideCover Australia will indemnify the member against any reasonable claim or demand made by a third party for loss or damage resulting from an accident involving the member's vehicle. RideCover Australia will meet reasonable third party costs only and will not be liable for any amount it considers to be excessive or unreasonable.

46. RideCover Australia will arrange a replacement vehicle for the member to use for the duration of repairs.

47. The member is only entitled to loss of income or a replacement vehicle – not both.

INCIDENTS

DAMAGE TO MEMBER'S VEHICLE BY FIRE

48. If the claim is accepted, RideCover Australia will cover any damage to the member's vehicle caused by accidental fire, up to the applicable cover amount as determined by RideCover Australia. The member will need to provide sufficient evidence of the events leading up to the accidental fire and that it was not a fire caused intentionally by anyone.

49. RideCover Australia may decline to indemnify the member and may not accept the claim if no evidence, or insufficient evidence, is provided to prove the fire was accidental.

50. RideCover Australia will make arrangements for the vehicle to be repaired if possible. The member has no choice of repairer. If the cost of repairs makes it unfeasible to repair, RideCover Australia will reimburse the member the pre-accident value of their vehicle (see below for details on what pre-accident value entails). No replacement vehicle is issued in this scenario.



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MEMBER'S VEHICLE STOLEN

51. If the member's vehicle is stolen, the member must report it to the police and provide an incident report as evidence to RideCover Australia.

52. If the claim is accepted by RideCover Australia, RideCover Australia will make arrangements for the vehicle to be repaired in the event that the vehicle is retrieved and found to be damaged. The member has no choice of repairer.

53. If the vehicle is retrieved but the cost of repairs is uneconomical, RideCover Australia will pay the member the pre-accident value (see below for details on what pre-accident value entails).

54. If the vehicle is not found, the member will receive payment for the vehicle's pre-accident worth. RideCover Australia may take up to 90 days to pay the member after the police incident report. The member will be notified if RideCover Australia requires more time to investigate and payment will take more than 90 days.

55. No replacement vehicle is issued in this scenario.

PRE-ACCIDENT VALUE

56. If RideCover Australia accepts the Request for Cover, RideCover Australia will pay the value of the member's vehicle prior to the collision/incident, excluding extras, accessories and fit-out items.

57. RideCover Australia will deduct from the pre-accident value any money that is owed to it for member contribution or outstanding contributions. If the value of the vehicle is paid to the member, the member agrees that RideCover Australia becomes the owner of the salvage and will do all things necessary to transfer the title of the vehicle to RideCover Australia.

PARTS AND REPAIRS

58. RideCover Australia may use aftermarket parts that comply with the Australian Design Rules for repairs to the member's vehicle, including for windscreens and window glass (including sunroofs). Where available, RideCover Australia may also use aftermarket parts for radiators and air-conditioning components.

59. Where a part required to repair the member's vehicle is no longer available, RideCover Australia will pay the last known market value of that part. Any costs arising from delays in the delivery of parts are not covered by RideCover Australia. Where a part is not available in Australia, RideCover Australia will cover the cost of surface freight (not air freight) from the closest practical source of supply, and will not cover any additional replacement vehicle or rental costs (beyond the maximum of 14 days) resulting from such delivery delays.

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REPLACEMENT VEHICLE CONDITIONS

60. Where the collision or incident is at the fault of the driver of the member's vehicle, a replacement vehicle may be provided for up to 14 days, which RideCover Australia may extend at its discretion where repairs are delayed due to parts availability. The replacement vehicle must be returned within 24 hours of repairs being completed. Where RideCover Australia is unable to provide a replacement vehicle, it will contribute a maximum of $250 per week towards a rental vehicle. No replacement vehicle or rental contribution will be provided for imported vehicles or where the vehicle is a total loss.

61. The member is required to comply with the following conditions when driving a replacement vehicle:

A. The replacement vehicle must not be driven:

i. on unsealed roads, closed roads, construction sites, off-path, or any other roads that are not safe to drive on;

ii. by any person other than the member involved in the collision or incident and/or a driver authorised by the member.

B. The member remains liable for all damage to the replacement vehicle caused by hail, windscreen damage, incorrect fuel, wheel or tyre damage, interior damage, and any other events at the fault of the member and/or a driver authorised by the member.

C. The member must pick up and return the replacement vehicle at the time and location agreed or directed by RideCover Australia, otherwise relocation fees may apply. No reimbursement or refunds will be provided for any late pick-ups or early drop-offs.

D. The member remains liable for all tolls, fines, parking, traffic and driving offences.

62. The member and/or driver must sign a rental agreement and provide their physical driver's licence for scanning upon pick-up of the replacement vehicle.

63. Any further terms and conditions stated on the rental agreement apply in addition to the terms of this Statement of Cover. Should there be any terms and conditions that conflict with each other, RideCover Australia shall make the final decision.

TOTAL LOSS OF MEMBER'S VEHICLE

TOTAL LOSS – VEHICLE WITH FINANCE

64. If a creditor holds a financial interest in the member's vehicle and a total loss claim is accepted, RideCover Australia will pay the creditor what they are entitled to (up to the applicable cover amount) and settle any remaining balance owed to the member. If the creditor requests to retain the salvage, RideCover Australia will pay the credit provider less the salvage value.

65. When RideCover Australia pays the member the total loss amount, the member's vehicle becomes the Association's property.

66. Where another party is entitled to the salvage of the member's vehicle, RideCover Australia will pay that party (up to the applicable cover amount as determined by RideCover Australia) and will then settle any remaining amount owed to the member, less any salvage value, any unpaid member contribution and any unpaid contribution fee.

TOWING / STORAGE

67. RideCover Australia may organise towing of a member's vehicle at the cost of RideCover Australia if the collision/incident is reported within 48 hours.

68. The member's vehicle may need to be stored for reasons such as parts delay and for total loss claims.

69. The member will not have to pay any towing or storage costs if they agree to and co-operate with the recovery process.



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LOSS OF INCOME

70. Where the collision or incident is not the fault of the driver of the member's vehicle and liability has been accepted by the at-fault third party's insurer, the member is entitled to loss of income at the rate set out in the table attached to this Statement of Cover. The member is not entitled to loss of income if the vehicle is a total loss / written off. Loss of income will not be provided for imported vehicles or where parts for repair are on back order. In either circumstance, only a replacement vehicle will be supplied. In the case of an at-fault collision or incident, the member is not entitled to loss of income; a replacement vehicle may be provided as set out in clause 60.

71. The member is not entitled to both loss of income and a replacement vehicle – only one may be claimed.

72. The member will need to provide certain documents to proceed further with a loss of income claim, including but not limited to:

A. the other party's details, including their insurer, vehicle details and contact details;

B. a 3-month tax summary;

C. the vehicle registration certificate;

D. bank account statements.

73. RideCover Australia may request further information. If any of the above is not provided, the member will not be entitled to loss of income protection.

HAIL DAMAGE

74. Hail damage is not covered unless it is clearly stated on the member's Certificate of Cover.

AMENDMENT OF RULES

75. RideCover Australia may amend these Rules from time to time and any amendment will be binding on the members upon publication on the website of RideCover Australia.

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RIDECOVER AUSTRALIA - MEMBERSHIP FEES AND MEMBER CONTRIBUTIONS

MEMBERSHIP FEES

Membership	Annual Fee
Annual membership (per member)	$20.00 per year

NOTE: THE $20.00 ANNUAL MEMBERSHIP FEE IS ALREADY INCLUDED IN YOUR MONTHLY MEMBERSHIP PAYMENTS. YOU DO NOT NEED TO PAY IT SEPARATELY.

MEMBER CONTRIBUTIONS

Loss of income: Loss of income is paid at $150 per day for a maximum of 14 days. It is payable only for not-at-fault claims and only where liability has been accepted by the at-fault third party's insurer.

Driver Profile / Circumstance	Member Contribution
STANDARD CONTRIBUTIONS FOR COVER	
Driver 25 years or older - full Australian licence	**$1,200**
Driver 21-24 years old full Australian licence	**$1,700**
Driver 25 years or older international, provisional or probationary licence	**$2,200**
Driver 21-24 years old international, provisional or probationary licence	**$2,700**
TOTAL LOSS CONTRIBUTIONS FOR COVER	
Driver 25 years or older - full Australian licence	**$2,500**
Driver 21-24 years old full Australian licence	**$3,000**
Driver 25 years or older international, provisional or probationary licence	**$3,500**
Driver 21-24 years old - international, provisional or probationary licence	**$4,000**
NEGLIGENT DRIVING CONTRIBUTION - ADDED ON TOP OF THE STANDARD OR TOTAL LOSS CONTRIBUTION	
Driving under the influence, dangerous driving, or any traffic or driving offence at the time of the incident	**$1,250**
ADDITIONAL CONTRIBUTIONS - ADDED ON TOP OF THE STANDARD OR TOTAL LOSS CONTRIBUTION	
Road rage, hit and run, or collision with an animal	**$1,000**

Driver Profile/Circumstance	Member Contribution
Building damage, fire, theft, or damage caused while the vehicle was stolen	**$1,000**
Second collision or incident within 6 months of a previous claim	**$500**

WINDSCREEN

Windscreen option: Members who choose the windscreen option are entitled to one (1) windscreen replacement or repair per membership year with no member contribution payable. The free windscreen does not carry over to the next membership year if unused. Any further windscreen replacement in the same membership year can be arranged through RideCover Australia at trade price.
All windscreen work must be arranged through RideCover Australia or its nominated repairer.

Members without the windscreen option: Windscreen replacement can be arranged through RideCover Australia at trade price.

All cover provided by RideCover Australia is discretionary and is subject to the RideCover Australia Member Guide.