

Our new Premium Comprehensive Product Disclosure Statement (PDS) will apply to all existing Comprehensive Car Insurance policies renewed after Tuesday 7 November 2023.

If you're renewing your policy with RAA, your Comprehensive Car Insurance policy will automatically transition to our new Premium Comprehensive Car Insurance product at renewal unless you ask to move onto a different type of policy. You can contact us to discuss your options on 8202 4567.

The PDS contains important information about your Premium Comprehensive Car Insurance Policy.

We've updated the layout and improved the wording of the PDS to make it easier to read and understand exactly what you're covered for. We've introduced new benefits and some of the existing benefits and exclusions have been changed.

Below is a list of the key changes.

Premium and Excesses

We've changed, clarified, or simplified:

- how we calculate your premium, including determining and applying discounts;
- how we determine your insurance rating and its effect on your premium; and
- how and when your excesses may be changed or be waived.

Additional Benefits

We've:

- introduced new terms for the Lifetime Vehicle Replacement benefit, applying solely to eligible existing Comprehensive policies moving onto Premium Comprehensive at renewal, while discontinuing the benefit for:
 - new policies;
 - eligible existing policies under Premium Comprehensive that change to Standard Comprehensive cover; and
 - eligible existing Comprehensive policies moving onto Premium Comprehensive at renewal that cover a replacement vehicle under the same policy;
- increased the New Vehicle Replacement benefit from 2

years to 5 years;

- absorbed the Crash Repairer's Loan Car benefit into Optional Cover - Hire Car cover;
- increased the limit on our Optional Cover - Hire car cover benefit to a maximum of \$90 per day for up to 21 days;
- raised the limit on our Hire car following Theft benefit from a maximum of \$65 per day to \$90 per day;
- introduced the following new benefits:
 - Mobility Benefit; and
 - Tools of Trade;
- expanded the Emergency Travel/Accommodation benefit;
- simplified the Travellers' Benefit; and
- modified the Taxi Home benefit to Transport following Incident, and extended the cover to include a broader range of transport options.

Claims

We've clarified:

- the process for making claims; and
- the requirements for windscreen and window glass repairs and replacements.

Glossary

We've introduced or clarified definitions for certain terms.

This summary doesn't list all changes made to our PDS, so it's important that you refer to the PDS to understand the terms of your policy. This summary doesn't form part of or affect the interpretation of your policy.