

**RACV Insurance Services Pty Ltd**ABN 74 004 131 800  
AFS Licence No: 230039

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TO Attendees of the AOMC Seminar held on Saturday 31 July 2005

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FROM Rebecca Jones

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SUBJECT VVC Insurance Q & A from Seminar DATE 4-Aug-05

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CC Peter Jenkins, John Lyons and Ruth Harthill-Law

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Please find below the answers to the questions asked at the recent AOMC Annual Seminar.

**What are the Membership Coverage areas?**

The RACV Membership Service By-laws details the areas covered by breakdown services and explains reciprocal rights. The relevant sections have been noted below:

Areas Covered - Bylaw 5 - Service will be provided to private property or on any public highway in Victoria which is trafficable to normal two wheel drive vehicles. This excludes areas such as open fields, beaches, creek beds, recreation ovals, logging or forest service roads.

Reciprocal Services - Bylaw 18 - Subject to the terms of any Reciprocal Agreements entered into by the RACV:

(a) Members travelling interstate and overseas may be entitled to breakdown services, towing and/or other services from affiliated motoring organisations upon proof of membership. The service provided will be according to the affiliated Clubs By-Laws and procedures; and (b) Members of affiliated interstate and overseas motor organisations are entitled to some or all of the services upon proof of membership of that affiliated organisation.

Full particulars of reciprocal rights are available from RACV.

**Do you need to be an RACV Member to have VVC insurance?**

To obtain an Insurance policy from the RACV there is no requirement for the person applying for insurance to be a member of the RACV.

**Can you clarify if coverage is extended for Club plated vehicles on a special use voucher?**

RACV Veteran, Vintage and Classic Insurance cover is extended to include coverage for "Special Use Vouchers" for any registrable purpose under the policy. The AOMC Website ([www.aomc.asn.au](http://www.aomc.asn.au)) Frequently Asked Questions on the Club Permit Scheme provides a good guide.