



Things you should know about your Membership

Terms and conditions

Welcome to the NRMA

This brochure explains the terms and conditions of Your Membership, Your level of cover, the services we provide, and finally, Your rights and obligations as a Member of The NRMA. It's a good idea to keep this brochure in a safe and accessible place. That way, You have all the information You need at hand whenever You call us for help.

Our Subscription Packages

- Premium Plus
- Premium Care
- Classic Care
- Traveller Care
- Free2go
- Club Care
- Basic Care

Subscription Package add-ons

- Tow Plus
- Windscreen Plus
- Pet Plus
- Key Plus

Roadside Assistance

We provide Roadside Assistance for Vehicles nominated by Premium Plus, Premium Care, Classic Care and Basic Care. For information about Free2go Membership, refer to free2go.mynrma.com.au.

Areas we cover

We provide our services in NSW and ACT. Members travelling interstate or overseas also receive benefits from the Australian Motoring Clubs and our affiliated motoring organisations.

Current fees

To find our current joining fees, Subscription Fees, On-Road Join and Go and service fees, head to mynrma.com.au, call us on **13 11 22**, or visit Your local NRMA office.

Contacting us

To speak with someone about Your Membership, call **13 11 22** or visit Your local NRMA office. You can also visit mynrma.com.au to view Your Membership information, update Your details and manage Your marketing subscriptions.

If You need roadside assistance, call **13 11 11** from anywhere in Australia, 24/7.

Premium Care Members call **1300 772 273** for roadside assistance, arranging benefits and all other enquiries.

Premium Plus Members call **1300 727 196** for roadside assistance, arranging benefits and all other enquiries.

Traveller Care Members call **1300 772 273** from anywhere in Australia to arrange Your benefits.

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Our subscription packages

1. Premium Care

Premium Care is for people whose car is central to their life and lifestyle (including 4WD and trailers). NRMA Premium Care is the only comprehensive roadside cover that ensures that You, Your passengers and trailer are never stranded.

All Premium Care entitlements and benefits must be arranged by calling us on **1300 772 273** from anywhere in Australia. To be eligible for reimbursement of costs incurred by You for an entitlement, you need to inform us for authorisation in advance.

1.1 Roadside Assistance

Your Nominated Vehicle and/or any Trailer attached to it are entitled to unlimited Callouts for Roadside Assistance.

1.2 Towing for Your Vehicle and Trailer

In Metropolitan Areas, if Your Vehicle and/or Trailer breaks down, the first 50km of Towing in any direction from the point of Breakdown is free-of-charge.

In serviced Country Areas, if Your Vehicle and/or Trailer breaks down, You can choose to be Towed free-of-charge to the nearest Country Service Centre or for the first 50 km in any direction from the point of Breakdown.

If You need Towing for Your Vehicle and/or Trailer in a Remote Area outside the Boundary of the nearest Country Service Centre, You will be eligible for up to 100 km free Towing back to the Boundary of the attending Country Service Centre. The distance from the Boundary either to the town of the attending Country Service Centre or for the first 50 km in any direction of Your choice is covered by Your Premium Care entitlements.

1.3 Major Mechanical Breakdown Entitlements

We will pay up to \$3000 (incl. GST) in a Subscription Year of Major Mechanical Breakdown Entitlements if You are more than 100 km from Home and Your Vehicle has a Major Mechanical Breakdown which cannot be fixed in less than 24 hours. These benefits apply to a Trailer where expressly stated.

Car Rental: we will pay up to \$100 (incl. GST) per day for the base rate of a car rental, up to a maximum of 7 days while Your Vehicle is being repaired or while You continue Your journey. We will also pay up to \$165 (incl. GST) towards the rental car relocation fee.

Accommodation: we will pay up to \$700 (incl. GST) (room rate only) for the driver and up to four passengers while the Vehicle or Trailer is being repaired. This does not include pre-booked accommodation.

Passenger transport: we will pay for economy class flights, rail or coach transport to Your Home or intended destination, for the driver and up to four passengers from the Breakdown location. We will also pay the cost of travel for one person to collect the Vehicle.

Vehicle transport: we will pay for road or rail transport for the Vehicle or Trailer to the Member's Home, intended destination or to a mechanic of Your choice.

1.4 Accident Assistance

If You are more than 100 km from Home and Your Vehicle is involved in an Accident and cannot be driven, we will pay up to \$300 (incl. GST) towards the room rate if accommodation is required for the driver and up to four passengers while the Vehicle is repaired. This does not include pre-booked accommodation. We will also pay for economy flights, coach or rail travel for the driver and up to four passengers from the Accident location to Your Home or Your intended destination.

1.5 Locksmith Service

In the event that The NRMA is unable to unlock Your Vehicle, on Your request The NRMA will arrange a professional locksmith for You. The NRMA will pay a maximum of \$100 (incl. GST) in a Subscription Year for the cost of that locksmith.

The NRMA will not contribute towards locksmith costs if You make Your own arrangements for a locksmith to attend Your Vehicle or a locksmith was dispatched to You in error or under false or misleading circumstances.

The provision of a locksmith to attend Your Vehicle may not be possible in some areas.

The NRMA does not guarantee that the locksmith dispatched to attend Your Vehicle will be able to assist You, gain access to Your Vehicle or mobilise Your Vehicle.

Repairs or replacement of key and/or ignition barrels for Your Vehicle will be at Your own expense.

1.6 Rescue and Repair

In the event that Your Vehicle (except Motorcycles) needs Towing, You can choose to have Your Vehicle towed free-of-charge to an NRMA Approved Repairer in a Metropolitan area only in order for Your Vehicle to be repaired.

If a Vehicle being towed to an NRMA Approved Repairer has a Trailer attached, that Trailer can be Towed free-of-charge for the first 50 km in any direction from the NRMA Approved Repairer location. NRMA Approved Repairers are not able to repair Trailers and motorcycles.

In the event that an NRMA Approved Repairer is closed, we will arrange (as soon as is practicable) for a subsequent Tow for Your Vehicle to an NRMA Approved Repairer.

The NRMA does not guarantee that the NRMA Approved Repairer assigned to repair Your Vehicle will be able to repair or mobilise Your Vehicle.

1.7 Taxi Benefit

If Your Vehicle is eligible for Towing, at Your request, we may arrange for a taxi to transport You and Your passengers in order to continue Your journey while Your Vehicle is being towed.

The NRMA will contribute a maximum of \$50 (incl. GST) per taxi trip, limited to three taxi trips per Subscription Year.

Taxi benefit can only be used at the time of Breakdown.

You will not be reimbursed for any taxi costs incurred which are not authorised or arranged by us.

We will attempt to transport by taxi all passengers that were travelling in the Vehicle, provided each person can be safely and legally transported in a taxi. Please tell us at the time of making a Callout if You have any special needs or requirements which may affect Your ability to be transported in a taxi.

Although we make every effort to arrange a taxi, providing this service will depend on the availability of taxis.

Taxi benefit is only available in the Subscription Year and may not be carried over to following Subscription Years.

1.8 Child Restraint Installation

If You have a Premium Care or Premium Plus Subscription Package, You are entitled to have an unlimited number of child restraints installed free of charge in your Nominated Vehicle. Complete Child Restraint Installation Terms and Conditions can be located at mynrma.com.au/childrestraints).

1.9 Motoring assistance for Trailers

Trailers covered

We provide Roadside Assistance for Trailers that are being towed by a Vehicle on a Premium Care, Premium Plus and Traveller Care Subscription Package.

Roadside Assistance for Trailers

Roadside Assistance for Trailers is limited to minor or temporary repairs to mobilise the disabled Trailer. We may also assist with tyre changing, provided a roadworthy spare tyre is available and You have the correct equipment. Other services, including service to accessories such as stoves, camping equipment and interior lights is excluded.

Towing for Trailers

Trailers that are eligible for Towing have the same Towing benefits as the Nominated Vehicle towing the Trailer at the time of Breakdown.

If Your Vehicle and Trailer need a Tow in excess of the distance allowed under Premium Care, You must pay for such excess, for both the Vehicle and the Trailer, at Membership Rates.

We may help arrange towing for an Unregistered or Unroadworthy Trailer but You must pay the tow cost (at Commercial Rates) at the time of service.

1.10 Pet Plus

If You have Premium Care or Premium Plus, You are entitled to Pet Plus cover (please refer to section 9.3 for Pet Plus terms and conditions).

1.11 Premium Care Conditions

Premium Care is only available to Australian citizens, permanent residents of Australia or those that hold an Australian visa valid for over 12 months.

Vehicles are not eligible for Vehicle transport if they are greater than: 3.5 tonnes Gross Vehicle Mass (GVM); 5.5 metres in length; 2.5 metres in width; or 2.6 metres in height.

Trailers are not eligible for Vehicle transport if they are greater than: 2 tonnes GVM; 12.5 metres in length; 2.5 metres in width; or 2.6 metres in height.

You are responsible for abiding by the terms and conditions of rental car providers if hiring a rental car.

Car rental is subject to availability and may not be available in some areas.

Major Mechanical Breakdown Entitlements are not available for a Vehicle with a flat or damaged tyre where a roadworthy spare is not available. However Motorcycles with a flat tyre which cannot be fixed in less than 24 hours will be eligible for Major Mechanical Breakdown Entitlements.

Major Mechanical Breakdown Entitlements does not include certain costs associated with hire cars such as security deposits, cost of delivery, insurance, fees, stamp duties, airport taxes, excess kilometres, fuel and any other costs outside the daily rental fee of a hire car.

Major Mechanical Breakdown Entitlements are only available in the Subscription Year and may not be carried over to following Subscription Years.

Major Mechanical Breakdown Entitlements only apply if Your Vehicle is repaired by a licensed mechanic.

Major Mechanical Breakdown Entitlements must be taken within three months of the Major Mechanical Breakdown. Any out-of-pocket costs incurred by You in relation to the Major Mechanical Breakdown in which NRMA has agreed to reimburse, must be claimed within three months of the Major Mechanical Breakdown.

2. Premium Plus

Premium Plus provides the most comprehensive Roadside Assistance cover for You, Your passengers, heavy Vehicle, Trailer or caravan, wherever you are, so you are never stranded.

Premium Plus provides all the benefits of Premium Care Subscription Package with the following extras:

- You get Major Mechanical Breakdown Entitlements even if You suffer a Major Mechanical Breakdown less than 100km from home;
- Your Nominated Vehicle and Trailer can be up to 10 tonnes GVM.

3. Classic Care

3.1 Roadside Assistance

Your Nominated Vehicle is entitled to unlimited Callouts for Roadside Assistance in the event of a Breakdown.

3.2 Towing for Your Vehicle

In Metropolitan Areas, if Your Vehicle breaks down, the first 20 km of Towing in any direction from the point of Breakdown is free-of-charge.

In serviced Country Areas, if Your Vehicle breaks down, You will be Towed free-of-charge to the town of the attending Country Service Centre.

If You want to have Your Vehicle Towed in any direction other than back to the town of the attending Country Service Centre, at the time of the Tow You must pay Commercial Rates for the full costs of Towing at the time of the Tow.

If You break down in a Remote Area Towing will be provided but You must pay Commercial Rates at the time of the tow, for the total distance travelled by the Country Service Centre operator, from the Boundary to retrieve Your Vehicle and from the point of Breakdown back to the Boundary.

Towing for Trailers will be provided at Commercial Rates payable by You at the time of service.

4. Basic Care

Basic Care is only available to those Members that currently hold a Basic Care Subscription Package. Members can no longer purchase, upgrade or downgrade to a Basic Care Subscription Package.

4.1 Existing Members on Basic Care

Members that currently hold a Basic Care Subscription Package will receive existing Roadside Assistance benefits (see further section 4.2). However, if Your Basic Care Subscription Package lapses, is cancelled by You, or is changed to another type of Subscription Package, it cannot be re-purchased. In these circumstances, only an Available Subscription Package will be offered to You.

4.2 Roadside Assistance

Your Nominated Vehicle is entitled to Roadside Assistance. The Vehicle is entitled to a maximum of four Callouts per Subscription Year.

4.3 Towing for Your Vehicle

In Metropolitan Areas, if Your Vehicle breaks down, the first 8 km of Towing in any direction from the point of Breakdown is free-of-charge.

In serviced Country Areas, if Your Vehicle breaks down, You will be Towed free-of-charge to the town of the attending Country Service Centre. If You want to have Your Vehicle Towed in any direction other than back to the town of the attending Country Service Centre, at the time of the Tow You must pay Commercial Rates for the full costs of Towing. If You break down in a Remote Area outside the Boundary of a Country Service Centre, Towing will be provided but You must pay Commercial Rates at the time of the tow, for the total distance travelled by

the Country Service Centre operator, from the Boundary to retrieve Your Vehicle and from the point of Breakdown back to the Boundary.

Towing for Trailers will be provided at Commercial Rates payable by You at the time of service.

5. Traveller Care

Traveller Care is for those whose new vehicle already comes with the manufacturer's basic roadside cover – but covers any gap to ensure You, Your passengers, and trailer are never stranded.

A Traveller Care Subscription Package may be purchased by a Member who is also a Member of the Royal Automobile Club of Australia (RAC) or who is entitled to receive Roadside Assistance through a vehicle manufacturer's warranty program.

All Traveller Care entitlements and benefits must be authorised and arranged by calling us on **1300 772 273** from anywhere in Australia.

5.1 Benefits and limitations of Traveller Care

Traveller Care has similar entitlements and limitations as Premium Care excluding the following benefits:

- Roadside Assistance for Your Vehicle
- Locksmith Service
- Rescue and Repair
- Taxi benefit
- Child Restraint installation

Please refer to section 1 Premium Care to see all the Traveller Care benefits and conditions.

5.2 Towing for Your Vehicle and Trailer

Towing for Your Vehicle and Trailer in serviced Country Areas is limited. If Your Vehicle and/or Trailer breaks down, Your Trailer will be Towed free-of-charge to the town of the attending Country Service Centre. If You need Towing for Your Vehicle and/or Trailer in a Remote Area outside the Boundary of the Country Service Centre attending Your Breakdown, You will be eligible for up to 100 km free Towing for Your Vehicle and/or Trailer back to

the Boundary of the attending Country Service Centre. For Your Trailer the distance from the Boundary to the town of the attending Country Service Centre is covered by Your Traveller Care entitlements. For Your Vehicle the distance from the Boundary to the town of the attending Country Service Centre is not covered by Your Traveller Care entitlements. If You want to have Your Vehicle and/or Trailer Towed in any direction other than back to the town of the attending Country Service Centre, You must pay the full costs of Towing at the time of the Tow, at Commercial Rates. If only the Trailer towed by a Vehicle breaks down, the Trailer, but not the Vehicle is entitled to Towing.

6. Club Care

Club Care entitles You to all Membership rights and benefits (such as More4Members deals and discounts) except Roadside Assistance, Towing Services and related services. If a Club Care Member breaks down and requires Roadside Assistance, they will be required to pay an On-Road Join and Go fee to upgrade to Classic Care or Premium Care (additional conditions apply for Premium Care).

7. Autoclub Roadside Assistance

If You have obtained Your Roadside Assistance through a Vehicle Manufacturer, Your Vehicle will be eligible for cover under the Subscription Package chosen by the Vehicle Manufacturer. Generally You will be eligible for either:

- AutoClub Premium Plus: provides the same benefits and limitations as Premium Plus (see section 2 Premium Plus for more information); or
- AutoClub Premium Care: provides the same benefits and limitations as Premium Care (see section 1 Premium Care for more information); or
- AutoClub Classic Care: provides the same benefits and limitations as Classic Care (see section 3 Classic Care for more information).

Please contact us on **13 11 22** for more information about Your entitlements.

8. Affiliated Motoring Clubs

In Australia, The NRMA is a member of the Australian Automobile Association (AAA). Overseas, we maintain reciprocal arrangements with most motoring organisations in the world. Through our membership of the AAA, we are affiliated to the Alliance Internationale de Tourisme (AIT) and the Fédération Internationale de l'Automobile (FIA).

A full list of affiliated organisations is available in the Australian Automobile Association brochure **“Handbook for Motorists”**. This is available as a PDF on the AAA website aaa.asn.au under Touring Information.

A Member may receive benefits in other states within Australia and internationally from affiliated motoring organisations. These benefits vary from those provided by us. You must check with the relevant Australian Motoring Club or in the Handbook for Motorists brochure regarding the precise nature of the services You are entitled to.

The cost of service provided by an affiliated club to a Member that exceeds the benefits provided by the respective affiliated club will not be reimbursed by us unless the Vehicle which received the service is on a Premium Plus, Premium Care or Traveller Care Subscription Package at the time of the Breakdown and arrangements for service are made by us.

As part of the agreement between affiliated motoring organisations, The NRMA provides Basic Care entitlements to members of affiliated clubs once their membership of a relevant organisation is validated.

9. Our Subscription Package Add-ons

We also provide You with additional value through affordable benefits You can add to Your existing Subscription Package.

9.1 Tow Plus

Tow Plus provides an additional 10km towing on top of Your Subscription Package for Your Vehicle (or Trailer for Vehicles nominated on a Premium Care or Premium Plus Subscription Package):

Premium Plus and Premium Care: In Metropolitan Areas, an additional 10km in any direction from the point of Breakdown is free-of-charge. In serviced Country Areas, an additional 10km in any direction from the point of Breakdown is free-of-charge.

Classic Care: In Metropolitan Areas, an additional 10km in any direction from the point of Breakdown is free-of-charge. In serviced Country Areas, 10km in any direction from the point of Breakdown is free-of-charge.

Tow Plus Conditions:

- You will not be entitled to a Tow Plus if Your Vehicle needs Towing in a Remote Area.
- If You require towing in excess of 10km, You must pay us for the excess distance at Commercial Rates at the time of the Tow.
- Tow Plus cannot be used as a subsequent Tow for the same Breakdown.
- Tow Plus is only available in New South Wales and the Australian Capital Territory.

9.2 Windscreen Plus

Windscreen Plus provides front windscreen chip repair and discounts on replacements. If Your Nominated Vehicle suffers a windscreen chip or crack, you will be entitled to one free windscreen repair per Subscription Year.

Windscreen Plus Conditions:

- Windscreen Plus is only available to the Nominated Vehicles front windscreen only.
- Windscreen Plus will not be provided if the Nominated Vehicle has been involved in an Accident.
- Windscreen Plus is only available in an NRMA AutoGlass capability area which includes metropolitan Sydney, Wollongong, Newcastle, Central Coast and Canberra.

9.3 Pet Plus

Pet Plus provides cover for Members cats or dogs when travelling in Your Nominated Vehicle. Pet Plus is only available for Your cat or dog and offers benefits of up to \$2,000 (incl. GST) in a Subscription Year if Your

Nominated Vehicle (that is carrying a pet) needs Towing or has been involved in an Accident. We will arrange the following benefits for Your pet:

Pet accommodation: we will pay up to \$160 (incl. GST) per night (capped at \$500 per incident) up to a maximum of 5 days for Your pet while Your Vehicle is being repaired. This does not include pet accommodation that has been pre-booked by You.

Pet transport: we will pay up to \$200 (incl. GST) per incident or if You're more than 100 km from Home (and a long distance pet carrier is required) up to \$1,000 per incident to transport Your pet to Your Home, intended destination or a pet accommodation facility.

Pet Plus will provide Members with a lost pet service. On Your request, You will be provided with an NRMA engraved metallic collar tag to be placed on Your pet. You authorise us to do anything which is reasonably necessary to carry out the lost pet service.

Pet Plus conditions:

- The pet will be Your responsibility at all times and You will be required to handle the pet at all times.
- Pet accommodation only covers accommodation costs and excludes all other out-of-pocket expenses that You may incur whilst Your pet is being accommodated.
- Pet Plus covers Your Pet in the Vehicle at the time of Breakdown or Accident.
- Members are responsible for their pet at all times, including while being dropped off and picked up from pet accommodation facilities or when Your pet is being transported to Your Home or intended destination. NRMA is not liable for any personal injury, death or damage to, or loss of property, caused by their pet. Once Your entitlement to receive Pet Plus services expires, You must remove the NRMA engraved metallic collar tag from Your pet.

Pet Plus benefits are included in each of the Premium Plus and Premium Care Subscription Packages.

9.4 Key Plus

Key Plus provides replacement of lost or damaged keys up to \$500. In the event of an emergency in

which Your Nominated Vehicle keys are lost, stolen or broken, on Your request The NRMA may arrange for a professional locksmith on Your behalf to replace Your Nominated Vehicle keys allowing You to access and use Your Nominated Vehicle. The NRMA will contribute a maximum of \$500 (incl. GST) in a Subscription Year for the cost of that locksmith.

Key Plus conditions:

- Key Plus is available between 8am - 11pm (Monday to Friday) and 8am - 10pm (Saturdays, Sundays and public holidays).
- Up to two replacements Vehicle keys (including transponder keys) will be provided per locksmith call out, not exceeding \$500 (incl. GST) in a Subscription Year. A surcharge will apply to call outs after 6pm from Monday to Friday, after midday on Saturdays and will apply to all call outs on Sundays and public holidays (in NSW). This surcharge is included in the calculation of the cap of \$500. Any costs exceeding \$500 (incl. GST) in a Subscription Year are payable by You at the time of service.
- The NRMA will not contribute towards locksmith costs if: You make Your own arrangements for a locksmith to attend Your Vehicle; a locksmith was dispatched to You in error or under false or misleading circumstances; You are able to access or use Your Nominated Vehicle with an alternate key.
- The provision of a locksmith to attend Your Vehicle may not be possible in some areas, including but not limited to Remote and Country Areas.
- The NRMA does not guarantee that the locksmith dispatched to attend Your Vehicle will be able to assist You, replace Your Vehicle keys, gain access to Your Vehicle, or mobilise Your Vehicle. In that event, The NRMA will contribute a maximum of \$500 (Incl. GST) in a Subscription Year towards Your Vehicle manufacturer replacing Your Nominated Vehicle keys.
- Repairs or replacement of ignition barrels, remote keyless entry devices and proximity keys for Your Vehicle will be at Your own expense.

9.5 Subscription Package Add-ons Conditions

All Subscription Packages Add-Ons can only be purchased with Premium Plus, Premium Care and Classic Care Subscription Packages and are only valid for a Subscription Year. Add-On benefits which are not used in the Subscription Year cannot be carried forward into the next Subscription Year on renewal. Add-On Subscription Packages become available 48 hours after purchased and cannot be purchased at the time of Breakdown. Add-On fees paid to NRMA are non-refundable.

10. Roadside Assistance

10.1 Providing Roadside Assistance

Vehicles nominated on Premium Plus, Premium Care, Classic Care and Basic Care are entitled to Roadside Assistance. This entitlement also applies to a Trailer attached to a Vehicle on a Premium Care, Premium Plus or Traveller Care Subscription Package. For information about Free2go Membership refer to free2go.mynrma.com.au.

Roadside Assistance is provided to mobilise a Vehicle which has become disabled due to unexpected Breakdown. We do not provide Roadside Assistance for a vehicle that has suffered damage as a result of an Accident. When providing Roadside Assistance we carry out temporary repairs and not regular maintenance or permanent repairs, normally carried out in a licensed repair workshop. You are responsible for having Your Vehicle repaired permanently at Your own expense.

When requesting Roadside Assistance, You will need to provide details validating Your Membership and You must tell us if You or the Vehicle fall under any of the exclusions for Roadside Assistance (please refer to Exclusions in section 10.9). If we cannot confirm a current paid Subscription Package, an "On-Road Join and Go" fee, in addition to Membership fees, will be charged before providing Roadside Assistance.

10.2 Vehicle weight

When deciding the appropriate Subscription Package for Your Vehicle based on the vehicle weight, You must refer to the GVM (Gross Vehicle Mass) which means the

maximum allowable total mass of a fully loaded motor vehicle, consisting of the tare mass (mass of the vehicle) plus the load (including passengers). Please refer to each Available Subscription Package for weight restrictions. If we are unable to mobilise Your Vehicle because it is over the eligible weight limit under the nominated Subscription Package, we will assist You to make alternative arrangements at Your own expense.

10.3 Emergency fuel

If Your Nominated Vehicle runs out of fuel, we will supply enough fuel for You to drive Your Vehicle to the nearest refuelling station where You can purchase fuel during normal business hours. You will be charged and must pay for the fuel at the time of service. If we are unable to provide fuel or if Your Vehicle uses LP Gas, we will provide Towing to the nearest refuelling station (subject to Your Towing entitlements) where You can purchase fuel.

10.4 Lockout

We will attempt to open a Vehicle if the keys have been lost, stolen or are locked in the Vehicle. If we cannot open the Vehicle we will arrange for a professional locksmith to attend the Vehicle. Unless included under Your Subscription Package, Locksmith services are at Your own expense.

10.5 Flat tyres

We will change a flat tyre provided You have a roadworthy spare available and Your Vehicle is under 2.5 tonnes GVM (for Vehicles nominated on a Classic Care, Basic Care and Free2go Subscription package), or 3.5 tonnes GVM (for Vehicles nominated on a Premium Care Subscription Package), or 10 tonnes GVM (for Vehicles nominated on a Premium Plus Subscription Package). If a roadworthy spare is not available, we will Tow the Vehicle in accordance with Your Subscription Package entitlements. Roadside Assistance will not be provided for damaged wheels or rim fitting.

10.6 Supply of materials, fuel and spare parts

Roadside Assistance does not include the cost or supply of materials, emergency fuel or spare parts, which must be paid for by You at the time of service. Spare parts will not be picked up, delivered or fitted (unless carried in the Patrol Vehicle).

10.7 Un-located or unattended vehicles

In the case of a Breakdown, You must be able to provide us with the correct location of Your Vehicle. A licensed driver must be present with the Nominated Vehicle or at an agreed meeting place when we arrive. If the Vehicle is not attended when we arrive, service cannot be provided and one Callout will be deducted from Your benefits. Further Callouts relating to the same Breakdown will be counted as a separate Callout. If the Vehicle is unattended when a tow truck arrives, the tow truck may leave the scene and You may have to pay for the tow service to return to the point of Breakdown and tow the vehicle.

10.8 Response time

We endeavour to provide Roadside Assistance as soon as is practicable in response to Your request. Response time is not guaranteed and may vary depending on, among other things, the location of the Vehicle and the general demand for Roadside Assistance at the time Your request is received. If You use a mobile phone or GPS device to request Roadside Assistance, we will endeavour (where possible) to use the mobile phone or GPS device signal to identify the location of Your Vehicle. We record all incoming and outgoing telephone calls in order to improve our service and for quality assurance purposes.

10.9 General exclusions – all Subscription Packages

The NRMA services do not cover:

- an Unregistered or Unroadworthy Vehicle or an Unregistered or Unroadworthy Trailer;
- a Vehicle or Trailer that is used for business or commercial purposes;
- a Vehicle on which repairs have been attempted by anyone (including a licensed motor vehicle repairer), or that is partly or fully dismantled;
- a Vehicle that has suffered damage as a result of an Accident, Flood, theft, Fire or malicious damage;
- a Vehicle that has, in our reasonable opinion, suffered Water Damage;
- a Vehicle which is located at any licensed motor vehicle repairer including a Country Service Centre;

- any financial loss or liability in any way connected with a Breakdown or Accident;
- freight costs or costs for any sea crossings;
- a Vehicle if the Member continues driving against our advice or the advice of a licensed repairer;
- a Vehicle that has been transported to a wharf, transport depot, rail head or other similar holding or shipment facility;
- a Vehicle that has been used in a car rally or motor race; or
- a Vehicle that is being driven or attended to by a driver that does not have a valid driver's licence.

You must tell us if You or the Vehicle falls under any of these exclusions.

The NRMA services will not be available:

- when in the reasonable opinion of The NRMA, a Breakdown is deemed unsafe for a Patrol Officer to attempt, or continue attempting, to mobilise a Vehicle; or
- to a re-occurring Breakdown deemed to be the result of a failure to repair the cause of the fault to Your Vehicle which caused the initial Breakdown.

In the above situations we will assist in arranging an alternative service or towing at Your expense, which must be paid for at the time of service.

10.10 Roadside Assistance callout limits

If You use up all Your Callouts in a Subscription Year, You will be required to pay a service fee at the time of each further callout.

Unused callouts at the end of a Subscription Year may not be carried forward into the next Subscription Year.

10.11 Excessive Users

If we consider, in our reasonable opinion, that You have received (and continue to request) Roadside Assistance or a Tow for a Vehicle on an excessive number of occasions in a Subscription Year, we may refuse to provide further Roadside Assistance or Towing. We may offer an alternative service (at Your expense) such as a battery or auto electrical patrol or a tow truck, or charge You a fee at Commercial Rates for Roadside Assistance, payable by You at the time the service is requested.

11. Towing

11.1 Towing Benefits

Your Towing benefits will be based on Your Subscription Package and the location of Your Breakdown.

You are entitled to one Tow per Breakdown for the Nominated Vehicle. You or someone authorised by You should arrange to travel with the Vehicle to its intended destination. We will attempt to transport all passengers with the Vehicle provided each person can be safely and legally transported in the tow truck. Please tell us at the time of making a Callout if You have any special needs or requirements which may affect Your ability to be transported in a tow truck. If we are unable to transport all passengers, we will assist in arranging alternative transport at Your expense.

11.2 Type of Tow

Towing will be provided for all types of Vehicles which do not exceed 2.5 tonnes GVM that are nominated on a Basic Care, Classic Care or Free2go Subscription Package, or 3.5 tonnes GVM for Vehicles nominated on a Premium Care Subscription Package, or 10.0 tonnes GVM for vehicles nominated on a Premium Plus Subscription Package provided that the Tow can be made with the available Standard Towing Equipment. Towing will be provided using the most appropriate equipment available (such as lift-tow, flat-top truck or trailer) as determined by us. In Country Areas and Remote Areas in particular, limited types of tow trucks may be available. If Special Towing Equipment is required (such as power winches, extended cables, or a four-wheel-drive towing vehicle) You must pay the Towing provider at prevailing Commercial Rates at the time of service.

11.3 Clean up fee

You must pay a clean-up fee, at the time of service, if contamination from Your Vehicle makes it necessary to clean up the surrounding area.

11.4 Towing limitations

Towing benefits will not be provided for:

- a Vehicle where keys are locked in the Vehicle, lost or stolen;

- a Vehicle bogged in a location inaccessible to normal two-wheel drive vehicles;
- a Vehicle where the Tow has not been arranged by us;
- a Vehicle which has been manufactured or modified in ways which in our reasonable opinion will increase the probability of it being damaged during Towing. We may ask for modifications (including modified or factory-released accessories) to be removed prior to Towing;
- any Vehicle or Trailer carrying livestock or commercial goods unless the Vehicle or Trailer is unloaded;
- a Vehicle at a repairer, including a Country Service Centre; or
- a Vehicle that requires Towing to a wrecking yard, unless the wrecking yard is also a licensed motor vehicle repair workshop.

11.5 Subsequent Tows for the same Breakdown

Once a Tow has been provided for a Breakdown, any subsequent Tow for the same Breakdown will be paid for by You at Commercial Rates at the time of service (except where eligible under section 1.6 Rescue and Repair). This includes Towing for a Vehicle that has been Towed after hours to the Member's Home, a holding yard or other place of safety and then needs further Towing. This applies to Trailers that are entitled to Towing benefits.

11.6 Excess kilometres

If a Tow for Your Vehicle (and/or Trailer that is entitled to Towing benefits) is in excess of the distance for which You are eligible You must pay us for the excess distance at Membership Rates at the time of the Tow.

11.7 Salvage tow

If Your Vehicle has become bogged without being involved in an Accident, we will attempt to salvage You from the situation without calling for a tow truck. This can only be done for Vehicles less than 2.5 tonnes GVM (for Vehicles nominated on a Basic Care, Classic Care or Free2go Subscription Package), 3.5 tonnes GVM (for Vehicles nominated on a Premium Care Subscription Package) and 10 tonnes GVM (for Vehicles nominated on a Premium Plus Subscription Package). If Towing equipment is required, this will be at Your expense.

12. Areas covered

We provide services in New South Wales and the ACT. Outside the Metropolitan Areas, Roadside Assistance is provided by our Country Service Centres, which cover most Country Areas throughout New South Wales. Service is available only on private property or any Trafficable Road. Service may not be available on: open fields; beaches; creek beds; parks and ovals; tracks, trails or service roads used for logging or forestry or by electrical authorities; in national parks or wilderness areas; on any public or private property where entry of vehicles may cause damage or is restricted and any other locations where the conditions cause an area to become unserviceable.

12.1 Remote Areas

If You break down in a Remote Area, we will try to organise Roadside Assistance through the nearest Country Service Centre. In certain Remote Areas there may be occasions when we are unable to find an appropriate service provider to assist You. In these rare instances You will be required to arrange Your own rescue or recovery at Your own expense.

13. Your Membership

13.1 Membership of NRMA

Who can become a Member?

You can become a Member of The NRMA in Your own name if You are an individual. All the Subscription Packages described in these Terms and Conditions, are only available to individuals to cover Vehicles used for personal use. If You are:

- a corporation with an ABN (Australian Business Number), ACN (Australian Company Number) or ARBN (Australian Registered Body Number);
- a corporation or other organisation incorporated under a government statute but not having an ACN or ARBN (for example an incorporated association, certain statutory authorities and the trustees of certain religious organisations); or

- a sole trader, partnership or firm, an unincorporated association; or a trust, charity or religious organisation with an ABN,

then You can also become a Member of The NRMA by subscribing to a Business Motoring Package. For more information on our Business Motoring Packages, please visit mynrma.com.au/roadside-assistance/business

13.2 Joint Memberships

Effective from 07 December 2015, new Joint Memberships between spouses or de-facto partners, between founding directors of a company and between business partners will no longer be available. If You would like Your spouse or defacto partner to have access to Your Roadside Assistance details, please contact us on 13 11 22 to arrange this.

All Joint Memberships created on or before 06 December 2015 will remain valid and will be available for renewal. However, if You cancel Your current Joint Membership or it lapses, You will not be able to obtain a Subscription Package under a Joint Membership or as a Joint Member. If You wish to split a Joint Membership, You will be asked to nominate which one of the Joint Members will take up the Subscription Package(s).

13.3 Becoming a Member

How to obtain Your Membership

There is an initial joining fee, plus an annual Subscription Fee for the nomination of Your Vehicle on an Available Subscription Package. This also applies to the purchase of Club Care with a joining fee. Once these fees are receipted and validated by us, You will be recorded as a Member in our Register of Members.

Joining fee

You pay the joining fee only when You are a first time Member of the NRMA (and in other circumstances, for example, where a previous Membership has lapsed). In some cases (including transfers of Membership from an Australian Motoring Club) the joining fee may not apply.

Subscription Fee

A Subscription Fee is payable for each Subscription Package. Each Vehicle You nominate to receive Roadside Assistance under a Subscription Package will have a

Subscription Fee apply to it. The annual Subscription Fee varies depending on the type of Subscription Package purchased by You. You can choose to pay for a Subscription Package by having the Subscription Fee automatically deducted once a year from Your nominated credit card or debit card account.

Nominating vehicles

Members can nominate one Vehicle to receive Roadside Assistance benefits under each Subscription Package (other than Club Care and Free2go) purchased. To nominate a Vehicle You must be the registered owner of that Vehicle or the Primary Driver. Unregistered Vehicles cannot be covered on a Subscription Package. You can purchase as many Subscription Packages under Your Membership as You like.

13.4 Transferring Subscription Packages

A Subscription Package can be transferred in limited circumstances. Transfer of a Subscription Package can be made only at the request of the Member, the Primary Account Member or the executor or by a person with power of attorney acting on behalf of the Member. Transferring the Subscription Package means crediting the chosen recipient with the Member's remaining Subscription Package entitlements. A recipient who is not already a Member must pay a joining fee and agree to be bound by the Constitution of The NRMA and these Membership Terms and Conditions.

13.5 Changing Levels of Cover on a Vehicle

You may change the Subscription Package for Your Vehicle simply by purchasing an Available Subscription Package when Your current Subscription Package is due for renewal. If You wish to change Your Subscription Package before the renewal date the following will apply:

- You may be required to purchase and pay for a full twelve-month Subscription Package for each Vehicle.
- You will not be entitled to a refund for the remainder of the existing Subscription Package whether You upgrade or downgrade Your Subscription Package.

You may downgrade Your Subscription Package (except a downgrade to Basic Care) at any time, but there will be no refund.

13.6 Suspending Your Subscription Package

In certain situations, for example, during a period of overseas travel or when You are temporarily without Your Nominated Vehicle, You may apply to The NRMA to have Your Subscription Package suspended once per Subscription Year. The minimum and maximum period for which You can suspend Your Subscription Package may vary according to our policies, so please contact us on **13 11 22** for the latest applicable periods.

Before a Subscription Package can be suspended, Your Subscription Package must be paid in full and have at least three months remaining.

Roadside Assistance will not be available during the suspension period. If You request Roadside Assistance for the Nominated Vehicle during the period of suspension, The NRMA will automatically reactivate Your Subscription Package.

While Your Subscription Package is suspended, You will still receive Corporate Communications from The NRMA in accordance with section 15 of these Terms and Conditions, as well as marketing communications in accordance with our Privacy Policy.

13.7 NRMA Membership Card

On becoming a Member, You will be issued with a NRMA Membership card, which has Your unique NRMA Membership number.

13.8 Changing Membership details

- Who is authorised to make changes to a Membership?

Only a person named on a Membership or their Authorised Representative, a person with power of attorney or an executor may request a change to Membership details. Payment of fees may be made by a person other than the Member, provided that no changes are made to the Membership.

- Updating Membership details

By becoming a Member, You are responsible for providing NRMA with Your most current contact details.

- Change of name

If You need to change Your name as it appears on Your

Membership, please call us on 13 11 22. We may ask for proof of the change of name before processing Your request.

- Changing a vehicle nominated on a Subscription Package

You can change a Nominated Vehicle anytime only if that Vehicle has been disposed of or sold and replaced with another Vehicle, or if the registration number has changed.

13.9 Membership years

Continuous Membership years

Membership must remain current for continuity of Member years and to participate in our loyalty programs (see section 13.10 Expiry and cancellation of Membership and Subscription Packages for more information).

Crediting of Membership years

Splitting a Joint Membership: If a Member wishes to split a Joint Membership, each of the individual Members is entitled to the number of Member years credited to the Joint Membership immediately before it was separated.

Australian Motoring Clubs: Members joining The NRMA from an Australian Motoring Club may have the continuous Membership years from the Australian Motoring Club credited to their NRMA Membership, provided the Membership being transferred is current.

Deceased estate: The Membership years of a deceased Member may be credited to the spouse or de-facto partner only at the request of the executor or trustee of the estate, in the spouse's or de-facto partner's own name. Other beneficiaries to whom the deceased Member's Subscription Package is transferred are not entitled to receive these Membership years

13.10 Expiry and cancellation of Membership and Subscription Packages

When does a Subscription Package lapse and a Membership expire?

Each Subscription Package must be paid for by its expiry date. If the Subscription Fee is not paid within three months of the expiry date, the Subscription Package will lapse. If all Subscription Packages on a Membership

lapse, You will remain as an Affiliate Member (as defined in the Constitution) for a further period of three years. If You do not purchase an Available Subscription or other qualifying product during this three year period, all Your Membership benefits and other entitlements will end. A Member who wants to re-join after their Membership has expired must pay a new joining fee as well as the Subscription Fee. Any Membership years accrued with the expired Membership cannot be credited to the new Membership. Once Your Membership is cancelled, You will be removed from NRMA's Register of Members.

Cancelling Your Membership and/or Subscription Packages

You may cancel Your Membership and/or Your Subscription Package at any time. A cancelled Subscription Package means that the Nominated Vehicle will no longer receive Roadside Assistance and other Membership entitlements. You will not be entitled to a refund except in specific circumstances (see section 13.16 Your rights - Australian Consumer Law). If You cancel a Joint Membership, You cannot re-join on a Joint Membership. If all the Subscription Packages on a Membership are cancelled, the Membership itself will not be cancelled (see section 13.10 When does a Subscription Package lapse and a Membership Expire?). Only a person named on the Membership may request the cancellation of their Membership or Subscription Package.

13.11 Unpaid accounts

If You have any unpaid accounts (including unpaid On-Road Join and Go fees, charges for NRMA Batteries, Auto Electrics, Towing, spare parts or emergency fuel) or if a renewal is overdue at the time of Breakdown, You will not be entitled to any Membership benefits (including Roadside Assistance) until the accounts are paid in full. If You request Roadside Assistance when Subscription Package has not been renewed, You must pay an On-Road Join and Go fee.

13.12 Revocation of Service

Roadside Assistance will not be provided to a Member who, in our reasonable opinion, is abusive, threatening or violent to any NRMA staff or agents, or who attempts to receive service by deception. Should a Member behave in this way, we may at our discretion:

- suspend or limit services to the Member;
- impose service fees for further service requests;
- subject to a resolution of the Board of Directors, revoke the Member's Membership.

13.13 Setting up the Household Account

Household Accounts can be set up between one or more Members, on request.

When You set up a Household Account, we will ask You to nominate the "Primary Account Member". As the Primary Account Member, You can appoint other individual(s) to the Household Account, provided that person is over 18 years old.

Any person(s) authorised to operate a Household Account by the Primary Account Member is called an "Authorised Representative". By appointing an Authorised Representative, the Primary Account Member gives the Authorised Representative the power to do all the things that the Primary Account Member can do on the Household Account, even if any Subscription Packages under the Household Account are not taken up in the name of the Authorised Representative.

Primary Account Member and what they can do

Only the Primary Account Member will receive renewal statements for the Subscription Packages covered in the Household Account. The Primary Account Member will be able to change the Household Account address, request reprints of the Household Account or receive invoices and renewal information about the Household Account.

In addition to their own product(s) and service(s), the Primary Account Member will be liable to pay all charges incurred on the Household Account.

Authorised representative

An Authorised Representative's entitlements in relation to their Subscription Package that is on a Household Account will remain the same except that:

- an Authorised Representative will no longer receive a renewal statement from us about their Subscription Package. Authorised Representatives can, however, request and receive renewal information about their own Subscription Package(s); and

- an Authorised Representative cannot transfer their Subscription Package to another person and keep that Subscription Package under the Household Account without the written consent of the Primary Account Member.

Closing a Household Account

The Primary Account Member may cancel the Household Account, remove Members on a Household Account or remove Subscription Packages from the Household Account by providing us with five business days' notice by calling us on **13 11 22**.

From the date the Household Account is closed, the Membership and any Subscription Package attached to it will be separated.

Any Member listed on a Household Account can remove their Subscription Package from the Household Account by giving us five business days' notice by calling us on **13 11 22**.

Who we tell if the Household Account is not paid

We will notify the Primary Account Member if payment for a product or service under a Household Account is not made by its due date.

Household Accounts and voting rights

Having a Household Account does not affect Your rights as a Member of the NRMA. Membership eligibility and voting rights are governed by the Constitution of the NRMA. Please refer to sections 13 and 14 of these Terms and Conditions for more information.

Household Accounts and tenure

Each Member on a Household Account will have their own unique Membership number.

Each Member on a Household Account will accrue their Membership years in their own right. Membership years cannot be split or added together or transferred between Members on the Household Account (except for those Joint Memberships created on or before 06 December 2015).

13.14 Voting entitlement

Your voting rights as a Member of The NRMA are governed by our Constitution. The Constitution of The NRMA sets out the rights of Members in relation to elections and meetings of Members, and deals with certain other aspects of Membership. On becoming Members, all Members agree to be bound by this Constitution. Please note that if the Subscription Fees for all Subscription Packages on a Membership remain unpaid by the expiry date, then the Member's voting rights and entitlements may be affected as governed by the Constitution. Copies of the Constitution are available in hard copy by calling us and online at mynrma.com.au

13.15 Privacy

We will collect, store, use and disclose Your personal information in accordance with relevant legislation and the NRMA Group Privacy Policy. The NRMA Group Privacy Policy is available at mynrma.com.au/privacy-policy. On joining, You confirm that You have read and acknowledge the terms of The NRMA Group Privacy Policy. Our Privacy Policy includes information about safeguards in place for Your personal information.

13.16 Your rights – Australian Consumer Law

Despite anything contained in these Terms and Conditions, the Australian Consumer Law (ACL) gives You statutory rights including guarantees and remedies that cannot be excluded or modified by these Terms and Conditions. The ACL guarantees and remedies include (depending on the type of failure, fault, or defect) repair or replacement, a refund, compensation for reasonably foreseeable loss or damage, or a resupply of the goods or services if the goods or services do not meet the standards required by the ACL. These Terms and Conditions do not purport to exclude any statutory rights available to You and must in all cases be read subject to those statutory provisions.

13.17 Consequential loss

We will not be liable for any indirect or consequential loss damage arising out of the provision or failure to provide any benefits or services, whether as a result of negligence or any other cause.

14. When do Your Membership entitlements become available?

Roadside Assistance benefits, Towing and Major Mechanical Breakdown Entitlements become available 48 hours (or when otherwise authorised by us) after You have purchased or upgraded a Subscription Package or if You change Your Nominated Vehicle more than once within a Subscription Year. If You require Roadside Assistance and (a) You have not notified us that Your Nominated Vehicle has changed and (b) You have changed Your Nominated Vehicle more than once within a Subscription Year, then You must pay an On-Road Join and Go fee.

14.1 Joining after You breakdown

If immediate assistance is required for a Vehicle and You are not a Member or do not have a current Subscription Package to cover Your Vehicle, an On-Road Join and Go fee must be paid in addition to a joining fee and a Subscription Fee. If You purchase Premium Care, Premium Plus or Traveller Care after You have a Breakdown, Major Mechanical Breakdown Entitlements will not be available in relation to that Breakdown. (Please refer to section 14 for further information on when Your entitlements become available).

14.2 Upgrading after You breakdown

If immediate assistance is required for a Vehicle and You wish to upgrade Your Subscription Package to an Available Subscription Package, an On-Road Join and Go fee must be paid in addition to a Subscription Fee. If You upgrade to Premium Care, Premium Plus or Traveller Care after You have a Breakdown, Major Mechanical Breakdown Entitlements will not be available in relation to that Breakdown. (Please refer to section 14 for further information on when Your entitlements become available).

15. Annual report and corporate communications

Notices of Meeting and Proxy Forms

If You have nominated an electronic address or other electronic means as part of Your application to be a Member or when renewing Your Membership, we may use that electronic address to make electronic member communications including sending You or informing You of the availability of notices of meetings of members and proxy forms, materials relating to the election of directors, the NRMA annual report, the members' review and other company related information. Generally You will be emailed a link to a secure website to view or download Your documents, quickly and easily.

Annual Report and Members' Review

The annual report and members' review will be available to all Members at mynrma.com.au when they are released annually.

What is the difference between the Annual Report and a Members' Review?

The members' review (approximately 40 pages) provides business highlights and summary financial information from the year. The full annual report sets out a full set of financial information, notes to the accounts and mandatory statutory reporting information (approximately 100-140 pages).

How can you receive your documents?

- You can choose not to receive anything
- You can choose to receive one or both of them electronically
- You can choose to receive one or both of them in the mail

When will I receive my documents?

Each year the documents will be mailed or emailed by the earlier of 21 days before the date of the Annual General Meeting of that year or 31 October.

Can I change my preference?

Yes. Call on **13 11 22** or access 'Manage Your Subscription' at mynrma.com.au or by **registering and creating your profile on the My Membership section on the mynrma website.**

16. Your Membership invoices and the Open Road magazine

Your membership subscription tax invoices are available in the following formats:

Email Invoice – access your tax invoice by a link sent to you in an email to your nominated email address. Not available with Paper Statement.

Online Invoice – view your tax invoice online: Available within 2 days of joining, but you must create your NRMA Online Profile in the My Membership section at mynrma.com.au. Available on its own, or with Paper Statement or Email Statement.

Paper Invoice – Receive a paper tax invoice by post. Not available with Email Statement.

Each invoice will include details of the subscription package, the vehicle(s) covered by the subscription package and the price paid or payable by you. Each invoice is a valid tax invoice on payment of the amount stated.

The Open Road magazine is available in in the following formats:

- **Email Magazine.** Receive an email that contains a link to the online version of the Open Road magazine.
- **Online Magazine:** View at any time at mynrma.com.au. Available with both the posted version and emailed version.
- **Paper Magazine:** Receive the Open Road in printed format by post.

On joining, each Member who provides a valid email address will automatically be opted into receiving the Email Invoice. The Open Road will be sent your address as a Paper Magazine, unless you choose otherwise.

You can change the format in which you receive your invoices and the format you receive the Open Road

magazine by changing your preference online in My Membership at mynrma.com.au or by contacting us in **13 11 22**. It may take up to one publication cycle for changes to your Open Road subscription format to take effect. Changes to the format of your Invoice will take up to 45 days to take effect.

All invoices sent by email can only be sent to one email address per Membership account (including for Joint Members). The Email Magazine will be sent to each Member by email but only one Paper Magazine is available per household.

The following terms apply to Email Invoice, Online Invoice and Email Magazine, as indicated:

We will use our best endeavors to deliver your Email Invoice to the email address you nominated. If we cannot deliver your Email invoice to that email address, we may choose (in our complete discretion) to:

- send you a Paper Invoice and/or Paper Magazine to the postal address on your Membership;
- change your preference to a paper copies for all future Invoices and Magazines; and/or
- contact you in writing or by phone or SMS, to request that you update your email address.

Provided that we use our best endeavours to deliver your Email Invoice or other notices, your tax invoice for your Subscription Package will remain payable by you by the due date specified in the invoice, whether or not you receive, read or access your Email Invoice or Online Invoice or any notices from us regarding your Email Invoice or Online Invoice.

It is your responsibility to:

- keep your contact details, including your email address and postal address up to date and notify us of any changes to those details;
- contact us if you do not receive your Email Invoice or Email Magazine or any other notices;
- keep your email account and mobile phone secure to protect the privacy of your personal and any credit information contained in your Email Invoice; and
- if you have activated your NRMA Online Profile on the My Membership section on mynrma.com.au, regularly

log into My Membership on the mynrma website for your delivered Online Statements and other notices.

We may change the terms that apply to email, online and/or paper Invoices or the Magazine in accordance with clause 17.

17. Terms and conditions

You are bound by the latest version of the Membership Terms and Conditions. These are available at mynrma.com.au or please call **13 11 22**. We will use reasonable endeavours to notify You of any changes to the Terms and Conditions by placing a notice on our website.

Where there are material changes to these Terms and Conditions that could adversely affect NRMA Members or limit Member benefits provided under these Terms and Conditions, we will provide additional notice to You by way of the address or email address You have provided to The NRMA. Where possible, we will give at least one month's notice of such changes.

18. Glossary

These Terms and Conditions use the following definitions:

Accident means an incident in which a Vehicle has been damaged in a collision or impact with another object, whether another vehicle or not, or whether caused by a mechanical failure. This includes a series of incidents arising out of a single event.

Australian Motoring Clubs means each and any of the Royal Automobile Club of Victoria (RACV) Ltd; The Royal Automobile Club of Queensland Limited; The Royal Automobile Association of South Australia Inc; The Royal Automobile Club of WA (Incorporated); The Royal Automobile Club of Tasmania Limited and Automobile Association of Northern Territory Inc.

Authorised Representative means a person given authority to operate a Household Account by the Primary Account Member.

Available Subscription Package means our products: Premium Plus, Premium Care, Classic Care, Traveller Care, Free2go and Club Care.

Breakdown means an occasion where a Vehicle cannot be driven due to mechanical or other failure, the cause of which is not an Accident, theft, Fire, Flood or malicious damage.

Boundary means the perimeter of the geographical area which is serviced by a Country Service Centre.

Callout means a response to a request for assistance where a Patrol Officer or tow truck is despatched to and arrives at a Breakdown, including if a tow truck, auto-electric or battery patrol also attends the same Breakdown.

Commercial Rate means the cost applicable to the relevant goods or services, provided such rate is reasonably determined by the supplier.

Constitution means the Constitution of the National Roads and Motorists' Association Limited ("NRMA") as amended from time to time.

Country Areas means all areas of New South Wales that are outside the Metropolitan Areas but that are within the Boundary of Country Service Centres.

Country Service Centre means a contractor in a Country Area appointed by us to provide Roadside Assistance to Members' Vehicles.

Fire means heat or flame which damages the panel work, mechanical or electrical parts of a vehicle.

Flood means a rising or overflow of water in a normally dry area, water course or water crossing.

GVM stands for Gross Vehicle Mass and means the maximum allowable total mass of a fully loaded motor Vehicle or Trailer, consisting of the tare mass (mass of the Vehicle or Trailer) plus the load (including passengers).

Home means the Member's permanent place of residence as recorded in our Membership database or, if a P.O. Box is recorded, as stated on the Member's current drivers licence.

Household Account means an account joining in one or more Members, as set up under section 13.13.

Joint Membership means a single Membership held in the name of more than one person.

Major Mechanical Breakdown means an incident in which Your Vehicle is disabled 100 km or more from

Home (or any distance from home for Premium Plus) because of a mechanical failure making the Vehicle undriveable, and which cannot, be fixed in less than 24 hours from the time the mechanical failure occurred. This does not include failures caused by or contributed to by an Accident, Fire, Flood, theft or malicious damage.

Major Mechanical Breakdown Entitlements means up to \$3,000 (Incl. GST) in a Subscription Year if Your Vehicle (or Trailers where expressly stated) has a Major Mechanical Breakdown. This includes car rental, accommodation, passenger transport and Vehicle transport.

Member, You and Your means any person or entity who has agreed to become a Member of The NRMA whose name is entered on the NRMA Register of Members, and who subscribes to any of the Available Subscription Packages.

Membership means the rights of members in respect of being a Member and/or having a Subscription Package.

Membership Rate means the negotiated cost applicable to the relevant goods or services for the Member that has been agreed between The NRMA and a third party supplier, and that is generally less than the Commercial Rate.

Metropolitan Area means the metropolitan areas of Sydney, Newcastle (including Raymond Terrace, Nelson Bay and Maitland), Blue Mountains (including Springwood and Katoomba), Illawarra (including Kiama, Wollongong and Picton) and all areas of the ACT.

Motorcycle means any vehicle registered as a motorcycle, including mopeds, trikes and powered pedal cycles.

Nominated Vehicle means any Vehicle nominated for service by a Member in a Subscription Package and for which an annual fee has been paid for the period during which service is requested.

NRMA Approved Repairer means the network of Approved Repairers endorsed and recommended by The NRMA to its Members and the general motoring public.

NRMA, we, our, us means the National Roads and Motorists' Association Limited, ABN 77 000 010 506 trading as The NRMA, and includes its officers, employees, agents and contractors.

Patrol or Patrol Officer means a NRMA employee or contractor providing Roadside Assistance.

Primary Account Member means the Member who is in charge of the Household Account.

Primary Driver means the individual who drives the Nominated Vehicle most often.

Roadside Assistance refers to assistance provided to a Vehicle by a Patrol Officer to attempt to restore the mobility of the Vehicle at the Breakdown location and other services provided to a Vehicle at the location of a Breakdown by an NRMA Patrol, and includes providing a Tow, battery or auto electric officer or contractor to restore the mobility of the Vehicle, or to allow it to be driven or removed to a place where complete and/or permanent repairs can be carried out.

Remote Area means all areas of New South Wales that are outside the Metropolitan Areas and Country Areas.

Serviced Area means any area in which we provide Roadside Assistance within a Metropolitan Area or within a Country Service Centre Boundary.

Special Towing Equipment means any towing apparatus that is not covered under the definition of Standard Towing Equipment.

Standard Towing Equipment means any towing apparatus that is the equivalent of a two-wheel drive truck fitted with a tilt tray, slide bed, hoist or cradle, or a vehicle and trailer combination.

Subscription Fee means the fee payable when You nominate a Vehicle on a Subscription Package to receive Roadside Assistance.

Subscription Package means any of our products: Premium Plus, Premium Care, Classic Care, Basic Care, Traveller Care, Club Care and Free2go.

Subscription Year means the current valid year of a Member's Subscription Package.

Tow, Towing, Towing Service or Towed means the service provided according to these Membership Terms and Conditions to a Vehicle or Trailer disabled by a Breakdown, and involving its removal from the Breakdown site to another location using whatever

Standard or Special Towing Equipment is available and considered appropriate by us.

Trafficable Road means any public or private road, which is designed for and is in a suitable state for the use of a two-wheel drive motor vehicle. It includes the road-related areas immediately adjoining the road itself like road shoulders, breakdowns, medians and parking including any road which The NRMA has permission to use and which can be accessed safely by a standard NRMA Patrol vehicle.

Trailer means any two, three or four-wheeled trailer, caravan, horse or dog trailer or boat trailer that does not exceed 2 tonnes GVM (or 10 tonnes GVM for Premium Plus), 12.5 metres in length; 2.5 metres in width and 2.6 metres in height and which is being used for private or recreational purposes but excludes trailers or caravans registered or used for commercial purposes.

Unregistered Trailer means a Trailer that does not have a current registration as required by the respective State motor authority or a Trailer that does not display a registration label (if one is required).

Unroadworthy Trailer means a Trailer which has been issued with a defect notice, or whose condition makes it unsafe and which cannot be made safe through the provision of temporary Roadside Assistance as reasonably determined by us.

Unregistered Vehicle means a Vehicle that does not have a current registration as required by the respective State motor authority or a vehicle that does not display a registration label (if one is required).

Unroadworthy Vehicle means a Vehicle which has been issued with a defect notice, or whose condition makes it unsafe to drive and which cannot be made safe to drive through the provision of temporary Roadside Assistance as reasonably determined by us.

Vehicle means any registered automobile or motorcycle nominated for Roadside Assistance.

Vehicle Manufacturer means any vehicle manufacturer who has an arrangement with The NRMA to provide Roadside Assistance to individuals who purchase a new vehicle from the manufacturer.

Water Damage means damage cause directly or indirectly by water, as reasonably determined by The NRMA.

You, Your means the Member or a person driving Your Vehicle which is covered by a Subscription Package.

19. Inclusions at a glance

The benefits	Premium Plus	Premium Care	Classic Care	Traveller Care	Free2go and Basic Care	Club Care
Roadside assistance	Yes	Yes	Yes	Trailer only	Yes	–
Number of callouts (per subscription year)	Unlimited	Unlimited	Unlimited	–	4	–
Locksmith benefit (per subscription year)	Up to \$100	Up to \$100	–	–	–	–
6-point vehicle health check	Yes	Yes	–	–	–	–
Child restraint installation	Yes	Yes	–	–	–	–
Taxi benefit (3 times per subscription year)	Up to \$50	Up to \$50	–	–	–	–
Towing for vehicles/trailers	Yes	Yes	Vehicle only	Trailer only	Vehicle only	–
Tonnes (GVM*)	Up to 10t (vehicle and trailer)	Up to 3.5t (vehicle) Up to 2.0t (trailer)	Up to 2.5t	Up to 2.0t	Up to 2.5t	–
Metropolitan area	Up to 50km	Up to 50km	Up to 20km	Up to 50km	Up to 8km	–
Country area	Up to 50km	Up to 50km	–	–	–	–
To the town of attending Country Service Centre	Yes	Yes	Yes	Yes	Yes	–
Remote area (Vehicle and Trailer)	Up to 100km	Up to 100km	–	Up to 100km	–	–
Rescue and repair (all arranged for You)	Yes	Yes	–	–	–	–
Towing for trailers/caravans	Yes (up to 10t)	Yes (up to 2.0t)	–	Yes (up to 2.0t)	–	–
Major breakdown assistance	Up to \$3000 per subscription year	Up to \$3000 per subscription year	–	Up to \$3000 per subscription year	–	–
Car rental	Yes	7 days up to \$100 a day	–	7 days up to \$100 a day	–	–
Accommodation	Yes	Up to \$700	–	Up to \$700	–	–
Passenger transport	Yes	Yes	–	Yes	–	–
Vehicle transport	Yes	Yes	–	Yes	–	–
Cover Australia-wide	Yes	Yes	–	Yes	–	–
Accident assistance	Yes	Yes	–	Yes	–	–
Accommodation	Up to \$300	Up to \$300	–	Up to \$300	–	–
Passenger transport	Yes	Yes	–	Yes	–	–
More4Members benefits program	Yes	Yes	Yes	Yes	Yes	Yes
Open Road magazine	Yes	Yes	Yes	Yes	Yes	Yes
NRMA MotorServe car servicing discounts	Yes	Yes	Yes	Yes	Yes	Yes
Thrifty car rental discounts	Yes	Yes	Yes	Yes	Yes	Yes
Travelodge hotel discounts	Yes	Yes	Yes	Yes	Yes	Yes

GVM stands for Gross Vehicle Mass and means the maximum allowable total mass of a fully loaded motor Vehicle or Trailer, consisting of the tare mass (mass of the Vehicle or Trailer) plus the load (including passengers)

Contact us:

For more information, call **13 11 22**, visit **mynrma.com.au** or go to Your local NRMA office.

For Roadside Assistance call **13 11 11** from anywhere in Australia.

NRMA Premium Care Members

Call the dedicated Hotline on **1300 772 273** from anywhere in Australia for us to arrange Your benefits, Roadside Assistance and for all other enquiries.

NRMA Premium Plus Members

Call the dedicated Hotline on **1300 727 196** from anywhere in Australia for us to arrange Your benefits, Roadside Assistance and for all other enquiries.

NRMA Traveller Care Members

Call **1300 772 273** from anywhere in Australia for us to arrange Your benefits.