

Compulsory Third Party (CTP) Insurance - Policy of Insurance

1. The insurer (the Motor Accident Commission) insures the owner of the motor vehicle and any other person who at any time drives or is a passenger in or on the vehicle, whether with or without the consent of the owner, in respect of all liability that may be incurred by the owner or other person in respect of the death of, or bodily injury to, any person caused by or arising out of the use of the vehicle in any part of the Commonwealth.
 2. A person so insured warrants that he or she will not-
 - (a) drive the vehicle, or do or omit to do anything in relation to the vehicle, with the intention of causing the death of, or bodily injury to, a person or damage to another's property or with reckless indifference as to whether such death, bodily injury or damage results; or
 - (b) drive the vehicle while so much under the influence of intoxicating liquor or a drug as to be incapable of exercising effective control of the vehicle; or
 - (c) drive the vehicle while there is present in his or her blood a concentration of .1* grams or more of alcohol in 100 millilitres of blood; or
 - (d) drive the vehicle while not duly licensed or otherwise permitted by law to drive the motor vehicle; or
 - (e) drive the vehicle while the vehicle is overloaded, or in an unsafe, unroadworthy or damaged condition; or
 - (f) use the vehicle otherwise than-
 - (i) for the purposes stated in the application for registration, renewal of registration, exemption from registration or a permit, in respect of the vehicle; or
 - (ii) if trade plates are affixed to the vehicle - for purposes stated in the application for the issuing of those plates; or
 - (iii) for purposes agreed on between the insurer and the registered owner of the vehicle.
 - (g) if the person is the driver of the vehicle when it is involved in an accident in which a person is killed or injured - commit an offence against section 43 of the Road Traffic Act 1961 (eg hit and run offence).
 3. The owner of the vehicle warrants that no person will, with his or her knowledge or consent (which will be presumed in any proceedings in the absence of proof to the contrary), drive or use the vehicle, or do or omit to do anything in relation to the vehicle, contrary to any paragraphs of clause 2.
 4. This policy of insurance does not extend to liability arising from death of, or bodily injury to, a participant in a road race caused by the act or omission of another participant in the road race.
- * The insurer's right to recover claims costs is in addition to all other penalties applying to offences involving the driving of a vehicle with a blood alcohol concentration in excess of the legal limit, namely 0.05%

RECOVERY OF EXCESS AND OTHER CLAIMS COSTS

Section 124AB of the Motor Vehicles Act allows the insurer to recover an excess from an insured person (including a driver or passenger) who has incurred a liability against which he or she is insured under the policy and who is more than 25% at fault. Currently the insurer can recover up to the prescribed amount of \$460 for an accident that occurred after 10 July 2011. The excess will be indexed every year on 1 January. The amount of the excess an insured person may have to pay will depend on the year in which the accident occurred.

However, if the insured person has also breached the Policy of Insurance, as set out above, the insurer may exercise other rights of recovery against that person under Part 4 of the Motor Vehicles Act (eg for driving an unroadworthy vehicle or for driving while so much under the influence of drugs or alcohol as to be incapable of exercising effective control of the vehicle or for driving with a BAC of .1 grams or more).

The insurer's right to recover an excess or claims costs against an insured person is in addition to any other penalties which may apply for driving offences or any liability that person may incur for damage to property.

ASSISTANCE IN DETERMINING THE APPROPRIATE PREMIUM CLASS

The premium class and premium payable may be determined by referring to the CTP Insurance Schedule shown overleaf. In determining the premium class, attention should be given to:

- Type of vehicle
- The purpose for which it is used
- The input tax credit (ITC) entitlement of the registered owner (see below)
- The postcode area in which it is usually garaged (see below).

It is advisable to check the insurance class and insurance premium payable shown on the registration renewal notice. If the information shown is incorrect, a Customer Service Centre should be notified immediately. An 'Application to Change the Insurance Premium Class on a Registration' may be required where the premium has altered due to:

- A change of residential and/or garaging address
- A change in the use of the vehicle
- A change in concession status
- A change in the GST status of the registered owner
- An alteration to the vehicle

GST

The premiums shown overleaf include a component to recover the cost of stamp duty payable by the insurer. In accordance with GST laws, no GST is payable on this component of the premium. Consequently, the GST payable will be less than 1/11th of the total premium.

THE INPUT TAX CREDIT (ITC) ENTITLEMENT OF THE REGISTERED OWNER

Where alternative premiums are offered, you must select an 'ITC Entitled' higher premium class if the vehicle is used for any purpose that entitles you to claim back any part of the GST component of the CTP Premium. Under the Commonwealth GST Law*, this is known as an 'Input Tax Credit' (ITC). Upon payment of any 'ITC Entitled' premium, a Tax Invoice will automatically be provided with your Certificate of Registration.

A 'No ITC Entitlement' premium is only available where you are not entitled to an ITC in relation to the premium paid. Where a 'No ITC Entitlement' premium class has been selected a Tax Invoice will not be provided with your Certificate of Registration. If a Tax Invoice is required for a 'No ITC Entitlement' premium class payment, an Application for Issue of a Tax Invoice form (MR173) must be completed and lodged with the Department for Transport, Energy and Infrastructure.

* GST Law means the Commonwealth legislation: A New Tax System (Goods and Services Tax) Act 1999.

Failure to notify the insurer of the correct premium may incur a penalty up to \$5,000. This penalty is in addition to any premium differential payable. It is an offence to provide false information or withhold any information which may be necessary to determine the appropriate insurance premium.

THE POSTCODE AREA IN WHICH THE VEHICLE IS GARAGED

"INSURANCE RATING DISTRICT 1" - "District 1" consists of the following postcodes.

All postcodes between 5000 and 5201 inclusive (with the exception of 5001 and 5174) and postcodes, 5231, 5232, 5233, 5240, 5241, 5242, 5243, 5244, 5245, 5250, 5251, 5252, 5942, and 5950.

"INSURANCE RATING DISTRICT 2" - "District 2" is any area within the State of South Australia outside the above postcodes, plus the localities listed within the following postcode areas:

5118 Concordia	5157 McHarg Creek	5172 Willunga Hill	5244 Harrogate
5118 Kangaroo Flat	5172 Hope Forest	5172 Willunga South	5252 Kanmantoo
5118 Kingsford	5172 Kuitpo Colony	5172 Yundi	
5120 Buckland Park	5172 Kyeema	5173 Aldinga Beach	
5157 Ashbourne	5172 Pages Flat	5173 Silver Sands	

In the case of premium classes 16, 20, 36, 40, 66, 70, 86 and 90, the insurance premium payable is based on the normal place of residence of the owner or the principal place of business of a Body Corporate.

CTP INSURANCE PREMIUM SCHEDULE Effective 1 July 2011

Where a vehicle is within more than one category the premium shall be that fixed by the category deemed by the insurer to be the appropriate category for that vehicle. Where the Act¹ provides for a vehicle to be registered and insured for a term beyond 12 months, a premium calculated in proportion to the 12 monthly premium applies. * All premiums are inclusive of GST. See over for further information.

DESCRIPTION OF VEHICLE AND USE														
ITC ENTITLED				DISTRICT 2				NO ITC ENTITLEMENT						
Garaged or kept in the postcode area indicated overhead		Garaged or kept in the postcode area indicated overhead		Garaged or kept in the postcode area indicated overhead		Garaged or kept in the postcode area indicated overhead		Garaged or kept in the postcode area indicated overhead		Garaged or kept in the postcode area indicated overhead				
Premium	12 Mths	9 Mths	6 Mths	3 Mths	Premium	12 Mths	9 Mths	6 Mths	3 Mths	Premium	12 Mths	9 Mths	6 Mths	3 Mths
Class	\$	\$	\$	\$	Class	\$	\$	\$	\$	Class	\$	\$	\$	\$
PASSENGER VEHICLES														
41	518	-	134	-	91	372	-	96	-	1	489	-	127	51
45	484	367	248	203	95	396	300	103	203	10	455	345	233	60
5	5,306	-	1,374	-	55	729	-	189	-	105	4,993	-	1,293	155
6	890	667	451	228	56	880	667	451	228	106	817	619	419	156
7	870	-	225	-	57	577	-	149	-	47	807	-	209	97
8	1,374	1,041	704	356	58	611	463	313	158	108	1,276	967	654	330
9	2,465	1,867	1,263	638	59	724	548	371	188	109	2,279	1,726	1,168	590
32	6,714	5,086	3,441	1,739	82	6,714	5,086	3,441	1,739	50	6,269	4,749	3,213	1,624
GOODS CARRYING														
42	567	-	147	-	92	308	-	80	-	2	518	-	134	52
3	797	604	408	206	53	435	330	223	113	43	738	559	378	191
21	2,122	1,607	1,088	550	71	1,697	1,285	870	440	46	1,976	1,497	1,013	512
4	367	278	188	95	54	240	182	123	62	44	337	255	173	87
MOTOR CYCLES														
34	103	-	27	-	84	78	-	20	-	14	98	-	25	64
35	235	-	61	-	85	127	-	33	-	15	215	-	56	65
36	318	-	82	-	86	235	-	61	-	16	298	-	77	66
40	406	-	105	-	90	357	-	92	-	20	357	-	92	70
31	-	-	-	-	81	-	-	-	-	11	-	-	-	61
TRAILERS														
37	33	33	33	33	87	33	33	33	33	17	33	33	33	33
SPECIAL PURPOSE VEHICLES														
38	49	37	25	13	88	49	37	25	13	18	49	37	25	13
19	137	104	70	35	69	137	104	70	35	39	132	100	68	34
29	333	252	171	86	79	152	115	78	39	33	303	230	155	78
CAR CARRIER'S EXTENSION														
22	885	-	229	-	72	626	-	162	-	26	836	-	217	76
23	1,115	845	571	289	73	753	570	386	195	27	1,056	800	541	274
24	2,440	1,848	1,251	632	74	2,015	1,526	1,033	522	28	2,293	1,737	1,175	594
25	318	241	163	82	75	318	241	163	82	125	318	241	163	82
MOTOR TRADE PLATE														
12	As per Premium Class 3				As per Premium Class 53				As per Premium Class 93				12 months	
	As per Premium Class 41				As per Premium Class 91				As per Premium Class 51				As per Premium Class 33	
	As per Premium Class 36				As per Premium Class 86				As per Premium Class 16				As per Premium Class 66	
	As per Premium Class 31				As per Premium Class 81				As per Premium Class 11				As per Premium Class 61	
	As per Premium Class 38				As per Premium Class 88				As per Premium Class 18				As per Premium Class 68	
	As per Premium Class 29				As per Premium Class 79				As per Premium Class 33				As per Premium Class 83	
Issued under Section 62 of the Act ¹ . Category of use:													12 months	
A: Goods carrying - Gross Vehicle Mass exceeding 4.5 tonnes													As per Premium Class 93	
B: Motor vehicles - Gross Vehicle Mass not exceeding 4.5 tonnes													As per Premium Class 51	
C: Motor Cycles													As per Premium Class 66	
D: Trailers													As per Premium Class 61	
E1: Agricultural Machinery													As per Premium Class 68	
E2: Special Purpose Vehicles													As per Premium Class 83	
(Where more than one category of use is allowed the highest premium is to apply)														
1 Motor Vehicles Act, 1959 and amendments. 2 As defined in the Motor Vehicles Act, 1959.														