

Government
of South AustraliaMOTOR ACCIDENT
COMMISSION**COMPULSORY THIRD PARTY INSURANCE PREMIUM SCHEDULE****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 .15 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.
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%.

IMPORTANT INFORMATION FOR VEHICLE OWNERS ON CTP INSURANCE**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)

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.

Failure to notify the insurer of the correct premium may incur a penalty up to \$250.
This penalty is in addition to any premium differential payable.

In addition, if the incorrect premium is paid this constitutes a breach of the Policy of Insurance. Section 124A(2) of the Motor Vehicles Act 1959 allows the insurer, by action in a court of competent jurisdiction, to recover from the insured person a portion of the money paid or costs incurred by the insurer in respect of the liability incurred by the insured person. Accordingly, use of the vehicle otherwise than for the purposes stated in your application renders you liable to recovery action in the event that a claim on your policy is paid by the insurer. In cases of incorrect registration of GST status, the insurer may seek 10% of the money paid or costs incurred by the insurer as settlement of its claim under Section 124A(2) of the Motor Vehicles Act 1959.

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

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 following localities within the postcode areas listed below.

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.

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
- An alteration to the vehicle
- A change in the GST status of the registered owner
- A change in concession status
- A change in the use of the vehicle

'EXCESS' PROVISIONS - MOTOR VEHICLES ACT 1959

Section 124AB of the Motor Vehicles Act states that where an insured person (and that includes the driver) incurs a liability (against which he or she is insured under the policy) and is more than 25% at fault, the insurer may recover up to \$300.00 from the insured person as a debt. This does not prevent the insurer at a later date exercising any other right of recovery against you under Part IV of the Act (eg for breach of warranty relating to intoxicating liquor).

It is an offence to provide false information or withhold any information which may be necessary to determine the appropriate insurance premium.

CTP INSURANCE PREMIUM SCHEDULE *Effective 1/7/2007*

19

Where a vehicle is within more than one category the premium shall be that fixed for the category deemed by the insurer to be the appropriate category for that vehicle.

"INSURANCE RATING DISTRICT 1" "Garaged or kept in the Postcode Area indicated Overleaf"					"INSURANCE RATING DISTRICT 2" "Garaged or kept in the Postcode Area indicated Overleaf"				
* Insurance premium					* Insurance premium				
Premium Class	12 mths \$	9 mths \$	6 mths \$	3 mths \$	Premium Class	12 mths \$	9 mths \$	6 mths \$	3 mths \$
Description of vehicle and use					Description of vehicle and use				
NO ITC ENTITLEMENT (See over)									

PASSENGER VEHICLES

1	382	289	196	99	Sedan, station wagon, multi passenger or self propelled caravan body type with a seating capacity of not more than 12 persons and not for fare or other consideration.	51	275	208	141	71
10	344	260	176	89	Public Passenger Vehicle not for fare or other consideration (ie at no cost to the passenger).	60	267	203	137	69

GOODS CARRYING - Any motor vehicle (including utilities, vans, tow trucks, trucks and primemovers but excluding classes 4 or 54) constructed or adapted for the carriage of goods

2	443	336	227	115	-Light (Gross Vehicle Mass not exceeding 4.5 tonnes)	52	267	203	137	69
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MOTOR CYCLES - Motor cycles, Tricycles and Quadcycles with an engine capacity:

14	57	43	29	15	-Not exceeding 50cc	64	34	26	18	9
15	176	133	90	46	-Exceeding 50cc but not exceeding 250cc	65	76	58	39	20
16	229	174	117	59	-Exceeding 250cc but not exceeding 660cc	66	153	116	78	40
20	287	217	147	74	-Exceeding 660cc	70	267	203	137	69

TRAILERS - ie, a vehicle, or machine on wheels, that is not self propelled and is constructed or adapted for being drawn by a motor vehicle

11	Nil	Nil	Nil	Nil	Trailers	61	Nil	Nil	Nil	Nil
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UNREGISTERED VEHICLE PERMITS

17	25	25	25	25	Vehicles provided with registration under Section 16 of the Act ¹ (excluding trailers).	67	25	25	25	25
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SPECIAL PURPOSE VEHICLES

18	38	29	20	10	Conditionally registered farm tractors used for farm purposes, or self propelled agricultural implements whilst on roads ² . Other farm vehicles registered under Section 25 and Regulations of the Act ¹ whilst on roads ² between rural landholdings which are no more than 30k apart and are farmed by the vehicle owner. Land yachts. Golf Buggies. Conditionally registered forklifts ² and self-propelled lawn care machines ² whilst on roads ² .	68	38	29	20	10
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ITC ENTITLED OR STANDARD (See over)**PASSENGER VEHICLES**

41	416	315	213	108	Sedan, station wagon, multi passenger or self propelled caravan body type with a seating capacity of not more than 12 persons and not for fare or other consideration.	91	298	226	153	77
45	374	284	192	97	Public Passenger Vehicle not for fare or other consideration (ie at no cost to the passenger).	95	290	220	149	75
5	3747	2839	1921	971	Taxis; registered or licensed as metered taxis by the Public Transport Division or under another authority.	55	520	394	266	135
6	749	567	384	194	Hire and Drive Yourself vehicles: (excluding buses, motor cycles and trailers).	56	749	567	384	194
7	749	567	384	194	Public Passenger Vehicles: all vehicles (including Hire and Drive Yourself buses) used for carrying passengers for fare or other consideration, but excluding classes 5, 6, 32, 55 and 56.	57	420	318	215	109
8	1249	946	640	324	Small (authorised to carry up to 12 seated persons)	58	420	318	215	109
9	2197	1664	1126	569	Medium (authorised to carry between 13 and 35 adult persons)	59	497	376	255	129
32	5390	4083	2762	1396	Large (authorised to carry more than 35 adult persons)	-	-	-	-	-
					Public Municipal Omnibuses: all public passenger vehicles used in the provision of Regular Passenger Services in Metropolitan Adelaide pursuant to a contract under Part 5 of the Passenger Transport Act 1994 and which also use the integrated ticketing system prescribed by the Public Transport Division from time to time.					

GOODS CARRYING

42	481	365	247	125	Any motor vehicle (including utilities, vans, tow trucks, trucks and primemovers but excluding classes 4 or 54) constructed or adapted for the carriage of goods	92	290	220	149	75
3	722	547	370	187	- Light (Gross Vehicle Mass not exceeding 4.5 tonnes)	53	290	220	149	75
21	2082	1577	1067	539	- Medium (Gross Vehicle Mass exceeding 4.5 tonnes but Gross Combination Mass not exceeding 35 tonnes)	71	1459	1105	748	378
4	309	234	159	80	- Heavy (Gross Combination Mass exceeding 35 tonnes)	54	187	142	96	48
					- Primary Producer's goods carrying vehicles registered under Section 25 or 34 of the Act ¹					

MOTOR CYCLES - Motor cycles, Tricycles and Quadcycles with an engine capacity:

34	61	46	31	16	-Not exceeding 50cc	84	38	29	20	10
35	191	145	98	49	-Exceeding 50cc but not exceeding 250cc	85	84	64	43	22
36	248	188	127	64	-Exceeding 250cc but not exceeding 660cc	86	168	127	86	44
40	336	255	172	87	-Exceeding 660cc	90	290	220	149	75

TRAILERS - ie, a vehicle, or machine on wheels, that is not self propelled and is constructed or adapted for being drawn by a motor vehicle

31	Nil	Nil	Nil	Nil	Trailers	81	Nil	Nil	Nil	Nil
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UNREGISTERED VEHICLE PERMITS

37	27	27	27	27	Vehicles provided with registration under Section 16 of the Act ¹ (excluding trailers).	87	27	27	27	27
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SPECIAL PURPOSE VEHICLES

19	103	78	53	27	Historic and Left Hand Drive Vehicles conditionally registered under Section 25 of the Act ¹ and Regulations - Schedule 1.	69	103	78	53	27
38	42	32	22	11	Conditionally registered farm tractors used for farm purposes or self propelled agricultural implements whilst on roads ² . Other farm vehicles registered under Section 25 and Regulations of the Act ¹ whilst on roads ² between rural landholdings which are no more than 30k apart and are farmed by the vehicle owner. Land yachts. Golf Buggies. Conditionally registered forklifts ² and self propelled lawn care machines ² whilst on roads ² .	88	42	32	22	11
29	332	252	170	86	Any vehicles not specifically designed for the carriage of passengers or goods (excluding all other vehicles listed in this schedule). Ambulances, undertakers' hearses, mourning coaches and vehicles used solely for Fire Fighting or State Emergency Service purposes.	79	99	75	51	26

CAR CARRIER'S EXTENSION: Unregistered vehicles in the physical and legal control of the Car Carrier within 500 metres of the registered car carrying vehicle.

22	730	553	374	189	The premium for car carrying vehicles, including the car carrier's extension as defined, is as follows:	72	397	301	204	103
23	970	735	497	251	- Light (Gross Vehicle Mass not exceeding 4.5 tonnes)	73	397	301	204	103
24	2330	1765	1194	604	- Medium (Gross Vehicle Mass exceeding 4.5 tonnes but Gross Combination Mass not exceeding 35 tonnes)	74	1566	1186	803	406
25	248	188	127	64	- Heavy (Gross Combination Mass exceeding 35 tonnes)	75	107	81	55	28
					- Trailers					

MOTOR TRADE PLATE: Issued under Section 62 of the Act¹

12	12 MONTHS	Category of use	Vehicle Type	62	12 MONTHS
	As per Premium Class 3	A	Goods carrying - Gross Vehicle Mass exceeding 4.5 tonnes		As per Premium Class 53
	As per Premium Class 41	B	Motor Vehicle - Gross Vehicle Mass not exceeding 4.5 tonnes		As per Premium Class 91
	As per Premium Class 36	C	Motor Cycles		As per Premium Class 86
	As per Premium Class 31	D	Trailers		As per Premium Class 81
	As per Premium Class 38	E1	Agricultural Machinery		As per Premium Class 88
	As per Premium Class 29	E2	Special Purpose Vehicles		As per Premium Class 79
(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.