

RACQ Basic Excess Waiver Offer (the "Offer") Terms and Conditions

1. The Offer may be withdrawn at any time without notice. Any incident that occurs before the withdrawal date will be eligible for the Offer.
2. The Offer is available to any RACQ Comprehensive Motor Vehicle Insurance Policyholder (Policyholder).
3. To be eligible:
 - a. the vehicle involved must be insured under a valid RACQ Comprehensive Motor Vehicle policy at the time of any incident (the "Insured Vehicle").
 - b. the Insured Vehicle must be driven by a driver holding an Australian learner driver licence only (the "Learner Driver"). The relationship between the Learner Driver and the Policyholder is irrelevant, as long as the Policyholder permits the Learner Driver to drive the Insured Vehicle.
 - c. the holder of the Australian open driver licence must be with the Learner Driver in the Insured Vehicle at the time of any incident.
4. The Learner Driver must be a valid Free2Go member with RACQ between 16-19 years old at the time of any incident.
5. The Offer applies specifically to the "Basic" excess that would otherwise be payable under the RACQ Comprehensive Motor Vehicle policy. Other valid excess amounts may be payable.
6. The Offer applies even where the Learner Driver is "at fault".
7. All other terms, conditions, limits and exclusions of the relevant Motor Vehicle Insurance Policy apply, as detailed in the applicable RACQ Motor Vehicle Insurance Policy Product Disclosure Statement.