



# COMPULSORY THIRD PARTY INSURANCE PREMIUM SCHEDULE

**Failure to notify the insurer of the correct premium class may incur a penalty. 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.**

## COMPULSORY THIRD PARTY (CTP) INSURANCE – POLICY OF INSURANCE

1. The insurer 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* (e.g. 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.
5. The insurer may at any time and in its sole discretion novate this policy of insurance to a third party who is also an approved insurer under the *Motor Vehicles Act 1959* (SA) (New Insurer). The person insured under a policy of insurance (Insured) agrees to such novation such that no further consent by the Insured is required. In the event of a novation by the insurer under this clause:
  - (a) the insurer and the Insured will be released from their obligations under this agreement, and their respective rights against one another under this agreement will cease;
  - (b) the novated agreement will be on the same terms and conditions as this agreement, such that the New Insurer and the Insured will assume the same obligations toward one another and acquire the identical rights against one another as the rights and obligations discharged under paragraph (a), except that the New Insurer replaces the insurer as the insurer; and
  - (c) the Insured consents to his or her personal information being provided to the New Insurer for the purposes of the novated agreement.

For enquiries refer to FAQs at [www.ctp.sa.gov.au](http://www.ctp.sa.gov.au)

Interested persons may enquire as to relevant details of the approved insurer with whom this Policy is or is to be held on or after 1 July 2016, and take any applicable action, by going to [www.ctp.sa.gov.au](http://www.ctp.sa.gov.au), which webpage forms part of this application for the purposes of Part 4 of the *Motor Vehicles Act, 1959*.

Your personal information is collected by the State, the insurer underwriting your CTP insurance policy and other CTP insurers. For details about how your personal information will be handled see [www.ctp.sa.gov.au](http://www.ctp.sa.gov.au).

### ASSISTANCE IN DETERMINING THE APPROPRIATE PREMIUM CLASS

The premium class has been determined based on information previously supplied. It is advisable to check the insurance class and insurance premium payable shown on the registration renewal notice against the CTP Insurance Schedule shown overleaf. In reviewing the premium class, attention should be given to:

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

If the information shown is incorrect, a Service SA customer service centre should be notified immediately. An 'Application to Change the Compulsory Third Party Insurance Premium Class on a Registration' form (MR82) may be required due to:

- A change of garaging address
- A change in the use of the vehicle
- A change in the input tax credit (ITC) entitlement of the registered owner
- An alteration to the vehicle

### IMPORTANT NOTICE FOR CLASSES 1, 7, 41, 47, 51, 57, 91 & 97

In the case of these premium classes, heavy passenger vehicles insurance is available, in addition to the schedule shown overleaf, at 6 and 9 months.

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

You must select an 'ITC' Entitled 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 'Input Tax Credit' (ITC).

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

A tax invoice will be provided with your registration certificate, detailing the amount of GST you can claim. If you are unsure whether you can claim the GST paid, then you should consult your accountant, financial advisor or the Australian Taxation Office.

**Incorrect ITC classification:** If the ITC classification details are incorrect, you will need to apply to change these details by completing the 'Application to Change the Compulsory Third Party Insurance Premium Class on a Registration' form (MR82) at your local Service SA customer service centre.

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

**CTP INSURANCE PREMIUM SCHEDULE Effective 1 July 2017**

Where the Act<sup>1</sup> 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.

ITC=YES	DISTRICT 1 Garaged or kept in the postcode area indicated overleaf				ITC=NO	DESCRIPTION OF VEHICLE AND USE	ITC=YES	DISTRICT 2 Garaged or kept in the postcode area indicated overleaf				ITC=NO
	Premium Class	12 Mths \$	9 Mths \$	6 Mths \$				3 Mths \$	Premium Class	12 Mths \$	9 Mths \$	
<b>PASSENGER VEHICLES</b>												
41	400.75	-	-	100.20	1	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. Public Passenger Vehicle not for fare or other consideration (i.e. at no cost to the passenger). Hire and Drive Yourself vehicles (excluding buses, motor cycles and trailers).	91	260.65	-	-	65.15	51
45	400.75	300.55	200.40	100.20	10		95	310.10	232.60	155.05	77.55	60
6	773.65	580.25	386.85	193.40	106		56	702.55	526.90	351.30	175.65	156
7	686.10	-	-	171.55	47	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, 56, 105, 106, 155, 156, 82, 100 and 50. Small (authorised to carry up to 12 seated persons) Medium (authorised to carry between 13 and 35 adult persons) Large (authorised to carry more than 35 adult persons)	57	504.80	-	-	126.20	97
8	1,031.20	773.40	515.60	257.80	108		58	561.45	421.10	280.75	140.35	158
9	1,738.90	1,304.20	869.45	434.75	109		59	666.50	499.90	333.25	166.65	159
32	5,490.80	4,118.10	2,745.40	1,372.70	50	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.	82	5,490.80	4,118.10	2,745.40	1,372.70	100
5	4,667.70	-	-	1,166.90	-	Taxis: registered or licensed as metered taxis by the Office of Public Transport or under another authority.	55	635.60	-	-	158.90	-
-	4,476.05	-	-	1,119.00	105		56	608.85	-	-	152.20	155
<b>GOODS CARRYING</b>												
42	466.65	-	-	116.65	2	Any motor vehicle (including utilities, vans, tow trucks, trucks and prime movers but excluding classes 4, 54, 44, and 94) constructed or adapted for the carriage of goods. Light (Gross Vehicle Mass (GVM) not exceeding 4.5 tonnes) Medium (GVM exceeding 4.5 tonnes but Gross Combination Mass (GCM) not exceeding 35 tonnes) Heavy (GCM exceeding 35 tonnes)	92	267.85	-	-	66.95	52
3	661.35	496.00	330.70	165.35	43		53	409.00	306.75	204.50	102.25	93
21	1,806.90	1,355.20	903.45	451.75	46		71	1,366.00	1,024.50	683.00	341.50	96
4	276.10	207.10	138.05	69.05	44		54	180.30	135.25	90.15	45.10	94
<b>MOTOR CYCLES</b>												
34	100.95	-	-	25.25	14	Motorcycles, Tricycles and Quadcycles with an engine capacity Not exceeding 50cc or electric with a maximum motorcycle speed of 50km/hr Exceeding 50cc but not exceeding 250cc or electric with maximum speed exceeding 50km/hr Exceeding 250cc but not exceeding 660cc Exceeding 660cc	84	84.45	-	-	21.10	64
35	167.90	-	-	42.00	15		85	113.30	-	-	28.35	65
36	252.40	-	-	63.10	16		86	180.30	-	-	45.10	66
40	280.20	-	-	70.05	20		90	260.65	-	-	65.15	70
<b>TRAILERS</b>												
31	-	-	-	-	11	A vehicle, or machine on wheels, that is not self-propelled and is constructed or adapted for being drawn by a motor vehicle.	81	-	-	-	-	61
<b>UNREGISTERED VEHICLE PERMITS</b>												
37	Permit \$37.05				17	Vehicles provided with registration under Section 16 of the Act <sup>1</sup> . (excluding trailers)	87	Permit \$37.05				67
<b>SPECIAL PURPOSE VEHICLES</b>												
38	40.20	30.15	20.10	10.05	18	Conditionally registered farm tractors used for farming purposes, or self-propelled agricultural implements whilst on roads <sup>2</sup> . Other farm vehicles registered under Section 25 and Regulations of the Act <sup>1</sup> whilst on roads <sup>2</sup> between rural landholdings which are no more than 30kms apart and are farmed by the vehicle owner. Golf Buggies. Conditionally registered forklifts <sup>2</sup> and self-propelled lawn care machines <sup>2</sup> whilst on roads <sup>2</sup> .	88	40.20	30.15	20.10	10.05	68
19	48.40	36.30	24.20	12.10	-		Historic, left-hand drive and street rod vehicles conditionally registered under Section 25 of the Act & Regulations – Schedule 1.	69	29.85	22.40	14.95	7.45
-	49.45	37.10	24.75	12.35	39	79		158.65	119.00	79.35	39.65	83
29	278.15	208.60	139.10	69.55	33	Any vehicle 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 Services purposes.	79	158.65	119.00	79.35	39.65	83
<b>CAR CARRIER'S EXTENSION <i>unregistered vehicles in the physical and legal control of the Car Carrier within 500 metres of the registered car carrying vehicle</i></b>												
22	730.40	-	-	182.60	26	The premium for car carrying vehicles including the car carrier's extension as defined, is as follows: Light (GVM not exceeding 4.5 tonnes) Medium (GVM exceeding 4.5 tonnes but GCM not exceeding 35 tonnes) Heavy (GCM exceeding 35 tonnes) Trailers	72	529.50	-	-	132.40	76
23	923.05	692.30	461.55	230.75	27		73	670.65	503.00	335.35	167.65	77
24	2,067.55	1,550.65	1,033.80	516.90	28		74	1,626.65	1,220.00	813.35	406.65	78
25	260.65	195.50	130.35	65.15	125		75	260.65	195.50	130.35	65.15	175
<b>MOTOR TRADE PLATE</b>												
12	12 months				102	Issued under Section 62 of the Act <sup>1</sup> . Category of use: A: Goods carrying – GVM exceeding 4.5 tonnes B: Motor vehicles – GVM not exceeding 4.5 tonnes C: Motor Cycles D: Trailers E1: Agricultural Machinery E2: Special Purpose Vehicles (Where more than one category of use is allowed the highest premium is to apply)	62	12 months				152
As per Premium Class 3 / 43 As per Premium Class 41 / 01 As per Premium Class 36 / 16 As per Premium Class 31 / 11 As per Premium Class 38 / 18 As per Premium Class 29 / 33				As per Premium Class 53 / 93 As per Premium Class 91 / 51 As per Premium Class 86 / 66 As per Premium Class 81 / 61 As per Premium Class 88 / 68 As per Premium Class 79 / 83								

1 Motor Vehicles Act, 1959 and amendments. 2 As defined in the Motor Vehicles Act, 1959.