

SUPPLEMENTARY GAZETTE



**THE SOUTH AUSTRALIAN
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COMPULSORY THIRD PARTY INSURANCE PREMIUM SCHEDULE

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.

Please note that the initial transfer of your CTP insurance policy from MAC to your allocated Approved Insurer will be effected under clause 23(1) of Schedule 1 of the Compulsory Third Party Insurance Regulation Act 2016 rather than under this consent to novation.

For enquiries refer to FAQs at 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, 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 and by the insurer underwriting your CTP insurance policy. For details about how your personal information will be handled see 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.

Failure to notify the insurer of the correct premium 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.

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 2016

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.

ITC ENTITLED										DESCRIPTION OF VEHICLE AND USE										NO ITC ENTITLEMENT									
DISTRICT 1 <i>Gauged or kept to the postcode area indicated overleaf</i>					DISTRICT 2 <i>Gauged or kept to the postcode area indicated overleaf</i>					DISTRICT 1 <i>Gauged or kept to the postcode area indicated overleaf</i>					DISTRICT 2 <i>Gauged or kept to the postcode area indicated overleaf</i>														
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	Premium	12 Mths	9 Mths	6 Mths	3 Mths										
Class	\$	\$	\$	\$	Class	\$	\$	\$	\$	Class	\$	\$	\$	\$	Class	\$	\$	\$	\$										
PASSENGER VEHICLES																													
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). Taxis: registered or licensed as metered taxis by the Office of Public Transport or under another authority. Hire and Drive Yourself vehicles (excluding buses, motor cycles and trailers).																			
41	389	-	-	97	91	253	-	-	63	1	389	-	-	97	51	253	-	-	63										
45	389	292	195	97	95	301	225	151	75	19	389	292	195	97	68	301	225	151	75										
5	4,531	-	-	1,133	55	617	-	-	154	185	4,345	-	-	1,087	155	591	-	-	146										
6	751	564	376	188	56	682	512	341	170	186	751	564	376	188	156	682	512	341	170										
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, 44, 56, 105, 106, 155, 156, 82, 100 and 50.										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, 44, 56, 105, 106, 155, 156, 82, 100 and 50.																			
7	666	-	-	166	57	490	-	-	123	47	666	-	-	166	97	400	-	-	123										
8	1,001	751	501	251	58	545	409	273	136	188	1,001	751	501	251	158	545	409	273	136										
9	1,668	1,266	844	422	59	647	486	324	162	189	1,668	1,266	844	422	159	647	486	324	162										
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.										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.																			
32	5,330	3,998	2,665	1,333	82	5,330	3,998	2,665	1,333	50	5,330	3,998	2,665	1,333	180	5,330	3,998	2,665	1,333										
GOODS CARRYING																													
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.										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.																			
42	453	-	-	113	92	260	-	-	65	2	453	-	-	113	52	260	-	-	65										
9	642	483	322	160	53	397	298	199	99	43	642	483	322	160	93	397	298	199	99										
21	1,754	1,316	877	438	71	1,326	995	663	331	45	1,754	1,316	877	438	96	1,326	995	663	331										
4	266	201	134	67	54	175	132	88	44	44	266	201	134	67	94	175	132	88	44										
Primary Producer's goods carrying vehicles registered under Section 25 or 24 of the Act ¹ .										Primary Producer's goods carrying vehicles registered under Section 25 or 24 of the Act ¹ .																			
MOTOR CYCLES																													
Motorcycles, Tricycles and Quadcycles with an engine capacity										Motorcycles, Tricycles and Quadcycles with an engine capacity																			
34	98	-	-	25	84	82	-	-	21	14	98	-	-	25	64	82	-	-	21										
35	163	-	-	41	85	110	-	-	28	15	163	-	-	41	65	110	-	-	28										
36	245	-	-	62	86	175	-	-	44	16	245	-	-	62	66	175	-	-	44										
48	272	-	-	68	90	253	-	-	64	28	272	-	-	68	78	253	-	-	64										
Not exceeding 50cc or electric with a maximum motorcycle speed of 50km/hr										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 50cc but not exceeding 250cc or electric with maximum speed exceeding 50km/hr																			
Exceeding 250cc but not exceeding 660cc										Exceeding 250cc but not exceeding 660cc																			
Exceeding 660cc										Exceeding 660cc																			
TRAILERS																													
A vehicle, or machine on wheels, that is not self-propelled and is constructed or adapted for being drawn by a motor vehicle										A vehicle, or machine on wheels, that is not self-propelled and is constructed or adapted for being drawn by a motor vehicle																			
31	-	-	-	-	81	-	-	-	-	11	-	-	-	-	61	-	-	-	-										
UNREGISTERED VEHICLE PERMITS																													
Permit \$36					Permit \$36					Permit \$36					Permit \$36														
37	Permit \$36				87	Permit \$36				17	Permit \$36				67	Permit \$36													
SPECIAL PURPOSE VEHICLES																													
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 30kms 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 .										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 30kms 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 .																			
38	39	30	20	10	88	39	30	20	10	18	39	30	20	10	68	39	30	20	10										
19	47	35	24	12	89	29	22	15	8	39	48	36	24	12	89	29	22	15	8										
Historic, left-hand drive and street rod vehicles conditionally registered under Section 25 of the Act & Regulations - Schedule 1										Historic, left-hand drive and street rod vehicles conditionally registered under Section 25 of the Act & Regulations - Schedule 1																			
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 Service purposes.										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 Service purposes.																			
29	270	202	135	68	79	154	115	77	39	33	270	202	135	68	83	154	115	77	39										
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>																													
The premium for car carrying vehicles including the car carrier's extension as defined, is as follows:										The premium for car carrying vehicles including the car carrier's extension as defined, is as follows:																			
22	709	-	-	178	72	514	-	-	129	26	709	-	-	178	76	514	-	-	129										
23	896	672	448	224	73	651	489	325	163	27	896	672	448	224	77	651	489	325	163										
24	2,037	1,506	1,004	502	74	1,579	1,185	790	395	28	2,037	1,506	1,004	502	78	1,579	1,185	790	395										
25	253	190	127	64	75	253	190	127	64	125	253	190	127	64	175	253	190	127	64										
Light (Gross Vehicle Mass not exceeding 4.5 tonnes)										Light (Gross Vehicle Mass not exceeding 4.5 tonnes)																			
Medium (Gross Vehicle Mass exceeding 4.5 tonnes but Gross Combination Mass not exceeding 35 tonnes)										Medium (Gross Vehicle Mass exceeding 4.5 tonnes but Gross Combination Mass not exceeding 35 tonnes)																			
Heavy (Gross Combination Mass exceeding 35 tonnes)										Heavy (Gross Combination Mass exceeding 35 tonnes)																			
Trailers										Trailers																			
MOTOR TRADE PLATE																													
12 months					12 months					12 months					12 months														
As per Premium Class 3					As per Premium Class 53					As per Premium Class 43					As per Premium Class 93														
As per Premium Class 41					As per Premium Class 91					As per Premium Class 01					As per Premium Class 51														
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:										Issued under Section 62 of the Act ¹ . Category of use:																			
A: Goods carrying - Gross Vehicle Mass exceeding 4.5 tonnes										A: Goods carrying - Gross Vehicle Mass exceeding 4.5 tonnes																			
B: Motor vehicles - Gross Vehicle Mass not exceeding 4.5 tonnes										B: Motor vehicles - Gross Vehicle Mass not exceeding 4.5 tonnes																			
C: Motor Cycles										C: Motor Cycles																			
D: Trailers										D: Trailers																			
E1: Agricultural Machinery										E1: Agricultural Machinery																			
E2: Special Purpose Vehicles										E2: Special Purpose Vehicles																			
<i>(Where more than one category of use is allowed the highest premium is to apply)</i>										<i>(Where more than one category of use is allowed the highest premium is to apply)</i>																			

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