

The background of the slide features the Royal Coat of Arms of the United Kingdom, rendered in a light grey, semi-transparent style. It includes the crown at the top, a shield with a lion and a unicorn, and a motto scroll at the bottom with the text 'DIEU ET MON DROIT'.

Insurance considerations

For RRDJ Registered carriages and travellers.

Purpose

- To highlight the insurance options, one **should consider** to protect themselves, their property, and the public, while travelling in a RRDJ registered carriage/automobile.
- To ensure every RRDJ Registered traveller is protected in the most suitable way for their safety and the safety of others against all claims.
- To protect the reputation of the Royal Registry as well as to act and always remain honourable.

Types of Insurance for consideration

- There are 4 types of Insurances you can consider in scope of RRDJ registration.
 1. **Third Party Property** – usually covers a third party's property. Not Yours.
 2. **Comprehensive Insurance** – Protects property from damage and loss. Yours and theirs. Includes additional coverage for natural disasters, theft, fires, water damage etc.
 3. **Public Liability** – Covers the damages for injury or death brought about by “negligence”. E.g. – you missed a red light and crashed into another vehicle causing harm to another person. Also known as Legal Liability Insurance.
 4. **Public Accident Insurance** – Covers the damages for injury or death to the public caused by means that may be out of your control – Your car was parked, but the hand break failed, and it rolled into another car causing injury to a third party.

This type of cover can also be referred to as Remedy Insurance. After all its to provide remedy against claims of damages or harm.

Bridging the Gap:

Protecting Ourselves During the Transition to Private Living:

- We need these four types of insurance policies for now (third party, comprehensive, public liability, public accident).
- It's just a temporary step while we move towards living fully in the private realm.
- We're not there yet, so this insurance protects us in the meantime.
- It's a practical way to stay safe as we work toward our goal.

Risks when Travelling

- The Risks we face in our cars daily include:
 - Speed
 - Road conditions
 - Traffic
 - Human error – yours and theirs.
 - Third party conditions – out of your control

Who owns the Risk? **YOU DO!!!!** How much risk you're willing to accept is called your risk appetite.

Method

- Call several Insurance companies.
- Explain what you require in a policy. E.g. I want property damage and Personal and Third-party injury cover.
- Before deciding , ensure you have read the policy terms and conditions, so you understand what the policy includes and what is EXCLUDED.
- FULL DISCLOSURE - You will need to ensure they understand you are insuring a “Privately Registered” automobile. They may ask for proof – this is when you send them a copy of your RRDJ certificate of registration.
- Full disclosure is necessary to establish an agreed contract. Things like License suspensions can limit cover or render the policy void. You need to know the caveats. Again, we know you don't require a licences to travel freely as a non-commercial entity. BUT....we are in a transition period.
- Try and avoid Online applications and quotes. Rather call and speak to a consultant or broker. This will allow more flexibility to tailor a product that best suits a RRDJ registered car.

Which Insurer should I contact?

- Any and all that time permits you to.
- Some options that may be more flexible for “specialty” insurances are:
 - **RAA (SA only)** – includes up to 20 mill injury/death cover.
 - **Shannon's** – includes up to 20 million legal Liability cover in both Third Party and Comprehensive policies. \$4500 cat – Third Party \$300 per year. Comp - \$1000
 - **NRMA**
 - **Woolworths**
 - a **private broker** (who has flexibility and a network to bundle from various underwriting sources)

Phone Script

Key Points to Ask First:

- *Have a notepad ready and record the time, date, and the following information.*

1. Recording the Conversation:

- "I will be recording this conversation for my personal records. Is that acceptable?"
- "Will you also be recording this conversation on your end?"
- "May I have your full name and position, as well as a reference number for this phone call?"

2. Private Automobile Registration:

- "Please note, the private automobile property I am insuring is registered under the Royal Registry de Jure which operates under the Constitution of the Commonwealth Australia. Is this a consideration in your policy, and does it affect my eligibility for coverage? It is not registered with the State Government and is not used for commerce."

3. Understanding License Status (if applicable):

- Before we can move forward, "If I no longer hold a public driver's license, would I still be eligible for this comprehensive and public liability coverage, and how would that impact my premiums or claims?"

4. Coverage Comparison:

- What is your typical coverage ceiling for third party property damage and third-party injury or death (accident and/or negligence)?
- Can you match RAA's policy liability coverage for up to \$20 million in loss or damage to other people's cars and property, and \$5 million in costs from bodily injury or death of another person caused by my automobile in Australia?"

5. Can you bundle the policies into a package – and certify that package as a “Remedy Insurance” package. – See complete questions on separate script sheet

The End Result

because of considerations and actions in taking out appropriate insurance is:

- Remedy for victims for claims against you.
- Remedy for damage to you, where the other party cannot provide one.
- An honourable and universally acceptable solution to protect our members and the registry.

Royal Registered travellers and the Royal Registry should not be left vulnerable, due to private registration.

Summary

- Assess your own risk appetite – decide what's best for you and consider the reputation of the Registry.
- Ensure you completely understand what the policies cover and what they DO NOT cover to select the right protection options.
- Be responsible when making your choices. You are a representative of Your community, The Royal Registry and The Commonwealth.
- Always remain Honourable. BE fully transparent with the facts.