

AUSTRALIAN CAPITAL TERRITORY

MOTOR VEHICLE (THIRD PARTY INSURANCE) REGULATIONS

EXPLANATORY MEMORANDUM

No. 12 of 1962

The draft Motor Vehicle (Third Party Insurance) Regulations will amend the current Motor Vehicle (Third Party Insurance) Regulations in two respects.

Regulation 12A is to be repealed consequent upon amendment of the Motor Traffic Ordinance which will exempt Tasmanian Drivers visiting the Australian Capital Territory from the obligation to insure under the Ordinance against liability to third parties. This exemption applies to visiting motorists from the Northern Territory and all States Except Tasmania, but has not been extended to Tasmanian visitors because the level of third party insurance cover required by Tasmanian law was below that required by the law of the Australian Capital Territory. The Tasmanian level has been raised by a recent amendment of the (Tasmanian) Traffic Act 1925, and now conforms with those provisions of other States' legislation to which the exemption has been extended.

The repeal and replacement of Part II of the First Schedule of the Regulations will give effect to recommendations of the Third Party Insurance Premiums Advisory Committee of which the Minister has approved. The proposed new Part II (which will come into operation when the Regulations are made) is appended, with the present maximum premium rates shown in brackets. The proposed maxima represent an increase of item I by 25 per cent, and of all other items, except items 9(a), 10 and 13, by 10 per cent.

PART II
Maximum Rates of Premiums

Item	Classification	Maximum Premium			(Present maxima)		
		£	s.	d.	£	s.	d.
1	Private Motor Car	14	7	0	(11..	10	0)
2	Business Car	16	10	0	(15.	0	0)
3	Goods Vehicle –						
	(a) where the unladen weight does not exceed 2 tons	13	12	0	(12	7	0)
	(b) where the unladen weight exceeds 2 tons	37	19	0	(34	10	0)
4	Primary Producer's Goods Vehicle –						
	(a) where the unladen weight does not exceed 2 tons	13	12	0	(12	7	0)
	(b) where the unladen weight exceeds 2 tons	15	19	0	(14	10	0)
5	Omnibus or Tourist Vehicle –						
	(a) where the vehicle has seating accommodation for more than six adult persons (including the driver)	40	5	0	(36	12	0)
	(b) where the vehicle has seating accommodation for not more than six adult persons (including the driver)	20	12	0	(18	15	0)
6	Taxi	36	19	0	(33	12	0)
7	Private Hire Car	22	0	0	(20	0	0)
8	Drive-Yourself-Vehicle ..	44	0	0	(40	0	0)

Item	Classification	Maximum Premium			(Present maxima)		
9	Motor Cycle –						
	(a) where the capacity rating of the engine of the motor cycle exceeds 250 cubic centimetres	30	0	0	(30	0	0)
	(b) where the capacity rating of the engine of the motor cycle exceeds 125 cubic centimetres but does not exceed 250 cubic centimetres	9	7	0	(8	10	0)
	(c) where the capacity rating of the engine of the motor cycle does not exceed 125 cubic centimetres ..	3	6	0	(3	0	0)
10	Fire Fighting Vehicle ..	1	10	0	(1	10	0)
11	Undertaker's Vehicle ..	4	17	0	(4	17	0)
12	Motor Trade Vehicle						
	(a) motor vehicle (other than a motor vehicle of a kind referred to in either of the next two succeeding sub-paragraphs) ..	22	13	0	(20	12	0)
	(b) motor cycle	13	4	0	(12	0	0)
	(c) motor break-down vehicle	7	14	0	(7	0	0)
13	Trailer	1	0	0	(1	0	0)
14	Miscellaneous Vehicle ..	3	6	0	(3	0	0)