



South Australian

Compulsory Third Party Insurance

Premium Classes

Premium Class Category	District 1	District 2
Private passenger Sedans, station wagons, minibuses, SUVs or motor homes with a seating capacity of up to 12 persons and not for fare or other consideration.	1	51
Public passenger: no fare Public passenger vehicle not for fare or other consideration (i.e. at no cost to the passenger).	10	60
Taxis: metropolitan Taxis registered or licensed under section 45(1) of the <i>Passenger Transport Act 1994</i> as metered taxis to operate in Metropolitan Adelaide within the meaning of the <i>Passenger Transport Act 1994</i> .	5	5
Taxis: country Taxis (country) that are not required to be registered or licensed pursuant to section 45(2) of the <i>Passenger Transport Act 1994</i> .	55	55
Hire car Hire and drive yourself vehicles (excluding buses with 13 seats or more, goods carrying vehicles with a gross combination mass exceeding 35 tonnes, motor cycles and trailers).	6	56
Rideshare: metropolitan Vehicles used for carrying passengers for fare by operators with an Operator Accreditation for passenger transport services under a Small Passenger Vehicle Metropolitan (MV) Rideshare Accreditation.	48	48
Rideshare: country Vehicles used for carrying passengers for fare by operators with an Operator Accreditation for passenger transport services under a Small Passenger Vehicle Non Metropolitan (NV) Rideshare Accreditation.	98	98
Public passenger: small Vehicles used for carrying up to 12 seated persons (including the driver) for fare or other considerations but excluding classes 5, 55, 6, 56, 32, 48 and 98.	7	57
Public passenger: medium Vehicles used for carrying between 13 and 35 seated persons (including the driver) for fare or other considerations but excluding classes 5, 55, 6, 56, 32, 48 and 98. Also includes hire and drive yourself buses.	8	58
Public passenger: heavy Vehicles used for carrying more than 35 seated persons (including the driver) for fare or other considerations but excluding classes 5, 55, 6, 56, 32, 48 and 98. Also includes hire and drive yourself buses.	9	59

Premium Class Category	District 1	District 2
Public passenger: omnibus 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 <i>Passenger Transport Act 1994</i> and which also use the integrated ticketing system prescribed by the Department of Transport from time to time.	32	32
Goods carrying: light Vehicles (including utilities, vans, tow trucks, trucks and prime movers but excluding classes 4 and 54) constructed or adapted for the carriage of goods, not exceeding 4.5 tonnes gross vehicle mass.	2	52
Goods carrying: medium Vehicles (including utilities, vans, tow trucks, trucks and prime movers but excluding classes 4 and 54) constructed or adapted for the carriage of goods, with a gross vehicle mass exceeding 4.5 tonnes but with a gross combination mass not exceeding 35 tonnes.	3	53
Goods carrying: heavy Vehicles (including utilities, vans, tow trucks, trucks and prime movers but excluding classes 4 and 54) constructed or adapted for the carriage of goods with a gross combination mass exceeding 35 tonnes.	21	71
Goods carrying: primary producers Primary producer's goods carrying vehicles registered under Section 25 or 34 of the <i>Motor Vehicles Act 1959</i> .	4	54
Motorcycles: ultra light Motorcycles, tricycles and quadcycles with an engine capacity not exceeding 50cc or electric with a maximum speed of 50km/hr.	14	64
Motorcycles: light Motorcycles, tricycles and quadcycles with an engine capacity exceeding 50cc but not exceeding 250cc or electric with maximum speed exceeding 50km/hr.	15	65
Motorcycles: medium Motorcycles, tricycles and quadcycles with an engine capacity exceeding 250cc but not exceeding 660cc.	16	66
Motorcycles: heavy Motorcycles, tricycles and quadcycles with an engine capacity exceeding 660cc.	20	70
Trailers Vehicles, or machines on wheels, that are not self-propelled and are constructed or adapted for towing by a motor vehicle (CTP cover at no charge).	11	61
Unregistered Vehicle Permits Vehicles provided with a permit to drive without registration under Section 16 of the <i>Motor Vehicles Act 1959</i> (excluding trailers).	17	67

Premium Class Category	District 1	District 2
Tractors Conditionally registered farm tractors used for farming purposes, or self-propelled agricultural implements whilst on roads. Other farm vehicles registered under Section 25 and Regulations of the <i>Motor Vehicles Act 1959</i> and whilst on roads between rural landholdings which are no more than 30kms apart and are farmed by the vehicle owner. Conditionally registered Golf Buggies, Forklifts and Self-propelled lawn care machines whilst on roads.	18	68
Historic & left-hand drive vehicles Historic, left-hand drive and street rod vehicles conditionally registered under Section 25 of the <i>Motor Vehicles Act 1959</i> .	19	69
Special Purpose Vehicles Ambulances, undertakers' hearses, mourning coaches and vehicles used solely for firefighting or State Emergency Services. Also includes any vehicle not specifically designed for the carriage of passengers or goods.	29	79
Car Carriers: light Car carriers with gross vehicle mass not exceeding 4.5 tonnes. The policy also covers unregistered vehicles within 500 metres of the car carrier and in its physical and legal control.	22	72
Car Carriers: medium Car carriers with gross vehicle mass exceeding 4.5 tonnes but gross combination mass not exceeding 35 tonnes. The policy also covers unregistered vehicles within 500 metres of the car carrier and in its physical and legal control.	23	73
Car Carriers: heavy Car carriers with gross combination mass exceeding 35 tonnes. The policy also covers unregistered vehicles within 500 metres of the car carrier and in its physical and legal control.	24	74
Car Carriers: trailer Car carrier trailers. The policy also covers unregistered vehicles within 500 metres of the car carrier and in its physical and legal control.	25	75
Motor Trade Plates Plates allowing a motor business to drive an unregistered vehicle for purposes that are incidental to the manufacture, repair, or dealings of the vehicle, such as test driving, or moving a vehicle from one dealership to another.	12	62