

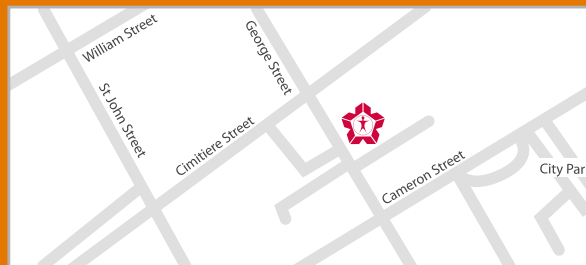
An
accident
may cost
you plenty
if you
don't have
third party
cover

If you have any queries regarding third party insurance and whether you need to cover a certain vehicle, please ring the Board toll free:

1800 006 224

NO PREMIUM, NO COVER.

MAIB Office is located at
1st Floor,
33 George Street,
Launceston Tas 7250



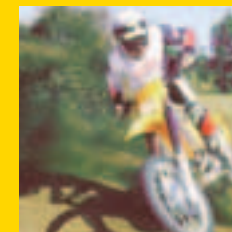
Further information
is available from:

Website: www.maib.tas.gov.au
Email: info@maib.tas.gov.au

Toll Free 1800 006 224

Tel: (03) 6336 4800
Fax: (03) 6336 4848

ABN 93 610 406 210



1st Floor
33 George Street
Launceston

Toll Free: 1800 006 224

Motor
Accidents
Insurance
Board



Off-Road
Vehicles
Personal
Injury
Insurance



Third Party Insurance, a must to qualify for MAIB Benefits

Owners and drivers of off-road and recreational trail bikes, farm bikes and dune buggies must insure their vehicles to be eligible for Motor Accidents Insurance Board (MAIB) benefits.

If there is no third party insurance cover on your off-road vehicle, the MAIB has the right to recover damages for any benefits paid as the result of an accident.

That means you could end up paying for injuries you cause to another person.

The best idea is to make certain your vehicle is insured, qualifying you for MAIB benefits.



Which vehicles require Third Party Insurance cover?

If you operate any of the vehicles listed below, and an accident occurs on public or private land involving a third party and your vehicle is not insured, you may be liable for any damages to the injured party.

- Ride-on lawn mowers capable of exceeding 10 km/h
- Farm tractors
- Agricultural farm bikes
- Hydraulic excavators
- Log skidders
- Dune buggies
- Self-propelled golf buggies
- Off-road recreational motor cycles
- Earth-moving equipment
- Self-propelled sports ground maintenance equipment
- Forklift trucks

You may not have to register your vehicle, but insurance is vital.

Although not all vehicles are required by law to be registered, it is in your interest to insure all vehicles to be covered against claims for damages in the event of an accident.

What happens if I do not insure my off-road vehicle?

If an owner fails to pay a premium, the MAIB can still be liable to make payments to injured passengers or pedestrians.

Should this occur, the MAIB has the ability to recover the debt from you.



Which vehicles need to be registered?

Any motor vehicle that is used in an area defined as a "public street" is required by law to be registered and must carry third party insurance.

The definition of a public street is broad and can cover both private and public land. This includes recreational areas, beaches etc.

The exact wording is provided in the Traffic Act 1925.

What is considered a motor vehicle?

The Vehicle and Traffic Act definition of a "motor vehicle" covers all vehicles powered by a motor. This includes farm tractors, combine harvesters, electric wheelchairs capable of exceeding 10 km/h, ride-on mowers capable of exceeding 10 km/h, fork lifts, golf carts, and a wide variety of off-road vehicles in addition to standard passenger vehicles.

Many of these vehicles are not required by law to be registered as they are not used on a "public street".

However, accidents still occur, making third party insurance a necessary safeguard. Under Tasmanian third party insurance provisions, vehicle drivers/riders and owners are not eligible for benefits and can be liable for substantial damages claims if their vehicle is not insured.

Protect yourself physically and financially by insuring your vehicle.

For Registration and Licensing information please call the Transport Enquiry Service on 1300 851 225

Your local Service Tasmania shop can assist you by arranging third party insurance for your vehicle or machinery.

