

CAR OWNERSHIP – IMPORTANT INSURANCE INFORMATION

Dear Scholars,

I hope you are well.

We understand that some of you intend to or already have purchased a car to use during your time in Australia.

This email provides important Insurance and Registration information relating to car ownership, and is a reminder that if you have a car or are planning to buy one, **you are required to purchase an Insurance policy to cover it.**

Registration

Any motor vehicle you own must be registered before you drive it on the road. You must register it in your name and provide the State motor registration board with your driver's licence details and your residential address in Australia.

Compulsory Third Party Insurance

In all states and territories, it's against the law to drive a car or motorbike unless you have paid for compulsory third party insurance (CTP insurance). CTP insurance is part of your registration. Compulsory third party insurance (CTP) covers you as the driver or owner of a car for any claims if someone gets injured ie. for bodily damage ONLY.

CTP insurance does **not** cover any damage to property, for example damage that you cause to another car or something in it.

Comprehensive Car Insurance

'Comprehensive Car Insurance' is the top insurance cover available and is the **recommended** insurance to purchase. Comprehensive Insurance covers damage caused to your car, as well as damage your car may cause to other vehicles and property. It can also provide insurance against unexpected events such as fire, theft, and malicious damage.

Third Party Car Insurance

At a **minimum** 'Third Party Car Insurance' is essential. Third Party Car Insurance will protect you from the costs associated with the damage your car may cause to other vehicles or property, but will not cover the damage caused to your own car.

More information, as well advice on vehicle registration and transfer of ownership, can be found on the DCSP website page [Transport](#).

Insurance is the best way to give you peace of mind and assist you financially if you are involved in an accident or your vehicle is damaged.