

# Apia Motorhome Insurance

## Additional Information Guide

This Additional Information Guide (AIG) is designed to provide you with additional information about excesses, how we calculate premiums and the discounts available under the policy. You should read this AIG together with our Apia Motorhome Insurance Product Disclosure Statement (PDS) dated 3/11/2020.

**This AIG is relevant to you if your policy has a commencement or a renewal effective date on or after 23 March 2021.**

### Your excesses

#### What is an excess?

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. You might have to pay more than one type of excess.

The total excess you are required to pay is determined by the circumstances of your claim. The amount and types of your excesses are shown on your certificate.

The different types of excesses are:

#### Motorhome and Annexe excess

The motorhome and annexe excess is \$500 unless stated otherwise on your certificate. You may be able to choose a different excess if we agree to this. If you choose a higher excess it will reduce your premium.

#### Contents excess

The contents optional cover excess is \$100 unless stated otherwise on your certificate. You may be able to choose a different excess if we agree to this. If you choose a higher excess it will reduce your premium.

#### Personal Valuables excess

The personal valuables optional cover excess is \$50.

#### Inexperienced driver excess

The inexperienced driver excess is \$100.

This applies if an inexperienced driver was driving, using or in charge of your motorhome at the time of the incident. This excess is in addition to any other excess that applies.

**Note:** An inexperienced driver is someone who is 25 years or over and has not held an applicable driver's licence for at least the past 2 consecutive years or anyone under 26 years of age.

### About your premium

The amount you pay for this insurance is called the premium. The premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your certificate as the total amount payable or as an instalment amount.

When we calculate your premium, there are a range of factors we take into account. The importance we place on the factors we use to help us calculate your premium can change and how those factors are combined will also affect your premium and may differ from person to person.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because the premium you pay is also affected by other things, which may include:

- The cost of claims we have paid to other customers and claims we expect to pay in the future;
- New and updated data we use to calculate your premium;
- Changes in government taxes and any State or Territory duties or levies;
- Our expenses of doing business; and
- Other commercial factors.



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When determining your renewal premium, we also consider how much you paid last time. As such we may limit movements up or down.

Significant factors affecting your premium include a combination of some or all of the following:

- Address where motorhome is normally kept;
- Amounts covered;
- Motorhome year of manufacture;
- Age of driver(s);
- Frequency of use;
- Whether a GPS tracking device is fitted;
- Value of Contents;
- Optional covers chosen (including amounts of cover);
- Amount of your excess(es).

Claims on your policy will only affect your premium through changes to your No Claim Bonus.

## Premium discounts

Discounts are also a factor that can affect your premium. The premium you pay for your insurance includes any discounts we have given you. Any discounts are usually calculated and applied before the application of government taxes and charges.

The main discounts we offer are:

- No claim bonus;
- A multi-policy discount.

From time to time we might also offer discounts or some other special offers as part of a marketing campaign. If we do this, separate terms and conditions may apply. The amount and type of the discount offered can change or be withdrawn. We regularly offer a discount for buying a new policy online through our website.

If you are eligible for more than one discount, we usually apply any subsequent discount to the already discounted premium.

## No claim bonus

A no claim bonus (NCB) is a discount that rewards you for your good claims history.

If you have an NCB, it is shown on your certificate. A NCB does not apply to Optional Contents cover, Personal valuables - unspecified items or Personal valuables - specified items cover.

Your NCB will increase or stay on the maximum on renewal if you do not make a claim. If you start at a Rating 6 (0%) and make no claims, you will reach the maximum 65% Rating 1 no claim bonus on the fifth renewal of your policy.

Your NCB will also increase or stay on the maximum on renewal if you make a claim and:

- you did not cause or contribute to the accident (this means that the other driver was entirely at fault); and
- you can show the other driver was entirely at fault by providing a police report, expert reports, statement from a witness or photographs taken at the scene; and
- you can give us the name and address of the person at fault and the registration number of the at fault vehicle involved.

If your no claim bonus is not protected, then for all other claims your NCB level will be reduced. Your premium is subject to a loading (and not a discount) if your claims history falls below a Rating 6.



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The table below has examples of claim types and whether they impact a non-protected NCB.

When you make a claim for	Does this impact a non-protected NCB?
Theft or attempted theft of your caravan	Yes
Storm, hail, flood or fire damage	Yes
Malicious act or vandalism	Yes
Damage to your caravan whilst parked caused by an unidentified person or driver	Yes
Collision with or by an animal	Yes
An incident where you or the driver towing your caravan caused or contributed to the incident	Yes
An incident where you prove another person was entirely at-fault and you can give us the at-fault driver's name, address and the registration number of their vehicle	No
An incident where you prove another person was entirely at-fault but you can't give us the at-fault driver's name, address and the registration number of their vehicle	Yes

### Rating P – Protected for Life NCB\*

If you have Rating P – Protected for Life NCB it will be shown on your certificate.

You can obtain a Rating P – Protected for Life NCB:

- if you are an existing Apia customer on Rating 1 and you have no claims that affect your NCB for three consecutive years; or
- if you are a new customer who currently holds a protected Rating 1 NCB with your previous insurer (including another Suncorp Group brand).

### Multi-policy Discount

A multi-policy discount rewards you with a discount off your premium for holding two or more eligible paid Apia general insurance policies. There must be a common mailing address and the person(s) seeking the discount must be nominated as an insured with the same name on each eligible policy. If you take out a new policy and qualify for the multi-policy discount, you are eligible to receive the discount on that new policy immediately and on your other existing policies from their next renewal date, provided you still qualify. Eligible general insurance policies are home, contents, landlord, car, motorcycle, boat, caravan and motorhome insurance. To find out more about the multi-policy discount please phone us on **13 50 50**.

This discount does not apply to Personal valuables – unspecified items or Personal valuables – specified items optional covers.

### Government taxes and charges

After we have calculated the amount to cover your Apia Motorhome Insurance policy any applicable stamp duty, GST, other government charges and any levies are then applied and the total becomes your premium.

### Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from [www.fcs.gov.au](http://www.fcs.gov.au)

Australian Pensioners Insurance Agency Pty Ltd ABN 14 099 650 996 is an agent and authorised representative (No. 239591) of AAI Limited ABN 48 005 297 807 AFSL 230859, the insurer and issuer of Apia Motorhome Insurance.

AP03634 23/03/21 A



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